

Daily Devotional, May 6, 2020

'Debt Free', (Proverbs 22:7)

“The rich rules over the poor, And the borrower is servant to the lender.” (Proverbs 22:7, NKJV)

First, the temporal application. We have always had rich and poor, and a private market lending (i.e. banking) system is something that was present even in Bible days. *“The borrower is servant to the lender”* as long as there is an outstanding debt. The existence of debt puts pressures and stresses in our lives that should not exist, and would not exist, if only we lived within our means. Yet for so many, the covetous spirit causes a living outside the means, and the end is misery. The material things do not satisfy, and the relationships suffer. So pay off your debts as quickly as you are able by stopping the spending. In these days, even in the midst of uncertain times, financial windfalls come. Maybe they come in the form of tax refunds, government stimulus checks, additional unemployment compensation or severance pay, front line hazard pay, overtime (if you are lucky enough to be very busy working), or an inheritance. If these things come, free yourself from being *“servant to the lender”* by using them to pay off debt, rather than to indulge desires. It is fashionable today to expect the government or some family member to pay one's self-incurred debts, and to default. This kind of thing happened a few years back when underwater home owners simply refused to pay their mortgages. This scofflaw behavior is horrible testimony when the Christian does it, excepting some real medical or family emergency. Let us be honest. Most people put themselves in such situations. Christian, get out of it by paying your debts. Do not seek to find ways to avoid paying what you promised, but pay your debts gladly and promptly.

Second, the spiritual application, relating to spiritual debts that we owe to God, and to one another. The Bible teaches, *“Owe no one anything except to love one another”* (Romans 13:8). And in the context of God's love, love is not a debt to be begrudged, but a debt that we pay freely. Has Christ Jesus not set us free from our sin debt, although He owed us nothing but what we earned, a just payment of spiritual death? *“For the wages of sin is death, but the gift of God is eternal life in Christ Jesus our Lord”* (Romans 6:23). Indeed, we are indebted to Christ, because He paid the sin debt we could not pay, so let us serve Him forever.