

Proverbs 27:13

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

Take his garment that is surety for a stranger—This legal advice warns against careless financial guarantees. Hebrew ‘ārab (אָרַב, surety) means pledging oneself for another's debt. **Take a pledge** (hābal, הָבַל) means seize collateral. **For a strange woman** (nokrîyâ, נֹכְרִיָּא) may refer to a foreigner or adulteress—both suggesting foolish judgment.

This verse (repeated in 20:16) protects lenders from those with poor judgment. Someone willing to guarantee debts for unknown strangers or immoral relationships lacks discernment. The New Testament echoes this caution about hasty suretyship (Proverbs 6:1-5, 11:15), while Christ's substitutionary atonement inverts it—He became surety for His people (Hebrews 7:22).

Historical Context

Ancient credit systems relied on personal guarantees and collateral. Taking someone's garment as pledge was regulated by Mosaic law (Exodus 22:26-27). Debt slavery was real, making reckless financial commitments potentially disastrous for entire families.

Related Passages

John 15:13 — Greatest form of love

1 Corinthians 13:4 — Characteristics of love

Matthew 25:31 — Final judgment

Romans 2:1 — Judging others

Study Questions

1. How do you evaluate requests to co-sign loans or become financially responsible for others?
2. What does Christ's willingness to be 'surety' for unworthy sinners teach about the costliness of redemption?
3. Are there areas where you've made commitments without adequate discernment of the risks involved?

Interlinear Text

קח	בְּגָדוֹ	פִּי	עַרְבֹה	לְזָר	וְבָעַד
Take	his garment	H3588	that is surety	for a stranger	H1157
H3947	H899		H6148	H2114	
נִכְרִי ה			חֲבֻלָּה:		
of him for a strange woman			and take a pledge		
H5237			H2254		

Additional Cross-References

Proverbs 20:16 (Parallel theme): Take his garment that is surety for a stranger: and take a pledge of him for a strange woman.

Exodus 22:26 (Parallel theme): If thou at all take thy neighbour's raiment to pledge, thou shalt deliver it unto him by that the sun goeth down: