

a Bible Lesson from PSALM 37:21:

THE WICKED BORROW, AND PAY NOT AGAIN!

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I. INTRODUCTION

We live in an age where people often go so deep into debt to obtain great amounts of money and worldly possessions, that they can not possibly pay off their debts, much less even make the interest payments! And many people know it, that when they borrow, they are taking on credit burdens that are far beyond their financial ability to make good on!

This is first a very unwise form of self inflicted slavery. And this is second a form of, at the least great dishonesty, and even more so a form of stealing! So The Word of GOD declares in PSALM 37:21, “The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth!”¹

III. THE WICKED BORROW AND PAY NOT AGAIN; NOT SO THE RIGHTEOUS

David declares that the wicked seek to default on their debts of money and possessions to others, but the righteous show mercy and give to others from their blessings of GOD generously:

PSALM 37:21

²¹ The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth.²

Here is a picture of 2 men, the wicked and the righteous. Saint Augustine says that the wicked “...will not requite Him from Whom he hath received; he will not return thanks; nay, he will even render evil for good, blasphemies, murmuring against GOD, indignation.”³ The wicked are not grateful to The Creator and Giver of all good things. Should we be surprised that the wicked are then neither grateful nor faithful to other men?

But the righteous does requite Him from Whom he hath received; he returns thanks; he renders good for good and even good for evil. Righteousness, praises to GOD and humility are ever on his tongue and in his very being. The righteous are grateful to The Creator and Giver of all good things. We then should not be surprised that the righteous are grateful and faithful to other men!

¹ 1, KJV, PSALM 37:21.

² 1, KJV, PSALM 37:21.

³ 2, Augustine, “Exposition on The Book of PSALMS,” PSALM XXXVII, “10. The wicked borroweth, and payeth not again,” (ver. 20-21), p 156.

As Saint Augustine says, thus it is, that the wicked "...borroweth, and payeth not again; but the righteous showeth mercy, and lendeth. The one therefore hath nothing; the other hath" everything! Even if the righteous are poor in money and possessions, they are rich in Spirit and in Grace! "Even so he is rich; do you but look at his riches with the eyes of Religion. For thou lookest at the empty chest; but dost not look at the conscience, that is full of GOD..."⁴

IV. REVISITING THE TEN COMMANDMENTS OF GOD

Recall that The LORD has given us The Ten Commandments as in EXODUS 20:1-17. The First Table tell us what our duty is to GOD. The Second Table tell us what our duty is to our fellow man.⁵

The First Table of The Ten Commandments – Man's Duty to GOD⁶

**You shall have no other gods before Me.⁷

**You shall not make unto you any graven images.⁸

**You shall not take The Name of The LORD your GOD in vain.⁹

**You shall remember The Sabbath and keep it holy.¹⁰

⁴ 2, Augustine, "Exposition on The Book of PSALMS," PSALM XXXVII, "10. The wicked borroweth, and payeth not again," (ver. 20-21), p 156.

⁵ 3, Bible Knowledge Commentary – Old Testament, The Decalogue (20:1-21), page 138-139.

⁶ 4, Parsons, "A Brief Overview of The Ten Commandments," Commandments I-IV, Protestant version.

⁷ 1, KJV, EXODUS 20:1-3, "And GOD spake all These Words, saying, I am The LORD thy GOD, which have brought thee out of the land of Egypt, out of the house of bondage. Thou shalt have no other gods before Me."

⁸ 1, KJV, EXODUS 20:4-6, "Thou shalt not make unto thee any graven image, or any likeness of any thing that is in heaven above, or that is in the earth beneath, or that is in the water under the earth: Thou shalt not bow down thyself to them, nor serve them: for I The LORD thy GOD am a jealous GOD, visiting the iniquity of the fathers upon the children unto the third and fourth generation of them that hate Me; And shewing mercy unto thousands of them that love Me, and keep My Commandments."

⁹ 1, KJV, EXODUS 20:7, "Thou shalt not take The Name of The LORD thy GOD in vain; for The LORD will not hold him guiltless that taketh His Name in vain."

¹⁰ 1, KJV, EXODUS 20:8-11, "Remember The Sabbath Day, to keep it holy. Six days shalt thou labour, and do all thy work: But The Seventh Day is The Sabbath of The LORD thy GOD: in it thou shalt not do any work, thou, nor thy son, nor thy daughter, thy manservant, nor thy maidservant, nor thy cattle, nor thy stranger that is within thy gates: For in six days The LORD made heaven and earth, the sea, and all that in them is, and rested the seventh day: wherefore The LORD blessed The Sabbath Day, and hallowed it."

The Second Table of The Ten Commandments – Man’s Duty to Man ¹¹

**Honor your father and mother. ¹²

**You shall not murder. ^{13 14}

**You shall not commit adultery. ¹⁵

**You shall not steal. ¹⁶

**You shall not bear false witness. ¹⁷

**You shall not covet anything that belongs to your neighbor. ¹⁸

Are Christians then free of The Moral Law of GOD? GOD forbid! What does JESUS declare in MATTHEW 5:17? “Think not that I am come to destroy The Law, or the prophets: I am not come to destroy, but to fulfil!” ¹⁹ Why does GOD give us “The Ten Words?” ²⁰ The Catechism of The Catholic Church answers, “The Gift of The Commandments is The Gift of GOD Himself and His holy will” for us because He loves us. ²¹

We can not know The Lord and not know His Commandments! But if we know The Lord and belong to Him, we can not help but seek to keep His Commandments:

MATTHEW 22:36-40:

³⁶ Master, which is The Great Commandment in The Law?

³⁷ JESUS said unto him, Thou shalt love The Lord thy GOD with all thy heart, and with all thy soul, and with all thy mind.

³⁸ This is The First and Great Commandment.

³⁹ And The Second is like unto it, Thou shalt love thy neighbour as thyself.

⁴⁰ On These two Commandments hang all The Law and the prophets. ²²

¹¹ 4, Parsons, “A Brief Overview of The Ten Commandments,” Commandments V-IX, Protestant version.

¹² 1, KJV, EXODUS 20:12, “Honour thy father and thy mother: that thy days may be long upon the land which The LORD thy GOD giveth thee.”

¹³ 1, KJV, EXODUS 20:13, “Thou shalt not kill.”

¹⁴ 5, NKJV, EXODUS 20:13, “You shall not murder.”

¹⁵ 1, KJV, EXODUS 20:14, “Thou shalt not commit adultery.”

¹⁶ 1, KJV, EXODUS 20:15, “Thou shalt not steal.”

¹⁷ 1, KJV, EXODUS 20:16, “Thou shalt not bear false witness against thy neighbour.”

¹⁸ 1, KJV, EXODUS 20:17, “Thou shalt not covet thy neighbour's house, thou shalt not covet thy neighbour's wife, nor his manservant, nor his maidservant, nor his ox, nor his ass, nor any thing that is thy neighbour's.”

¹⁹ 1, KJV, MATHEW 5:17.

²⁰ 6, Catechism of The Catholic Church, # 2056, p 554. “The Decalogue in Sacred Scripture.”

²¹ 6, Catechism of The Catholic Church, # 2058, p 555.

²² 1, KJV, MATTHEW 22:36-40.

Therefore the wicked think nothing of withholding what is due to other men because they think nothing of withholding what is due to GOD. They care nothing for The Second Table of The Ten Commandments because they care nothing for The First! They are grateful for nothing of what GOD gives them, so how should they be grateful for what they receive from their fellow man? And if we name The Name of JESUS CHRIST as our King, such things should not be!

IV. THE COMMANDMENTS AND DEBT

Saint Origen says, "...charity comprises The Two [Great] Commandments to which The Lord [JESUS CHRIST] related The whole Law and the prophets!"²³ The application of The Commandments answer this question: when is borrowing ourselves into debt for obtaining worldly things – money and possessions – okay? Only if debt is incurred very judiciously, and only if debt is paid off as soon as possible, lest we become enslaved by such worldly debt to the lender for worldly things!

