

GLENKIRK CHURCH



WEEKLY DEVOTIONS

The DEVO

MAY 1 - 5, 2023



Money Wi\$e

Sermon Series

April 16 - May 14

MONDAY

Read **Proverbs 6:1-5**

The Danger of Debt

Today's text from Proverbs is presented as counsel from a father to a son about the risks associated with hasty and/or foolish decisions. The Sage outlines an action that in most cases leads to a poor outcome: *"If you have put up security for your neighbor, if you have shaken hands in pledge for a stranger, you have been trapped by what you said, ensnared by the words of your mouth"* (Proverbs 6:1-2).

Characteristic of Hebrew poetry, this warning is presented using parallelism. The first pair of conditional clauses identify a serious risk, and the second pair of clauses identify the expected consequences. The conditional statements warn about putting one's own resources at risk for another, whether a neighbor or stranger. This is not teaching that it is unwise to help others who are in financial need. It simply underscores that taking responsibility for another's actions is an inherently risky business, as the one who does so has no control over the behavior of the other person. Promising to cover the debts of another person not only puts one's resources at risk but may also discourage responsibility by the person whose debts are covered.

The Sage compares such actions as being ensnared by one's words. In a largely oral society, one's word was sufficient to guarantee a matter.

In the remainder of this text, the Sage urges his son to do what is necessary to escape this risk. But the first step is recognizing the dangers of making a verbal commitment to take responsibility for someone else's actions over which one has no control.

The focus of this week's devotional reflections is borrowing, and the actions described here reflect a form of indebtedness—promising to pay for someone else's potentially risky or reckless actions. Such a pledge puts the person making it in debt to both the one to whom money may be owed and to the borrower, who may not honor their commitment. It would be unwise to generalize from this warning and conclude that putting up surety for another is never warranted. I am grateful that my father did so to help me buy my first car at the age of 17. But one should not accept responsibility for another's debt without serious consideration.

QUESTIONS

What hasty decisions have you later regretted? What other forms of financial assistance might be better than providing security for someone?

PRAYERS

For Baba, Ecuador

Pray that God's hope and light will continue to shine brightly as World Vision partners with the communities in Baba, Ecuador, to help children experience the love of God and their neighbor.

TUESDAY

Read **Proverbs 6:1-5**

Avoiding Indebtedness

After warning about the risky business of putting up security for a neighbor, the Sage urges his son to go to extreme lengths to free himself from such obligations (Proverbs 6:3-5). He should exhaust himself in his efforts to obtain release from his neighbor, although another translation of Proverbs 6:3 is that he should humble himself. Either way, the son is encouraged to do whatever is necessary to obtain release. He is to give his neighbor no rest and take no rest for himself until he has successfully freed himself from such a debt. The imagery that the Sage uses is that of hunted prey—a gazelle or bird—which can escape from the snare of the hunter.

This metaphor of the indebted person as prey to the hunter finds expression today in the topic of “predatory lending.” According to Investopedia, predatory lending often involves “high-interest rates, high fees, and terms that strip the borrower of equity.” Predatory lenders typically take advantage of others’ unfortunate circumstances (that make their money needs dire) or lack of knowledge.

If we consider the Sage’s exhortations as a warning to someone who has fallen victim to a predatory lender, it is easier for us to

understand the urgency in his counsel. In such circumstances one should do whatever it takes to free oneself, for no good will ever come from it. Again, we need to be careful not to generalize from these warnings that assisting a trusted friend or family member by putting up security for them is always wrong or foolish. But the inherent risks associated with putting up security for another should always make us think very carefully before doing so.

One consideration in such circumstances is how much loss are you willing and able to suffer? If the borrower reneges on their obligation to repay the loan and you are left having to repay it, do you have the resources to do so? Will the actions of the borrower negatively impact your own credit score? Will the consequences include the loss of trust and possibly even relationships with others? These are all very real risks of putting up security for another, which is why the Sage so strongly urges his son to avoid such situations at all costs.

QUESTIONS

Have you found yourself holding the bag for others? To whom do you turn for wise counsel in financial decisions?

PRAYERS

For Baba, Ecuador

Pray for wisdom and perseverance for the World Vision staff as they support the community of Baba in efforts to prevent child abuse in schools and in homes by raising awareness and action through families, communities, and authorities.

WEDNESDAY

Read **Proverbs 22:7**

The Power of Money

Today's proverb states a simple and straightforward truth: "The rich rule over the poor, and the borrower is slave to the lender" (Proverbs 22:7). Similar sentiments are found in American quotes about money:

- "Money makes the world go around." (John Kander)
- "Money is power." (Andrew Jackson)
- "Money often costs too much." (Ralph Waldo Emerson)
- "There are three kinds of people: the haves, the have-nots, and the have-not-paid-for-what-they-haves." (Earl Wilson)

Those who have money (the rich) often dictate the terms by which they are willing to share their money with others. Although physical slavery has largely been eliminated from modern society, economic slavery is still very much alive. As the Sage states, the borrower is slave to the lender. When we borrow money, the lender retains a hold over our finances and thereby a hold over us.

We are free to do whatever we like with our money, provided we fulfill our debt repayment obligations. Sometimes, we may deem the obligations of indebtedness to be reasonable, such as when we

surrender some of our freedom to obtain a mortgage on a house or make payments on an automobile. But today's proverb warns us against needlessly incurring debt or trying to live above our means. Incurring debt always means surrendering some of our freedom and bowing to the power and restrictions of lenders, arrangements that should never be entered into lightly.

