

Thursday Evening Bible Class.

19th May 2022

Additional contributions to supplement Brother Ken's Introduction

The Borrower is Servant to the Lender

Proverbs 22:7

The rich ruleth over the poor, and the borrower is servant to the lender.

In January the federal debt of the United States of America surpassed that of \$30 trillion. It is a figure which is difficult for us to comprehend. It is equivalent to one third of the GDP of the entire world! Gross domestic product, also known as GDP, is the accumulated value of all finished goods and services produced in a country. This gives some idea of the debt size of the United States. Equivalent to a third of the world's output. However, and more to the point when, will the US be able to pay back the loan? We can see clearly that such an economic system is not far from collapse. The US as the world's largest economy is not free, as it's ideology claims. It is not free to make its own policies, or fiscal arrangements. It is servant to the global markets. This is the world in which we live – where nations are in massive debt, where they even struggle to even service the interest on that debt. Sri Lanka has just defaulted and Russia is about to. It is therefore hardly surprising that men and women on an individual level in many nations are experiencing desperate poverty. In the G7 nations, the largest economies in the world, their populations are also experiencing shock increases in inflation and cost of living increases. Of course, all this will ultimately cause civil unrest, and add to the fulfilment of the prophecy in Revelation 11:18, where the nations will reach a state of anger, fuelling a period of great war. We are experiencing the early tremors of this earthquake to come. Debts will not be able to be repaid, and war will be declared.

We can see how for years nations have measured success on economic growth. This is fuelled by borrowing money. Eventually this has to be paid back. A very few get extremely rich on the loans, but, by and large, there is very little happiness in such a society. Success should include stability, happiness, contentment, harmony, and so on. But instead it is all about Greed, and not Godliness.

On a personal level, we as followers of the Lord Jesus live in a world obsessed with possessions, material wealth, economics and greed. How do we behave? Do such things concern us? How do we conduct ourselves with our financial decisions? Do we live within our means?

All of this is relevant to our class tonight. As the wisdom of the Proverb points out: *the borrower is servant to the lender*. When it is time to pay the money, it must be paid. Contracts must be upheld, repayments made on time, or else the debt will spiral on interest payments, the lender will send bailiffs around, and ultimately possessions seized to pay the debt, even the family home repossessed, and all lost... because of greed, stupidity and living beyond what we can afford to pay back. Apart from being irresponsible, and foolish and giving a bad witness, we are exposing our principles in other ways.

The lender has powers under law, to seek payment for the loan. It means the borrower is obliged to sacrifice energy, time, stress, worry, and resource to service the debt, often long after the actual goods themselves have finished their shelf life! How does this impact upon living a Godly life? How does this affect others around us? It can in many cases cause the borrower to compromise. He is under the power of the money lender. It is an unnecessary and regrettable obligation to the world, that the servant of Christ should

rather be without, knowing of course that we are to be his servants and his alone.

There are examples in Israel of old, in the Old Testament where borrowers exacted a heavy price for the lack of payment of the money they lent:

2 Kings 4:1: *Now there cried a certain woman of the wives of the sons of the prophets unto Elisha, saying, Thy servant my husband is dead; and you know that your servant did fear the LORD: and the creditor is come to take unto him my two sons to be bondmen.* Yes, in those day, that was the sort of thing that was done in a society – that was supposed to uphold the commandments of God. This seizing and enslaving of the population became commonplace by the time of the restoration in Nehemiah's day: where there was a great complaint: Nehemiah 5:4-5 *...We have borrowed money for the king's tribute, and that upon our lands and vineyards. Yet now our flesh is as the flesh of our brethren, our children as their children: and, lo, we bring into bondage our sons and our daughters to be servants, and some of our daughters are brought unto bondage already: neither is it in our power to redeem them; for other men have our lands and vineyards.* Although under the leadership of Nehemiah such wicked behaviour was addressed, and people were released of the debts that they were under for no fault of their own, in line with the laws we were reading recently in Leviticus under the year of jubilee, where servants were allowed to go free, and so on. But soon the nation went back to their worldly ways of oppressing the poor of the nation who got into debt either through mismanagement of money, greed, or misfortune – as Jesus said in Mark 14:7: *the poor you will always have with you...*

The ways in which borrowers were treated by lenders even in Israel was such that Jesus spoke about it in a parable, it was such a

common problem: Matthew 18:23 -25: *Therefore is the kingdom of heaven likened unto a certain king, which would take account of his servants. And when he had begun to reckon, one was brought unto him, which owed him ten thousand talents. But forasmuch as he had not to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made.*

