

# **DA44. Not Being Indebted to Our Neighbor.**

*We are not to be indebted to our neighbor.*

This precept is derived from His Word (blessed is He):

## **Key New Testament Scriptures**

Romans 13:8

*Don't owe anyone anything- except to love one another; for whoever loves his fellow human being has fulfilled Torah.*

## **Additional New Testament Scriptures**

Matthew 5:42

Luke 3:11, 6:34-35

Romans 12:13, 13:7

2 Corinthians 8:14

1 Timothy 6:18;

1 John 3:17

## **Related New Testament Mitzvot**

DA07 Being Sensitive to Each Other's Needs

DA12 Being Good & Kind to One Another

DA24 Loving Our Brother and Neighbor

BB01 Being Charitable and Generous in Our Giving to Persons in Need

BB02 Sharing What We Have with Others

BB11 Giving to Our Brother Who is in Need

## **Supportive Tanakh Scriptures**

Exodus 22:13(14)

*If someone borrows something from his neighbor, and it gets injured or dies with the owner not present, he must make restitution.*

Exodus 22:24(25)-26(27)

*If you loan money to one of my people who is poor, you are not to deal with him as would a creditor; and you are not to charge him interest. If you take your neighbor's coat as collateral, you are to restore it to him by sundown, because it is his only garment- he needs it to wrap his body; what else does he have in which to sleep? Moreover, if he cries out to me, I will listen; because I am compassionate.*

Leviticus 25:35-37

*If a member of your people has become poor, so that he can't support himself among you, you are to assist him as you would a foreigner or a temporary resident, so that he can continue living with you. Do not charge him interest or otherwise profit from him, but fear your God, so that your brother can continue living with you. Do not take interest when you loan him money or take a profit when you sell him food.*

Deuteronomy 15:1-3

*At the end of every seven years you are to have a sh'mittah. Here is how the sh'mittah is to be done: every creditor is to give up what he has loaned to his fellow member of the community- he is not to force his neighbor or relative to repay it, because ADONAI's time of remission has been proclaimed. You may demand that a foreigner repay his debt, but you are to release your claim on whatever your brother owes you.*

Deuteronomy 15:6-8

*Yes, ADONAI your God will bless you, as he promised you- you will lend money to many nations without having to borrow, and you will rule over many nations without their ruling over you. If someone among you is needy, one of your brothers, in any of your towns in your land which ADONAI your God is giving you, you are not to harden your heart or shut your hand from giving to your needy brother. No, you must open your hand to him and lend him enough to meet his need and enable him to obtain what he wants.*

Deuteronomy 23:20(19)-21(20)

*You are not to lend at interest to your brother, no matter whether the loan is of money, food or anything else that can earn interest. To an outsider you may lend at interest, but to your brother you are not to lend at interest, so that ADONAI your God will prosper you in everything you set out to do in the land you are entering in order to take possession of it.*

Psalms 37:21

*The wicked borrows and doesn't repay, but the righteous is generous and gives.*

Psalms 112:5

*Things go well with the person who is merciful and lends, who conducts his affairs with fairness*

Proverbs 3:27-28

*Don't withhold good from someone entitled to it when you have in hand the power to do it. Don't tell your neighbor, "Go away! Come another time; I'll give it to you tomorrow," when you have it now.*

Proverbs 11:15

*He who guarantees a loan for a stranger will suffer, but refusing to underwrite is safe.*

Proverbs 19:17

*He who is kind to the poor is lending to ADONAI; and he will repay him for his good deed.*

Proverbs 22:26-27

*Don't be one of those who give pledges, guaranteeing loans made to others; for if you don't have the wherewithal to pay, they will take your bed away from underneath you.*

Proverbs 28:8

*He who increases his wealth by charging exorbitant interest amasses it for someone who will bestow it on the poor.*

**Comment**

There are several ways that we can be indebted to another person – some financial and some non-financial. In early days, unpaid debts were generally paid by the debtor working off his debt as an indentured servant. A person who owed a debt was not free of his work obligation until the debt was paid. In the mid nineteenth century, debtor's prisons substantially replaced the practice of indentured servitude in the western world, and today, while there are no longer debtor's prisons, owing a debt that one cannot pay nevertheless results in a bondage of obligation that God does not want us to have. That is why Romans 13:8 instructs us: "*Don't owe anyone anything- except to love one another.*"

In today's world, buying on credit for personal or business reasons is commonplace, which raises the question as to whether it is permissible for believers to borrow money or acquire property or services for which payment is deferred. The answer is complex because of the various kinds of loans and circumstances that exist. In general, I would say that collateralized loans are not biblically prohibited. Because the collateral is there to repay the loan should the lender not be able to repay it, a true debt (ie. an obligation without means of repayment) never really exists. I am of the opinion that, except for debt incurred in emergencies and for humanitarian reasons, unsecured debt with no clear means of repayment is what Romans 13:8 prohibits. The stated exception "*to love one another*" actually requires that we lend to persons (especially to brothers) who are in need even when there is a risk of the loan not being repaid (see "Supportive *Tanakh Scriptures*" supra, and "Related *Mitzvot* in Volumes 1 & 2" infra).

Typical of the kind of debt we are not to incur is that which is created by the elective use of credit cards where the borrower has no immediate means of repayment. Our desire to have things that are not necessary and that we cannot afford is what most often lures us into financial bondage, and is what Romans 13:8 is mostly speaking against.

**Related Mitzvot in Volumes 1 & 2**

- B01 Lending Money without Interest to Our Poor Brother
- B02 Returning a Needed Pledged Item
- B04 Giving Financial Help to Persons in Need
- C03 Cancelling Loans & Not Refusing to Make Loans In & Near the Sabbatical Year
- C04 Dealing Harshly When Lending Money or Collecting Debts
- D18 Cancelling Loans & Resting Our Land in the Sabbatical Year
- D19 Resting & Returning Ownership of Our Land in the Jubilee Year
- N03 Helping Our Neighbor Who is in Need