As we reflect on this proverb, we should also consider its implications for those of us who are rich, who have the resources to lend to others. While the rich *typically* rule over the poor and lenders *typically* enslave borrowers, it need not be so among God's people. Throughout the Bible God encourages his people to be generous toward those in need. Proverbs 22:2 reminds us that *"Rich and poor have this in common: The LORD is the Maker of them all."* Perhaps, rather than loaning to others we should consider simply giving to them—no strings attached. Doing so is counter-intuitive and somewhat counter-cultural. But there is freedom in giving and freedom in receiving without expectation of repayment.

QUESTIONS

How have you experienced the enslavement of borrowing? How have you experienced the freedom of giving or receiving? What is God asking you to do about indebtedness or about sharing your wealth?

PRAYERS

For Baba, Ecuador

Pray for the children of Baba as World Vision comes alongside them to ensure that their caregivers have the skills and tools that they need to prevent infections and improve nutrition.

THURSDAY

Read **Deuteronomy 28:1-14, 43-44**

Heads and Tails

In his final words to Israel, Moses rehearsed both the blessings and curses that awaited Israel: blessings if they obeyed God and curses if they disobeyed. A significant aspect of the blessings was the promise of abundant prosperity, including blessings upon their fertility, their crops, their livestock, their food supply, and victory over their enemies. One of the blessings was, *“You will lend to many nations but will borrow from none. The LORD will make you the head, not the tail.”* (Deuteronomy 28:12-13).

The corresponding curse for disobedience was, *“The foreigners who reside among you ... will lend to you, but you will not lend to them. They will be the head, but you will be the tail”* (Deuteronomy 28:43-44). For ancient Israel, being able to be lenders and not needing to borrow was evidence of God’s blessing and being forced to borrow from others was evidence of God’s curse.

As in the previous statements about indebtedness from Proverbs this week, we should refrain from generalizing these statements to all people or even all believers. God is not stating that all those who borrow are cursed. Rather, he was providing clear signs by which Israel might know

whether they were faithful or unfaithful to the specific covenant he had made with them. But this passage reinforces the benefits of being able to lend to others and the dangers of having to borrow from others. The relationship between these two situations is captured in the head-tail metaphor. The lender is always the head, and the borrower is always the tail. The tail must follow the head; the head never follows the tail.

In our consumerist society, we should note that God promised to bless Israel for their obedience, not to give them everything they wanted. Often our borrowing is driven by want rather than true need. As of the end of 2022, average credit card debt among Californians was \$7,758, almost \$500 more than the national average. Given the interest rates typically charged by credit card companies, we appear to be a state and country of wagging tails.

QUESTIONS

Do you see yourself as a head or a tail? If you are a tail, what can you do to rid yourself of debt? If you are a head, how can you help those who are tails become heads? What is God calling you to do?

PRAYERS

For Baba, Ecuador

Continue to pray for the connections that God is making between the children in Baba and the families of Glenkirk who have “chosen” them through World Vision sponsorships.

FRIDAY

Read **Romans 13:8-10**

Our Common Debt

Given the financial implications of indebtedness and the loss of freedom associated with it, we often celebrate paying off a significant loan. Whether that is making the final payment on a vehicle loan or a home mortgage, we typically experience an understandable feeling of relief when we have paid a final installment. Today's text from Paul's letter to the Romans reminds us of a debt that none of us will ever be able to pay off: the debt of love. In fact, Paul urges the Roman readers to "*Let no debt remain outstanding, except the continuing debt to love one another*" (Romans 13:8).

Paul's admonition to let no debt remain outstanding is consistent with all we have read this week from Proverbs and Deuteronomy about the risks, obligations, and lack of freedom associated with debt. As followers of Jesus, we are to be faithful to keep our promises and a debt is simply a financial promise. As we are able, we should free ourselves of financial debts and become heads rather than tails.

But the debt of loving others is one from which we should seek no relief. Paul continues by explaining that loving others is how we fulfill the law. He mentions several of the Ten Commandments—"You shall not commit adultery," "You shall not murder," "You shall not steal,"

“*You shall not covet,*”—and notes that all these commandments are summed up in the command to “*Love your neighbor as yourself*” (Romans 13:9).

Paul is simply expanding on Jesus’ teaching when he cited “*Love God*” and “*Love your neighbor*” as the two greatest commandments (Matthew 22:37-40). Inasmuch as loving one’s neighbor is such a fundamental commandment and Jesus gave His disciples a new commandment to “*Love one another*” (John 13:34), we can never fully discharge our obligation to love others. Loving one another remains a continuing debt for believers.

QUESTIONS

Paul’s encouragement should cause us to consider our own views of the debt of love. Do we see our obligation to love in a similar way we view our obligation to pay our mortgage or auto loan? Do we exercise caution to ensure we love others in a timely manner? Do we set reminders for ourselves to ensure we regularly pay this debt? Do we love others even when we must sacrifice other pleasures to do so? How would God have you love others?


PRAYERS

For Baba, Ecuador

Thank God for His amazing love and the Spirit’s guidance in helping children in Baba, Ecuador, through World Vision and its sponsors.



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