How far had the nation fallen, that such a situation was well known enough for Jesus to use it as a parable, when they professed to follow the law which stated Deuteronomy 15:2: *And this is the manner of the release: Every creditor that lendeth ought unto his neighbour shall release it; he shall not exact it of his neighbour, or of his brother; because it is called the Lord's release.*

Of course, as followers of Jesus we should never treat our fellow brothers or sisters in such a way. We should not treat anyone in such a way. Luke 6:35: *But love ye your enemies, and do good, and lend, hoping for nothing again; and your reward shall be great, and ye shall be the children of the Highest: for he is kind unto the unthankful and to the evil.* The point here being to lend, and hope for nothing again. If the person borrowing the money made an agreement to repay the money, and the money was lent on that basis, then he should repay. But if he stops repaying, then the lender should be prepared for that to happen. Obviously if the person is asking for money in the first place, he will be a risk, so it must be taken into consideration, but it is wrong to oppress or force the other to pay, as it will compromise the lender.

However this is not about the person lending the money but the person who has borrowed the money. Borrowing money is never a wise move, and should be avoided at all costs. It must be well understood that the Bible speaks about this. Psalm 37:21 *The*

wicked borrows, and pays not again: but the righteous shows mercy, and gives.

If you are forced to borrow money, you must secure an arrangement whereby you can pay back that money without over stretching yourself. You need to give it thought, and prayer, and ensure that you do not harm the good nature and kindness of the person who is prepared to lend to you, realising that to do so, to not pay back, deliberately, and purposely, without making the necessary sacrifice and effort, it is described as wicked!

When borrowing money you are subject to the terms of the loan. That is that. The servants of Christ are to be known as people who keep their word. If you make a promise you should keep it. See Ecclesiastes 5:4-5 *When thou vowest a vow unto God, defer not to pay it; for he hath no pleasure in fools: pay that which thou hast vowed. Better is it that thou shouldest not vow, than that thou shouldest vow and not pay.* Therefore it is vital that you think very carefully can you keep your promise? Can you make do without borrowing that money?

Great thought also should be given – who shall I borrow the money from? In times past, many have been forced into distress, their consciences greatly affected, they have even been put into positions where they have had to vote and support the money lender politically. To service the debt, people get desperate, and do foolish things, and become irrational in their panic, becoming deceitful, and dishonest even, and as Jesus reminded, treat others harshly, to get money out of them to pay the debt back. All kinds of complications develop, all because of debt. It makes a slave of a man, which is exactly what this Proverb is saying, when we have been called to be slaves of Christ.

Psalm 112:5 *A good man sheweth favour, and lendeth: he will guide his affairs with discretion.* Yes, it is good to lend, and not ask again, but the second part of this Psalm is helpful. A good man, shall we say a Godly man, guides his affairs with discretion. He manages his financial matters with care. Here in the UK we have a saying, if you look after the pennies the pounds look after themselves. A prudent attitude to purchases – do we really need that? Does it matter that the neighbours look down on us and think we are poor? Do we have to keep up with them? Can I really afford that? Can I make do and mend and fix what I have already got? This is the care which a servant of Christ should take. If we can manage our own little household carefully, and thoughtfully, without endangering our family to the money sharks then perhaps God will entrust us with His Household in His Kingdom.

Romans 13:7-8 Render therefore to all their dues: tribute to whom tribute is due; custom to whom custom; fear to whom fear; honour to whom honour. Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.

It is a command, not to owe anyone anything! It is a wide sweeping command. To keep this command, it means making proper arrangements and keeping to them. If we fail to keep to the arrangements, we are sinning. Always we should be willing to communicate to explain the situation, and show love if we expect love, show mercy if we want to receive it. In this way, we will not become slaves to the lender. The best way, is not to get into debt into the first place. We are already in debt, we owe our lives to God, as He has redeemed us with the precious blood of Jesus Christ His dear Son. We are therefore not our own, not free to do as we please, but have sworn our allegiance to Him. How can we keep our oath to God, if we are now desperate spending our efforts servicing foolish debts to those in the world?

One last point is that also lenders can become servants to the borrowers. In this day and age, there are some people who borrow a lot of money and then make all kinds of excuses not to pay. Yet they maintain their lifestyle and keep the lender waiting and waiting for their money. The lender if he is to be true to the commandments of Jesus must not oppress, or cajole or pressure, but accept that it is God's Will which will be done. However, the world takes clear advantage of this, and reverses the pressure, thus making the lender dance to their tune. It is not a good situation to be in, and must be avoided at all costs.

The love of money is the root of all evil.

Brother Terry