

What does the Bible say about **DEBT and LENDING**

There are many misconceptions about debt in conservative Christian circles. Some say all debt and lending are bad. Others place almost no safeguards on borrowing money. None of us handle debt perfectly, but in our society debt is completely out of control.

How is the Christian to respond to the pressures of debt? The following examination of the Biblical teachings regarding debt are taken from the Treasury of Bible Teaching Notes, TBTN. Let's allow God's Word tell us directly how to handle debt in our households. (Bible quotes from the KJV)

A good man lends! In fact, it is a blessing from God to be a lender.

It is well with the man that is gracious and lendeth; he will sustain his cause in judgment. **Ps 112:5**

For Jehovah thy God will bless thee, as he promised thee; and thou shalt lend on pledge to many nations, but thou shalt not borrow; and thou shalt rule over many nations, but they shall not rule over thee. **Deu 15:6**

Jehovah will open to thee his good treasure, the heavens, to give rain unto thy land in its season, and to bless all the work of thy hand; and thou shalt lend unto many nations, but thou shalt not borrow. **Deu 28:12**

Scripture even provides guidelines for money lending:

If thou lend money to my people, the poor with thee, thou shalt not be to him as a usurer: ye shall charge him no interest. **Ex 22:25**

Thou shalt take no interest of thy

brother, interest of money, interest of victuals, interest of anything that can be lent upon interest: 20 of a foreigner thou mayest take interest, but of thy brother thou shalt not take interest; that Jehovah thy God may bless thee in all the business of thy hand in the land whither thou goest to possess it. **Deu 23:19-20**

I have not lent on usury, nor have they lent to me on usury; [yet] every one of them doth curse me. **Jer 15:10b**

...and this is the manner of the release: Every creditor shall relax his hand from the loan which he hath lent unto his neighbor; he shall not demand it of his neighbor, or of his brother; for a release to Jehovah hath been proclaimed. 3 Of the foreigner thou mayest demand it; but what is thine with thy brother thy hand shall release. **Deu 15:2-3**

Warnings about lending and borrowing:

The rich ruleth over the poor; and the borrower is servant to the lender. **Pro 22:7**

For this cause the kingdom of the heavens has become like a king who would reckon with his bondmen. 24 And having begun to reckon, one debtor of ten thousand talents was brought to him. 25 But he not having anything to pay, [his] lord commanded him to be sold, and his wife, and his children, and everything that he had, and that payment should be made. **Mt 18:23-25**

This passage illustrates PRO 22:7. The borrower is sold into slavery to

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

This article is based on a study on debt from the Treasury of Bible Teaching Notes. For more information, call TBTN at 414 256-9280

For Sale

1995 Odyssey Van. 4 dr., 7 pass. seating. Pwr windows, locks, mirrors. AM-FM radio, cassette, CD, dual airbags. ABS Disc brakes. 28,000 miles. Man. Suggested Retail - \$23,600. Asking \$20,500. Randy: (414) 637-5240 (3)

Two Snapper self propelled mulching lawn mowers. Marion: 783-5038 (3)

Men's 10 speed bike, two dressers, small apt. size gas stove, rattan furniture, sofa bed, maple end tables, lamps, formica kitchen set, and many other items too numerous to mention. Marion: 783-5038 (3)

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located at Hwy 100 and Capital Dr. Marion: 783-5038 (3)

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Multi Pure Water Purification System. Model 500. Stainless steel, installs below sink, like new. Retail \$330. Asking \$185. Debbie: 782-0168 (2)

Weaver Curriculum. Varina: 357-8742 (2)

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Phonics, \$50. Winston Grammar, \$13. World History - Patterns and Civilizations Curriculum, gr. 8+, \$15. Exploring our World, gr. 8+, \$20. Bible Series, \$20. Robert Fulton Books and Study Guide for 2nd gr., \$15. Write Better, Speak Better, \$5. Empty Video Tapes, \$1 ea. Nad: 542-9669 (2)

