

Mishlei 22-26**Hand Shaking**

[Pesukim 22-26 and 22-27]

Key Concepts

Mishlei urges people to avoid agreeing to guarantee a loan. Some people are tempted to make such an agreement by means of a simple handshake. Because it is so easy to just shake hands on a deal, these foolish guarantors have not anticipated that the borrower of the money will be unable to come up with the funds when it is time to pay, and it will be up to the unwary guarantor to make good the commitment.

If the guarantor is also unable to meet the obligation, the creditor has the power to seize items of collateral, which are the personal property of the guarantor. This means that there is a real risk that the guarantor has not fully anticipated, and this was because the handshake guarantee was so easy to make.

Exploring Mishlei

כו = אֵל תְּהִי בְּתַקְעֵי כָף בְּעַרְבִים מִשְׁאוֹת:

כז = אִם אֵין לְךָ לְשֵׁלִם לָמָּה יִקַּח מִשְׁכָּבְךָ מִתַּחְתֶּיךָ:

(26) Do not be among those who shake hands, among guarantors for loans.

(27) If you have no money to pay, why should he take your bedding from beneath you.

Mishlei conveys the message of this segment in two proverbs (22:26 and 22:27). The first describes the ease of making a guarantee simply by shaking hands.

The second proverb forces the guarantor to think ahead and anticipate the possibility that he will have to give up his personal property, even his bedding, if the borrower fails to pay his debt.

Learning Mishlei

כו = אל תהי בתקעי כף בערבים משאות:

כז = אם אין לך לשלם למה יקח משכבך מתחתיד:

(26) Do not be among those who shake hands, — אל תהי בתקעי כף —
that is, among guarantors for loans — בערבים משאות

(27) why should the creditor take your bedding from beneath you? —
למה יקח משכבך מתחתיד