If we borrow loosely, irresponsibly and even dishonestly, we place ourselves by our own hands into the chains of slavery to those who lend the credit to us. We sell ourselves to idols of money and possessions for the sake of our own lusts, and that unrighteously.

Live by The Ten Commandments and we live in The Liberty of GOD's Light. Live outside Them and we place ourselves in the slavery of darkness! Love GOD! Keep The First Table. Love your fellow man! Keep The Second Table. If we enslave ourselves to idols of money and possessions, how do we love GOD? If we lie and steal to obtain those idols by debt, how do we love our fellow man?

And should we then be surprised, having sought to bow down to worship idols of money and possessions, instead of The living GOD and Him alone, that we place ourselves outside of Divine blessing and protection? That to rid ourselves of our duties in The Second Table of The Ten Commandments, we violate our duties in The First Table of The Ten Commandments, so that we might have what we can not afford?

²³ 6, Catechism of The Catholic Church, # 2067, p 557.

V. THE LENDER SHALL BE THY HEAD, YOU SHALL BE HIS TAIL!

Blessing by The LORD upon our lives and souls are contingent upon our joyful obedience to His Law. If, then. So Moses warns against such self enslavement:

DEUTERONOMY 28:43-45

⁴³ The stranger that is within thee shall get up above thee very high; and thou shalt come down very low.

⁴⁴ He shall lend to thee, and thou shalt not lend to him: he shall be the head, and thou shalt be the tail.

⁴⁵ Moreover all these curses shall come upon thee, and shall pursue thee, and overtake thee, till thou be destroyed; because thou hearkenedst not unto The Voice of The LORD thy GOD, to keep His Commandments and His Statutes which He commanded thee! ²⁴

What do we see here? That to live within GOD's Commandments is to live in the liberty of His Love. But to live in rebellion against His Commandments is to enslave ourselves to sin!

Randy Alcorn comments, "Being in a position to lend money to others is a blessing, whereas being the borrower is a curse [DEUTERONOMY 28:44-45]. Unless there's an overwhelming need to borrow, it's unwise for GOD's children to put themselves under the curse of indebtedness." ²⁵

"At the very least, ROMANS 13:8 proves we shouldn't normally borrow and should always pay off debt as soon as possible. The common practice of borrowing monthly and making partial payments violates this principle." ²⁶

So again to Paul again:

ROMANS 13:8

⁸ Owe no man any thing, but to love one another: for he that loveth another hath fulfilled The Law. ²⁷

²⁴ 1, KJV, DEUTERONOMY 28:43-45.

²⁵ 8, Alcorn, "Money, Possessions and Eternity,' Chapter 17, "What Does scripture say About Debt?" p 306, paragraph 2.

²⁶ 8, Alcorn, "Money, Possessions and Eternity,' Chapter 17, "What Does scripture say About Debt?" p 306, paragraph 2.

²⁷ 1, KJV, ROMANS 13:8.

VI. IN CONCLUSION

Of securing money and possessions by credit which we can not afford, we see these things: First, it is a very unwise form of self inflicted slavery. Second, it is a form of, at the least great dishonesty, and even more so often a form of stealing, when we take credit and know that we can not repay!

But there is something even more here, the sin of idolatry! Shall we place ourselves in needless debt for the lusts of the flesh, obtaining by deceit credit which we can neither pay nor often even maintain, and then come before The Lord our GOD and beg His blessing? GOD forbid! As Saint Tertullian warns, “How will we make friends with mammon, if we love it so much as not to put up with its loss? We will perish together with the lost mammon!”²⁸

If we are tempted into such sin, let us turn away from the temptation! And if we have fallen into such sin, let us repent at The Cross of CHRIST. Let us receive counsel from The Word of GOD and His faithful Church on how we may escape such enslavement.

And having then been delivered, let us not take lightly ever again The Word of GOD declares in PSALM 37:21, “The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth!”²⁹ In The Name of GOD The Father, The Son and The Holy Ghost. AMEN!

²⁸ 9, Dictionary of Early Christian Beliefs, entry “Materialism, p 440, 10th entry. “Tertullian (c. 200. W), 3.712.”

²⁹ 1, KJV, PSALM 37:21.

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