

**“Lending and Borrowing” are Siamese twins!** These refer to giving one’s property or money to another for usage with an understanding that it or its equivalent with or without interest, shall be returned within a time interval. The owner is the lender and the receiver is the borrower taking a lease.

Although money is useful for all things (Eccl 10:19) we cannot serve both God and money at the same time (Mt 6:24). We are reminded that the desire to be rich leads to temptation and that the love of money is the root of all sorts of evil (1 Tim 6:9–10). Christians must beware of filthy lucre and ostentatious life built on pretense or living beyond one’s means from corrupt means or perennial debts. Wealth comes from God (Deut 8:18) and it is God who “sends [both] poverty and wealth; He humbles and He exalts” (1 Sam 2:7). Indeed, there are numerous passages throughout the Bible exhorting us to have a generous and giving heart, especially to the less fortunate. Moses taught his people, *“If there is a poor man among your brothers in any of the towns of the land that the LORD your God is giving you, do not be hardhearted or tightfisted toward your poor brother. Rather be openhanded and freely lend him whatever he needs”* (Deut 15:7-8).

**Psalms 37:25** *I have been young, and now am old; yet have I not seen the righteous forsaken, nor his seed begging bread. 26 He is ever merciful, and lendeth; and his seed is blessed.*

**Psalms 37:21** *The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth.*

**Proverbs 28:8** *He that by usury and unjust gain increaseth his substance, he shall gather it for him that will pity the poor.*

**Ezekiel 18:8** *He that hath not given forth upon usury, neither hath taken any increase, that hath withdrawn his hand from iniquity, hath executed true judgment between man and man,*

**Psalms 112:5** *Good will come to those who are generous and lend freely, who conduct their affairs with justice.*

**Proverbs 19:17** *Whoever is generous to the poor lends to the LORD, and he will repay him for his deed.*

Debt essentially makes one a slave to the lender (Prov 22:7). God would rather have us look to Him for our needs than rely on lenders. We are to repay our debts. Do not be one who shakes hands in pledge or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you. Prov 22:26-27. (It is better not to make a vow than to make one and not fulfill it. Eccl 5:5)

**The Mosaic Law:** “If you lend money to one of my people among you who is needy, do not be like a moneylender; charge him no interest” (Exo 22:25; see also Psalms 15:5). This prohibition against charging usury/interest actually included “food or anything else that may earn interest” (Deut 23:19, Lev 25:35-37). Surely an interest-bearing loan would only exacerbate the plight of the poor, and God prefers we help our brethren and neighbours rather than be Shylocks to the needy. Note at the end of every seven years, creditors were to cancel all the debts they were owed by fellow Israelites (Deut 15:1). Properties and slave-servants could be redeemed with money –Lev 25:25-32, 47-54

**Deut 24:10**, “When you make your neighbor a loan of any sort, you shall not go into his house to collect his pledge. 11 Thou shalt stand abroad, and the man to whom thou dost lend shall bring out the

pledge abroad unto thee.” A violation of this law is recorded in Neh 5: 1-3, 10-13, verse 7 says. “Each one of you is seizing the collateral from your own countrymen!” Eze 22:12 *In thee have they taken gifts to shed blood; thou hast taken usury and increase, and thou hast **greedily gained of thy neighbours by extortion**, and hast forgotten me, saith the Lord GOD.* They somehow forgot interest was to be collected from foreigners (whom they trade with not poor brethren) but heeded correction.

**In the New Testament**, Jesus tells us to give/lend unto others and to pay our creditors promptly.

**Matthew 5:42** *Give to him that asketh thee, and from him that would borrow of thee turn not thou away.*

**Luke 6:30** *Give to every man that asketh of thee; and of him that taketh away thy goods ask them not again. 31 And as ye would that men should do to you, do ye also to them likewise. 32 For if ye love them which love you, what thank have ye? for sinners also love those that love them. 33 And if ye do good to them which do good to you, what thank have ye? for sinners also do even the same. 34 **And if ye lend to them of whom ye hope to receive**, what thank have ye? for sinners also lend to sinners, to receive as much again. 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.*

**Matthew 5:25** *Agree with thine adversary quickly, whiles thou art in the way with him; lest at any time the adversary deliver thee to the judge, and the judge deliver thee to the officer, and thou be cast into prison. 26 Verily I say unto thee, Thou shalt by no means come out thence, till thou hast paid the uttermost farthing.*

Generous giving is better than lending, lending for business may attract interest. There is nothing wrong with depositing money in the bank to earn interest.

**Matthew 25:27** *Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.*

**Lend only what you can afford to lose.** Recall the parable of two debtors who were forgiven to Simon -Luke 7:40ff, the parable of unforgiving servant whose debt was erased -Mt 18:23-35.

**Conclusion: Always recall Heb 13:5-6 and Phil 4:9.** Separate needs from wants; do not get into debt to keep up with the Jones. As Will Smith said: “*Many people spend money they don’t have (credit or money not yet earned) to buy things they don’t need in order to impress the people they don’t like!*”

Try not to borrow on liabilities but rather on assets or things of immense or increasing value. Seek investors or partners if you cannot get a favourable loan to startup a business idea. Don’t have a sense of entitlement that someone must give you a loan; you don’t know what s/he is going through despite an appearance of comfort. Consult experts and differentiate between mortgage, cooperative, bank, etc. and an individual brother. Those who are rich are charged to be generous and philanthropic but riches is relative -1 Tim 6:17-19. It is unsavory if we’re not lending to help people or improve their situation, but we’re being greedy and taking advantage. When not acting out of compassion or to be a blessing, but simply greedy for monetary gains or getting a hold on the subject. In some situations, a gift may be better than a loan. God expects His children to give to those in need, so we give of our time, talents and treasure. As Jesus taught us (Luke 6:38; 12:15), “*Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you... And he said unto them, Take heed, and beware of covetousness: for a man’s life consisteth not in the abundance of the things which he possesseth.*”