

Proverbs 22:26

Authorized King James Version (KJV)

Be not thou one of them that strike hands, or of them that are sureties for debts.

Analysis

This proverb warns against financial co-signing. 'Strike hands' (ךָ תִּקַּח/toqe'ei khaf) refers to the ancient practice of shaking hands to seal a deal—specifically becoming surety for another's debt. 'Sureties for debts' (עֲרָבִים מַשְׁאוֹת/orvim mashsha'ot, guarantors of obligations) means pledging your assets to cover someone else's loan. Proverbs repeatedly cautions against this (6:1-5; 11:15; 17:18; 20:16). The danger lies in assuming responsibility for another's behavior—you cannot control whether they repay, yet you bear full liability. This principle extends beyond literal co-signing to any arrangement where you guarantee outcomes you cannot control. While believers should be generous (Luke 6:35) and help those in need (Galatians 6:2), wisdom requires distinguishing between giving (which you can afford to lose) and co-signing (which exposes you to uncontrolled risk). Paul commanded: 'Owe no man any thing, but to love one another' (Romans 13:8).

Historical Context

Ancient Near Eastern lending practices often involved pledges—debtors provided collateral or guarantors. The law regulated this, prohibiting taking essential items like millstones or cloaks overnight (Exodus 22:26-27; Deuteronomy 24:6, 10-13). However, unwise guarantees could lead to slavery—debtors who couldn't pay often sold themselves or family members into servitude (2 Kings 4:1; Nehemiah 5:1-5). Proverbs 22:27 (next verse) warns: 'If thou hast nothing to pay, why should he take away thy bed from under thee?' The danger wasn't theoretical but real. In the

early church, economic sharing was voluntary and Spirit-led (Acts 2:44-45; 4:32-37), not obligatory co-signing. Paul himself supported his ministry through tentmaking (Acts 18:3) rather than burdening others, modeling financial responsibility (1 Thessalonians 2:9; 2 Thessalonians 3:8).

Related Passages

John 3:16 — God's love and salvation

Romans 10:9 — Confession and belief for salvation

Hebrews 11:1 — Definition of faith

Romans 1:17 — The righteous shall live by faith

Study Questions

1. Have you co-signed loans or made financial commitments that exposed you to risks beyond your control?
2. How can you practice biblical generosity without foolish financial exposure?
3. What is the difference between helping someone in need versus enabling irresponsibility?

Interlinear Text

אֵל	תְּהִי	י	בְּתִקְעִי	כָּךְ	בְּ	עֹלְבֵי	יָם
H408	H1961		H8628	H3709		H6148	
Be not thou one of them that strike				hands	or of them that are sureties		
מִשְׁאָוֹת:							
for debts							
H4859							

Additional Cross-References

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

Proverbs 17:18 (Parallel theme): A man void of understanding striketh hands, and becometh surety in the presence of his friend.

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

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