

## **BORROWING AND LENDING**

Proverbs 22:7 ... “The rich rules over the poor, and the borrower is servant to the lender.”

Psalm 37:21 ... “The wicked borrows and does not repay...”

When English is your second language instead of the language you were taught as a child, it is easy to confuse certain words and their meanings. Gender is an example of this. Filipinos often mistakenly call females “he” or “him” and call males “she” or “her.” This is a common mistake, even among well-educated persons. The confusion we would like to address today is that found in the definitions of “borrow” and “loan” (or lend). You may think that these terms mean the same thing, but they do not. And, the difference is important when you consider the spiritual implications.

If you temporarily need something that a friend or neighbor has – perhaps a large cooking pot or a hammer – you might go to them and ask to borrow it. If that person agrees, they lend or loan it to you. Borrowing is the act of receiving and loaning is the act of providing. If you want to buy a motorcycle on a payment plan, you sign a contract to borrow the money for the cycle and the finance company loans you the money for that purpose. Again, borrowing is receiving, loaning is providing.

These definitions are important to fully understand some Bible teachings. Today’s verse from Proverbs tells us that a borrower becomes the lender’s servant. When someone lends you something, you are now indebted to that person and must fulfill the conditions of your loan, which might be oppressive. For instance, you can buy a new motorbike for a very small down payment, but you will pay a large amount of interest on that loan until the bike is paid off. For example, if the full cash price of the bike is 35,000, you might pay more than 2,000 in interest. And, until that loan is paid you are the lender’s servant; they can have you arrested for the theft of the bike if you fail to pay for it. Psalm 37:21 says that borrowers who do not repay loans, are wicked because they are a thief.

There is a Biblical teaching about lending that says that if you loan something to a “brother,” meaning a fellow follower of Christ, you should not charge interest for that loan. This is in the context of a personal loan for a vital legal and moral purpose (such as food for the borrower’s family, tuition for school, or medicine). A Christian banker is not obliged to loan money to customers – even other believers – without charging interest. But if a fellow believer needs your help, you should consider loaning to him without charging interest. Furthermore, in Proverbs 19:17 we are told that “He who has pity on the poor and lends to the Lord, He [the Lord] will pay back what he has given.” This applies when you help the poor in Jesus’ name and promises that God will repay your loan, not the poor person, even though the borrower must answer to God if they do not repay.

The main points of today’s lesson, are: 1) Borrowers receive and lenders provide, 2) borrowing makes you a servant to the lender, 3) failing to repay a loan is a sin and you will answer to God for that sin, 4) If you loan to a fellow believer for a legitimate need, God will repay you even if the borrower does not.

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