

# Proverbs 20:16

Authorized King James Version (KJV)

Take his garment that is surety for a stranger: and take a pledge of him for a strange woman.

## Analysis

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This verse addresses surety (pledging collateral for another's debt). If someone is foolish enough to guarantee a stranger's debt, creditors should 'take his garment'—hold collateral to secure payment. The 'strange woman' likely refers to an adulteress or foreigner, emphasizing the foolishness of such entanglement. The principle: don't subsidize folly or wickedness through unwise financial commitment. While charity and generosity are virtues, enabling irresponsibility or sin is not. This wisdom protects both the guarantor (who shouldn't pledge what he cannot afford to lose) and society (which shouldn't enable vice). Believers must balance compassion with discernment, helping the genuinely needy while not enabling wickedness.

## Historical Context

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Ancient law allowed creditors to take cloaks as collateral but required returning them by night (Exodus 22:26-27). This proverb addresses the imprudence of guaranteeing debts for unreliable people.

## Related Passages

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**Matthew 25:31** — Final judgment

**Revelation 20:12** — Judgment according to deeds

**Psalms 19:1** — Heavens declare God's glory

## Colossians 1:16 — All things created through Christ

### Study Questions

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1. Have you committed financially in ways that are unwise or enable another's irresponsibility?
2. How do you balance generous helping with wise discernment about enabling sin?

### Interlinear Text

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לָקַח	בְּגָדוֹ	כִּי	עַרְבָּ	אֶת	וּבַעַד
Take	his garment	H3588	that is surety	for a stranger	H1157
H3947	H899		H6148	H2114	
וּנְכָרִי מִ			חֶבְלָהּ:		
of him for a strange woman			and take a pledge		
H5237			H2254		

### Additional Cross-References

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**Proverbs 27:13** (Parallel theme): Take his garment that is surety for a stranger, and take a pledge of him for a strange woman.

**Proverbs 11:15** (Parallel theme): He that is surety for a stranger shall smart for it: and he that hateth suretiship is sure.