



"Think what you do when you run in debt; you give to another power over your liberty."

—Benjamin Franklin

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No Need to Borrow

Solomon declares in [Proverbs 22:7](#), "The rich rules over the poor, and the borrower is servant to the lender." How true that is! I knew a man in the construction industry who has always worked hard and appears quite successful. He always seemed to have a new car, several trucks, and lots of construction equipment, not to mention ATVs, sports equipment, guns of all calibers, a nice home—he seemed to have it all.

This man, however, had a problem: He was always spending money. Many times, this money was borrowed, or it was money that was supposed to have been used to complete a specific job. Because of this, he became proficient at juggling bank notes and putting off until the next job the debts that would soon come due. For many years, he operated in this fashion; somehow, he would always make things stretch until he could arrange for the next loan.

But in the last few years, many of these financial decisions began to catch up with him. It was not long before he could make only the interest payments on his loans. Then the economy took a sharp downturn, and construction jobs became harder to come by. The interest payments became too much, and the lenders who were always there during the "good times" were not willing to

loan him any more money. In fact, they came calling to collect their previous loans. They began taking everything he had, and now he has lost his house and all his vehicles and equipment. With no work in sight, he has no idea what to do.

How many thousands of times has this played out in the United States? Millions of Americans are in debt past their eyeballs. The national debt has breached the \$18 trillion dollar mark, and it keeps on climbing! For most of us, this number is incomprehensible, but if we divide it by the population of the U.S., it comes down to roughly \$57,000 per person. This debt continues to grow at a rate of a few billion dollars each day. The government is spending money it does not have at alarming rates, and nobody seems to know how or is even willing to stop it.

In a speech given in Iowa on January 21, 2011, former Minnesota congresswoman Michele Bachmann said: "The struggle of our time is a slavery of a different kind. It's a slavery that is bondage to debt and a bondage to decline." She added that the future of our country is in "grave doubt," because of our national debt and "the entitlement mentality of too many Americans."

What does [God](#) say about lending and borrowing? "For the LORD your God will bless you just as He promised you; you shall lend to many nations, but you shall not borrow" ([Deuteronomy 15:6](#)). *The Dictionary of Biblical Imagery* comments: "Lending and borrowing are terms Scripture writers use to paint portraits of blessing and cursing. The fundamental meaning of lending is the extension of provision and generosity to someone in need; that of borrowing is dependence and neediness."

God never intended Israel to borrow or even have to borrow from anyone. So what happened? How did a nation of modern-day Israel go from the greatest lender to the greatest debtor? How did America go from the richest, most powerful nation on earth to one who will be "servant to the lender"? As shown in many places in Scripture, God's promise was conditional upon Israel's obedience to His commandments (see Leviticus 26; Deuteronomy 28).

We have a hard time comprehending the kinds of blessings God desired to give Israel if the people would have listened to Him. He actually expected a time "when there may be no more poor among you; for the LORD will greatly bless you" ([Deuteronomy 15:4](#))! But as we all know God's law was pushed aside, as it has been in America. As a nation, we will reap the curses for disobedience, one of which is having to borrow ([Deuteronomy 28:44](#)). National borrowing indicates an absence of God's favor.

Recently the housing market in the U.S. has been in such decline that millions of people were in jeopardy of losing their homes. Some wanted to blame the government, others the economy or the banks. A similar thing occurred in the time of Nehemiah. The people had been borrowing money against their homes and lands, and when hard times came, they were unable to pay ([Nehemiah 5:1-5](#)). The lenders were coming to take possession of their houses, their vineyards, and anything else they could take to pay the people's debts—even their children!

How long before our lenders come to collect on our country's debts?

We may try to distance ourselves from the foolishness of our national debt, but Paul brings it to a personal level: "Owe no one anything except to love one another, for he who loves another has fulfilled the law" ([Romans 13:8](#)). Our society is structured around borrowing, extending credit, and raising our debt limits. God never wanted these things to be done among His people.

As The Dictionary of Biblical Imagery indicates, the borrower is "someone in need." How many people ran up two, three, or more loans tied to their mortgages to spend on things that they did *not* need? In our day, most people seem to go into debt to satisfy their cravings for extravagances and entertainments—desires that are far beyond their incomes.

Consider from a different perspective the Parable of the Wise and Foolish Virgins in [Matthew 25:1-13](#). Five virgins were prepared for the Bridegroom's arrival and five were not. The foolish virgins had fallen into a state in which they desired to borrow from the wise virgins, but falling into

this condition had not happened overnight. Recall that when the children of Israel reached the point of borrowing, they had lost God's favor, and they soon began to reap the curses God had warned them about.

The situation is far more dire for the five foolish virgins. The oil represents God's Holy Spirit, and their lamps were going out ([Matthew 25:8](#)). They were about to lose His Spirit. In monetary terms, they were just about spiritually bankrupt! What had caused them to lose the Spirit? Just like the wise virgins, the foolish virgins had the chance to prepare well before the Bridegroom came, but they frittered their time away, doing unprofitable things while expecting to be able to borrow what they needed at the last minute from their brethren!

One thing we cannot borrow is God's Spirit. It cannot be lent for others to use. Each Christian must receive it directly from God through a relationship with Him over time. The foolish virgins had taken no oil at all with them, just what remained in their lamps. What were they thinking? Did their fear make them dimwitted? Had they waited so long that they became weary and negligent? In any case, they failed to prepare for the Bridegroom and squandered their calling.

Yes, the time just before Christ's return will be tumultuous, distressing, and trying, but knowing that makes it all the more necessary for us to prepare our lamps and vessels. We need to be like the wise virgins who were prepared. They had been given the oil of God, and they used it as intended. When the time came, they rose, trimmed their lamps, and joined the Bridegroom.

As Paul says, "Now it is high time to awake out of sleep. . . . [L]et us put on the armor of light . . . [and] put on the Lord [Jesus Christ](#)" ([Romans 13:11-12](#), 14). Now is the time, before conditions become too trying, for us to fill our lamps so that borrowing never even comes to mind.

- Ronny H. Graham

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by Martin G. Collins

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