

This is a general principle which illustrates the pernicious nature of debt. It is not wrong to borrow money nor to lend it. In former times when the Catholic church controlled so many aspects of everyday life, it was deemed wrong for usury to be levied by lenders hence many so called Christians refused to lend to their fellows because there was an additional cost in doing so, the inability to charge a fair rent for the use of the money, by charging interest or usury. This indirectly led to the rise of Jewish Bankers who were not so constrained.

Jesus is not against usury as he specifically uses it in one of his parables which addresses interactions between himself and those claiming to be his followers, Matthew 25v27. The concept that you do not get something for nothing is acknowledged by him. Nor is the aspect of trying to avoid the issue by refusing to lend a way out of the dichotomy. The opening section of the same verse reminds everyone that *“The rich rules over the poor”* and the bestowal of gifts or largess does not make the rulership any less true but reinforces it in another way. The only way for the relationship to be corrected is for the two sections to stay apart. A rich man has no power over a poor man with whom he is not in contact, providing there is no direct or indirect contact.

Riches and poverty can be both relative and absolute. Compared to previous times anyone with any access to modern health care, mobile phones and food production and storage is vastly richer than anyone from previous generations, but within society there will always be rich and poor, as Jesus said, *“you have the poor always with you”* Matthew 26v11.

Likewise in Isaiah 50v1 God speaks of selling Israel to one of His creditors so He is very familiar with this normal and acceptable economic activity, however God owes no one anything, He does not have any creditors, He is asking a rhetorical question. The reality of debtors and creditors is accepted. Without the establishment of borrowing money or other assets the poor would be in even greater turmoil.

The ability to use someone else's assets for a limited time is borrowing, even if it is not paid for with usury. The person who takes that asset owes the other party something, he is in their debt even if it is not monetised. Setting out the terms of that financial relationship is the job of money lenders or bankers as they are called today. Just as there were such people under the Law of Moses,

so in the Kingdom there will be those who will borrow and engage in other normal economic activities. See for example Ezekiel 45v8-12.

Are we not all in the debt of Christ and unable to pay him back what we owe? This statement is true and the granting of forgiveness does not change that truth. In the parable of the unmerciful servant, Matthew 18v23-35, the servant having been forgiven his debt has that obligation reinstated because of his behaviour. Forgiveness is conditional and the debt remained. The amount owed was forgiven not abolished. Likewise, our sins can be forgiven, but they are not yet abolished.

Thought should be taken when lending or borrowing. Such matters should not be entered into lightly or casually. The transaction matters, it has ramifications sometimes in ways we do not appreciate and have difficulty in envisaging. We might feel that by gifting something that the transaction avoids any responsibility, but this is not true. It may lessen that responsibility, but it does not change the facts that there is a burden of knowledge if nothing else. Mature children can take, take, take from their parents and live their lives as if that is acceptable and normal but that does not diminish the debt that they owe to them. Society may seek to redefine matters as they prefer but the reality of what has taken place is not diminished by refusing to admit it.

The key factor to keep in mind is that we should do all things, including borrowing and lending, as unto the Lord to whom we owe so much!