

Borrowing and ...

Continued from Page 3

☞ Some debt may be accumulated because of one's coveting. Coveting is a sin (Exodus 20:17). It is wicked in God's eyes because one may not be happy with what God has allowed him to have. A person may lust for what another has. That coveting may lead him to spend what he should not have spent. He may end up with payments that are more than he can afford. The financial hardship may be the consequences of his sin. It may be a reaping of what was sown.

☞ If we borrow something, and it is damaged or dies in our possession; it is the borrower's responsibility to restore to the lender what was lent. The borrower needs to fix what was damaged.

"And if a man borrow ought of his neighbour, and it be hurt, or die, the owner thereof being not with it, he shall surely make it good." Exodus 22:14

☞ If you are responsible for making a person poor, do not charge him interest!

"If thou lend money to any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury." Exodus 22:25

☞ If you are trying to help a person who is having financial difficulties, do not make a profit on his hardship.

"And if thy brother be waxen poor, and fallen in decay with thee; then thou shalt relieve him: yea, though he be a stranger, or a sojourner; that he may live with thee. Take thou no usury of him, or increase: but fear thy God; that thy brother may live with thee. Thou shalt not give him thy money upon usury, nor lend him thy victuals for increase." Lev. 25:35-37

Having a "little" may not be such a bad thing! Maybe the little that God has allowed you to have is enough for this time in your life. Just because borrowing is a possibility for you, does not necessarily mean it is God's will for your life at this time.

"A little that a righteous man hath is better than the riches of many wicked." Psalm 37:16

"Better is little with the fear of the LORD than great treasure and trouble therewith." Pro. 15:16

"But godliness with contentment is great gain." I Timothy 6:6

"Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content." Phil. 4:11

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You Can't Take It with You

Bill Brinkworth

Psalm 49 reminds the reader of some of the shortcomings of relying on money more than the Lord:

- *"They that trust in their wealth, and boast themselves in the multitude of their riches; 7 None of them can by any means redeem his brother, nor give to God a ransom for him." Psalm 49:6-7* All the money in the world cannot buy salvation (Ephesians 2:8-9). We often assume that everyone knows this, but they do not. Money is the little "god" that so many worship, cherish, and on which they rely.

In the past, many have given fortunes and energy to build architecturally magnificent cathedrals or other "religious" endeavors. Their thinking was if they had built such an edifice or had done many good works

that God would be impressed and let them into Heaven.

However, all the money given and good deeds committed cannot redeem one's soul. Wealth cannot purchase one's soul from the penalty for the sins they have committed. Salvation cannot be earned.

Continued on Page 2

Borrowing and Lending

Bill Brinkworth

Many in the last three decades or more have developed a lifestyle of spending more than they can afford. Yes, I realize that the economy is geared to people living off their credit, and yes, I know "everyone is doing it." No, I do not think it is the bank's fault for lending us money that we cannot afford to pay back. We are responsible for our making a loan. We alone made the decision for our spending and should pay back what we borrowed.

Continued on Page 3



You Can't Take It with ...

Continued from Page 1

The only work that will redeem anyone is accepting what Jesus did for us when He died on the Cross. It is only His shed blood that will buy one out of the death sentence that is on all sinners. Money cannot buy an entrance into Heaven. Only Jesus can redeem a lost soul.

- *“(For the redemption of their soul is precious, and it ceaseth for ever:)* 9 *That he should still live for ever, and not see corruption.”*

Psalm 49:8-9

The most important act anyone can do while allowed to have breath on this Earth is to be saved from the penalty on sin. Being redeemed is more “precious” than anything one can gather on this Earth. The born-again soul will live forever with the Lord as it was bought (redeemed) back from the curse of sin.

- *“For he seeth that wise men die, likewise the fool and the brutish person perish, and leave their wealth to others. 11 Their inward thought is, that their houses shall continue for ever, and their*

“Money is a good servant but a dangerous master.”

— *Bouhours*

dwelling places to all generations; they call their lands after their own names. 13 This their way is their folly: yet their posterity approve their sayings. Selah.” Psalm 49:10-13 Also: Psalm 49:17.

All, be they wise, foolish (Psalm 53:1), or rough and tough will not take any of their “things” to the next life. All the preciousness of what they gathered will soon be dispersed to others and their name will have little remembrance or value. They foolishly wasted their opportunity to invest their life with what will last eternally.

Be not impressed (Psalm 49:16-17) with the wealth so many spend their life acquiring. It will all be left behind. Be more concerned that you have been redeemed by the blood of Jesus.

“But God will redeem my soul from the power of the grave: for he shall receive me. Selah.” Psalm 49:15

Borrowing and ...

Continued from Page 1

In many cases, it may be necessary to borrow money to purchase a “need.” However, there is such a thing as “responsible borrowing and lending.” Here are a few biblical principles that, if heeded, may keep many from the financial failure that could easily happen to them if these principles are ignored:

☞ The Bible does teach that it is acceptable to loan money and things. The good lender should show mercy and kindness to whom he has lent.

“A good man sheweth favour, and lendeth: he will guide his affairs with discretion.”

Psalm 112:5

“He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again.” Proverbs 19:17

☞ A godly person has a responsibility to pay back what he has borrowed. It is a wicked person that does not pay back a loan!

“The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth.”

Psalms 37:21

☞ When we give our word to pay back money we have borrowed, we have an obligation to pay it back. Breaking our word is lying. We are accountable for the promises we make! It is our testimony, especially if we are Christians, to do what we say we will do.

“These six things doth the LORD

hate: yea, seven are an abomination unto him: A proud look, a lying tongue, and hands that shed innocent blood,” Proverbs 6:16-17 Covenant-breaking (promise-breaking) is listed as a sin in Romans 1:31.

☞ When times are tough, and it does not seem possible to pay the bills, turn to God first, not the banks. He can, if it is truly a need, help you!

“Though he fall, he shall not be utterly cast down: for the LORD upholdeth him with his hand. I have been young, and now am old; yet have I not seen the righteous forsaken, nor his seed begging bread.” Psalm 37:24-25

Also: *Psalms 37:4.*

☞ When a person does not pay back what he borrows, he is keeping what does not belong to him.

☞ When you do borrow, you can lose some freedom.

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

☞ When you do borrow, do not get in a situation where your freedom is collateral for a debt.

“Be not thou one of them that strike hands, or of them that are sureties for debts.” Proverbs 22:26 (“Surety” can be one that is legally bound to pay off a debt. In some cases in the past, if the debt was not paid, a person was bound to pay off the debt by his being a slave.)

Continued on Page 4

No man can tell whether he is rich or poor by turning to his ledger. It is the heart that makes a man rich. He is rich according to what he is, not according to what he has. — Beecher