

Should You Ever Be A Guarantor To Another Person ?

Is it un-Christian to refuse to be a guarantor to a fellow Christian when asked as a brother in Christ?

There is a big difference between being generous to another person and being a guarantor to any loan or project they may be involved in.

Proverbs 6:1-2 [Amplified Bible] *“My son, [the advice of an experienced father] if you have become security for your neighbour, [this includes our own children or relatives] if you have given your pledge for a stranger or another. [This covers all people including “brothers in Christ”] You are snared with the words of your lips, you are caught in the speech of your mouth.”*

All too often loving emotions for the person in need allows our wisdom to become blinded.

Scripture establishes that prudence as one of the virtues of a Godly person, and allowing our mouth to make promises before we have put our mind “in gear”, is far from being prudent.

If we find ourselves in such a situation what should we do?

Proverbs 6:3 [Amplified Bible] *“Do this now, at once and earnestly, my son, and deliver yourself, when you have put yourself in the power of your neighbour, go, bestir and humble yourself, and beg your neighbour to pay their debt or release you.”*

Such an action does not banish generosity, it does banish gambling.

A person’s giving should be fully voluntary, the amount determined by the giver not the person who is receiving the gift.

Even the recipient of an unconditional pledge may be cursed by the pledge for it exposes them to temptation to misuse the pledge and may in the end ruin the friend who was the guarantor.

Even the example of Christ’s total sacrifice does not assure us that God will underwrite every spiritual escapade we may care to embark on.

Jeremiah 15:6 [Amplified Bible] *“You have rejected and forsaken Me, says the Eternal, you keep going in reverse. Therefore I have stretched out My hand against you and destroyed you, I am weary of relenting, concerning your punishment.”*

Even the ultra patient Creator God will not be guarantor for all we may do, repentance and a seeking for His righteousness are conditions to our forgiveness.

What should we do when we see someone in need?

Exodus 22:25 [Amplified Bible] *“If you lend money to any of my people with you who is poor, you shall not be to him as a creditor...”*

Proverbs 19:17 [Amplified Bible] *“He who has pity on the poor lends to the eternal, and that which he has given He [the eternal] will repay to him.”*

James 2:15-17 [Amplified Bible] *“If a brother or sister is poorly clad and lacks food for each day, and one of you says to them, goodbye, keep yourself warm and well fed, without giving them the necessities for the body, what good does that do? So also faith if it does not have works, deeds and actions of obedience to back it up, by itself is destitute of power, inoperative, dead.”*

When we consider the above guidelines given to us in the '**Handbook for Life**', we are shown that we should give to those who are in need, out of love and faith, **not expecting those who receive our gift to repay it**. God may if He chooses to do so repay it in kind, but we will receive a reward from Him in the end.

Galatians 6:9 [NIV] *“Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up.”*