A Beka Science and Health for grades 2, 4&5. Bob Jones Spelling and Heritage for grades 1,2,4&5. Additional titles and subjects available as well. Will sell or trade for A Beka 7th and 9th gr. Health and 7th gr. workbooks for science and health. Pat : (414) 363-3472 (2)

Boy's "dirt bike" style bicycle. Good condition. \$25. Sherry: 662-0247 (2)

Ficus Tree Houseplant. Beautiful, 7' tall x 3'wide. Great Christmas gift! It would be great for foyer or a room with a vaulted ceiling. \$25. Carol: 547-6586 (1)

Four oak dining room chairs. High backed, embossed with cane seats. \$80. Carol: 547-6586 (1)

Girls bike. Raleigh 16" frame in pink, turquoise and white. Has knobby tires. Think Christmas!! \$35. Carol: 547-6586 (1)

Member's Needs



Two bedroom apartment or flat on the northwest or east side of Milwaukee. Rent of \$500 or less please. MaryAnn: 463-2821 (3)

Seeking a gentle, kind, child safe horse or pony with tack for my children to learn to ride on. We will offer an excellent home. Linda: 363-9039 (2)

Used 4x4 four runner to pull large garden trailer for helping with misc. farm chores. Linda: 363-9039 (2)

Double Stroller Varina: 357-8742 (2)

Car Seat and Keyboard or Piano. Lisa: 442-4749 (2)

KJV Bible on tape. Sharon: 327-1626 (2)

Empty computer boxes or storage boxes. Pat: 357-8742 (2)

Talented, musical child seeking to play harp. Standard, Welsh or Folk. Saving from paper route to purchase. Nicole: 548-0978 (2)

Bassinet or cradle and a full size stroller. Leona: 535-1144 (2)

Full size mattress and box spring. Varina: 357-8742 (2)

Home or duplex to rent for a homeschooling family of 6. \$600 or under please. Varina: 357-8742 (2)

Child's table with 2 or more chairs. Laurie: 422-1874 (2)

Travel bed or playpen. Jennifer: 662-0518 (1)

Bookshelves. Jennifer: 662-0518 (1)

Weaver Curriculum Volume 1. Terri: 578-9121 (1)

Refridgerator. Large capacity. Renee: 483-2828 (1)

Large winter coat suitable as a maternity coat for a size 12 woman. Barb: 541-1733 (1)

Double stroller needed by February. Barb: 541-1733 (1)

Gas Stove. Rena: 383-9812 (1)

The Free Box

Luke 6:38

Give, and it will be given to you; good measure, pressed down, shaken together, running over, they will pour into your lap. For by your standard of measure it will be measured to you in return.

Swingset from a neighbor whose kids are grown. Varina: 357-8742 (2)

King size mattress and box springs. Karen: 549-1585 (2)

"Handy Man Special" Amana Radarange Microwave. Needs work, it keeps blowing fuses. Carol: 547-6586 (1)

Sofa and two end tables. Teri: 578-9121 (1)

Men's ski jacket. Size medium. Good condition. Sherry: 662-0247 (1)

Fall Clothing Drive Report

Over 120 families benefited from the Fall Clothing Drive at Waukesha Bible Church. It was the largest clothing drive to date, and many brothers and sisters were able to clothe their families and just save money that could be redirected to the Lord's work.



Each time the clothing drive is held, we are reminded of Scripture's description of the early church:

"And all that believed were together, and had all things common, and sold their possessions and substance, and distributed them to all, according as any one might have need" (Acts 2:44-45).

And later:

"And the heart and soul of the multitude of those that had believed were one, and not one said that anything of what he possessed was his own, but all things were common to them" (Acts 4:32).

It is always a great privilege to watch God work through the members of Simply Stewardship and Waukesha Bible Church. This year two huge "vanfulls" of clothing went to needy believers in downtown Milwaukee, and another large "vanfull" went to an orphanage in the mountains of Mexico.

