

THE BIBLE VIEW

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Theme: Money

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 know 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 we cannot afford to repay. We are responsible for our decision to obtain a loan. We alone are accountable for our spending and paying back what we borrowed.

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 trouble 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 those 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
“Give to every man that asketh of thee; and of him that taketh away thy goods ask them not again.” Luke 6:30
“Give to him that asketh thee, and from him that would borrow of thee turn not thou away.” Matthew 5:42 Also: Psalm 112:5, Proverbs 19:17
- A godly person has a responsibility to pay back what he has borrowed. It is a wicked person who does not repay a loan!
“The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth.” Psalm 37:21
- When we give our word to repay money we have borrowed, we have an obligation to repay it. Breaking our word is lying. We are accountable for the promises we make! It is our testimony, especially as 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.” Psalms 37:24-25

“Delight thyself also in the LORD; and he shall give thee the desires of thine heart.” Psalm 37:4

- When a person does not repay what he borrows, he keeps what does not belong to him. That is stealing!
- 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 into a situation where your freedom is used as 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, if the debt is not paid, a person may be bound to pay off the debt by his being in slavery, in one form or another.)
- 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 he cannot afford. The financial hardship may be the consequence of one’s 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 or loss.
“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 profit from 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.” Leviticus 25:35-37

Having a “little” may not be such a bad thing!

“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.” Prov. 15:16

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

The Delusion of Wealth

Author Unknown

There is a fable about a covetous man who claimed to find his way one moonlit night into a fairy’s palace. There he saw bars, apparently of solid gold, strewn everywhere. He was permitted to take away as many as he could carry. He carried his treasure home with much difficulty.

In the morning, when the sun rose, he found himself waking and still clutching his “treasure”, which he saw was only a bundle of sticks. All around him, invisible “people” laughed and scoffed at what he previously thought was valuable.

Such will be the confusion of many a person who died in this world and who is worth much. Awaking in the next life, they will find that their “treasures” on Earth meant nothing in eternity. They will find themselves “... wretched, and miserable, and poor, and blind, and naked” (Rev. 3:17).

“Because thou sayest, I am rich, and increased with goods, and have need of nothing; and knowest not that thou art wretched, and miserable, and poor, and blind, and naked: 18 I counsel thee to buy of me gold tried in the fire, that thou mayest be rich; and white raiment, that thou mayest be clothed, and that the shame of thy nakedness do not appear; and anoint thine eyes with eyesalve, that thou mayest see.” Rev. 3:17-18

Never Enough

Author Unknown

“When I was younger,” said a friend, “an older man tried to teach me some wisdom I should know about. He once asked me when a man was rich enough?” I replied, “When he has ten thousand dollars?”

“No,” was his answer.

“Twenty thousand?”

Again, “No.”

“A hundred thousand?”

“No.”

In an attempt to settle the discussion, I responded, “One million dollars?”

“No!” he again responded. “When he has a little more than he has, and that is never! If he acquires one thousand, he wishes to have two thousand, then five, then twenty, then fifty. If he grasped all the money in the whole world, he would desire other world’s riches to possess.”

“Hell and destruction are never full; so the eyes of man are never satisfied.”

Prov. 27:20

What Some Wealthy People Thought about Money

“I have made many millions, but they have brought me no happiness.” — John W. Rockefeller

“The care of \$200,000,000 is enough to kill anyone. There is no pleasure in it.”

— W. H. Vanderbilt

“I am the most miserable man on Earth.” — John Jacob Astor

“I was happier when doing a mechanic’s job.” — Henry Ford

“Millionaires seldom smile.” — Andrew Carnegie

“For the love of money is the root of all evil: which, while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.” *1 Tim. 6:10*