The orphanage is full of children who are unadoptable due to the lack of correct

paperwork. It is run by a private family, and shelters dozens of children. Those running the orphanage are poor, and therefore use heat very sparingly, and usually only during winter nights. The warm clothing was much appreciated by the children when it was delivered to them about a month ago.

This Thanksgiving we can be thankful for many things we have received. We can also be thankful for one of the greater gifts God has given to us: the gift of giving. May you and your family experience God's joy this holiday season.

In Christ's Love,
Dan & Sherry



Services Offered

Homeschooling Classes. After 13 years of homeschooling my own children, I now have the privilege of teaching more children! In response to the need I've seen for balance, variety, and challenge in the homeschool experience, I am offering writing, speaking and inductive Bible study courses for small groups of children in my home. Diane: 524-0167 (3)

Do you have migraine headaches? How about gas and bloating or blurry, unclear vision. Do you eat more than normal yet still feel hungry? Do you suffer from allergies. These are just some signs that you may have parasites. After seeing a dozen doctors, neurologists & 4 chiro-

practors, and after trying nutritional therapies and allergy management routines, we still had our medical problems -- and they were getting worse. After using these herbal products, we rid ourselves of parasites and our major health problems are gone too! Call us for more details. Sherry: 662-0247 (2)

Upper duplex for rent. Three large bedrooms, 1 bath, garage and nice yard. Located in Brown Deer and available Sept. Varina: 357-8742 (2)

Violin and Piano Lessons. I am located in Hartland and have been teaching for several years. Call for more information. Jeanne: 367-7308 (2)

Ad Rules

Feel free to place as many ads as you like. There is no charge. We do limit your ads to three issues. That will give you six months to have your ad answered. If we have not heard from you after three issues have been printed, we will remove the ad. You may reinstate the ad in the next issue. It is very helpful to us if you keep in touch. Let us know when your ad was answered and should be removed. Please keep us updated with any changes you would like to make to your ads. The next issue's deadline date is always listed in each issue of Simply Stewardship.

Debt and Lending

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pay the debt.

Wicked men borrow and don't pay back.

The wicked borroweth, and payeth not again; but the righteous is gracious and giveth: Ps 37:21

Surety means (in the case of debt) to take responsibility for (cosign) or to assume liability for someone else's debt if they don't pay. Being surety means being void of understanding.

My son, if thou hast become surety for thy friend, if thou hast stricken thy hand for a stranger, 2 thou art snared with the words of thy mouth, thou art taken with the words of thy mouth. 3 Do this now, my son, and deliver thyself, since thou hast come into the hand of thy friend: go, humble thyself, and be urgent with thy friend. 4 Give not sleep to thine eyes, nor slumber to thine eyelids: 5 deliver thyself as a gazelle from the hand [of the hunter], and as a bird from the hand of the fowler. Pro 6:1-5

It goeth ill with him that is surety for another; but he that hateth suretyship is secure. Pro 11:15

Be not of them that strike hands, of them that are sureties for debts

Pro 22:26

A senseless man striketh hands, becoming surety for his neighbor.

Pro 17:18

The "Owe no man any thing" verse has less to do with debt and lending and more to do with paying taxes and giving respect, honor and love.

Render to all their dues: to whom tribute [is due], tribute; to whom custom, custom; to whom fear, fear; to whom honor, honor. 8 Owe no one anything, unless to love one another: for he that loves another has fulfilled the law. Rm 13:7-8

We can therefore draw the following guidelines from Scripture regarding debt and lending:

√ The Scripture does not forbid lending or borrowing, but rather, assumes it.

√ The Scripture considers it to be a blessing from God to be able to lend.

√ The Bible gives instructions on how to lend: 1) To a brother, without interest, and 2) To all others, interest allowed.

√ The rich are instructed to lend

with compassion.

√ Those who borrow must be careful to keep the terms of the loan.

√ Make sure that if there is a failure to keep the terms of a loan, it does not lead to a dependency position beyond the forfeiture of collateral, only.

√ Always pay back what you owe.

√ Never be surety for a loan.

Simply Stewardship

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