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DEBTORS, DEBTOR, DEBTS, DEBT, INDEBTED

Under the Mosaic Law, people who had **debts** they couldn't pay were sold into slavery. (The examine in this verse was a thief who stole something, but didn't have enough money to make restitution for his crime.)

- **Exodus 22:3:** "If the sun be risen upon him, there shall be blood shed for him; for he should make full restitution; if he have nothing, then he shall be sold for his theft."

Under the Mosaic Law, if someone took their neighbor's clothing to pay a **debt**, they were required to give the clothing back when the sun went down.

- **Exodus 22:26:** "If thou at all take thy neighbour's raiment to pledge, thou shalt deliver it unto him by that the sun goeth down:"

God said if the Israelites didn't return a person's clothing to them when the sun went down, and that person cried out to Him, then He would hear them (even though the clothing was given to pay a **debt**).

- **Exodus 22:26-27:** "If thou at all take thy neighbour's raiment to pledge, thou shalt deliver it unto him by that the sun goeth down: For that is his covering only, it is his raiment for his skin: wherein shall he sleep? and it shall come to pass, when he crieth unto me, that I will hear; for I am gracious."

Under the Mosaic Law, the Israelites were required to release people from their **debts** every seven years.

- **Deuteronomy 15:1-2:** "At the end of every seven years thou shalt make a release. And this is the manner of the release: Every creditor that lendeth ought unto his neighbour shall release it; he shall not exact it of his neighbour, or of his brother; because it is called the LORD's release."
- **Deuteronomy 31:10:** "And Moses commanded them, saying, At the end of every seven years, in the solemnity of the year of release, in the feast of tabernacles,"

Under the Mosaic Law, the canceling of **debts** that took place every seven years didn't apply to foreigners. (It only applied to Israelites.)

- **Deuteronomy 15:3:** "Of a foreigner thou mayest exact it again: but that which is thine with thy brother thine hand shall release;"

Under the Mosaic Law, the Israelites weren't required to cancel **debts** every seven years if the nation became so prosperous that there were no longer any poor people in the land. (That never happened.)

- **Deuteronomy 15:4:** "Save when there shall be no poor among you; for the LORD shall greatly bless thee in the land which the LORD thy God giveth thee for an inheritance to possess it:"

Under the Mosaic Law, it was evil to refuse to lend money to the poor on the grounds that the year of canceling **debts** was

at hand.

- **Deuteronomy 15:9:** "Beware that there be not a thought in thy wicked heart, saying, The seventh year, the year of release, is at hand; and thine eye be evil against thy poor brother, and thou givest him nought; and he cry unto the LORD against thee, and it be sin unto thee."

Under the Mosaic Law, if someone was in **debt**, the creditor wasn't allowed to go into the debtor's house and take it himself. (Instead he had to wait outside the home for the person who was in debt to bring it to him.)

- **Deuteronomy 24:10-11:** "When thou dost lend thy brother any thing, thou shalt not go into his house to fetch his pledge. Thou shalt stand abroad, and the man to whom thou dost lend shall bring out the pledge abroad unto thee."

Under the Mosaic Law, if an Israelite took clothing from the poor as payment for a **debt**, the creditor had to give it back at night.

- **Deuteronomy 24:12-13:** "And if the man be poor, thou shalt not sleep with his pledge: In any case thou shalt deliver him the pledge again when the sun goeth down, that he may sleep in his own raiment, and bless thee: and it shall be righteousness unto thee before the LORD thy God."

The 30 companions who attended Samson's wedding were willing to murder an entire family to get out of paying a small **debt**.

- **Judges 14:15:** "And it came to pass on the seventh day, that they said unto Samson's wife, Entice thy husband, that he may declare unto us the riddle, lest we burn thee and thy father's house with fire: have ye called us to take that we have? is it not so?"

David was captain over a group of people who were in distress, in **debt**, and discontent.

- **1 Samuel 22:1-2:** "David therefore departed thence, and escaped to the cave Adullam: and when his brethren and all his father's house heard it, they went down thither to him. And every one that was in distress, and every one that was in debt, and every one that was discontented, gathered themselves unto him; and he became a captain over them: and there were with him about four hundred men."

A woman told Elisha that because her husband had died, a creditor was coming to sell her two sons into slavery (to pay the **debts** her family owed).

- **2 Kings 4:1:** "Now there cried a certain woman of the wives of the sons of the prophets unto Elisha, saying, Thy servant my husband is dead; and thou knowest that thy servant did fear the LORD: and the creditor is come to take unto him my two sons to be bondmen."

When a woman told Elisha that a creditor was coming to sell her two sons into slavery to pay the family's **debts**, Elisha didn't offer to give her any money. Instead he did something that allowed her to repay the debt on her own.

- **2 Kings 4:2-3, 7:** "And Elisha said unto her, What shall I do for thee? tell me, what hast thou in the house? And she said, Thine handmaid hath not any thing in the house, save a pot of oil. Then he said, Go, borrow thee vessels abroad of all thy neighbours, even empty vessels; borrow not a few. ... Then she came and told the man of God. And he said, Go, sell the oil, and pay thy debt, and live thou and thy children of the rest."

During the days of Nehemiah, some of the Jews were greatly impoverished. They were deep in **debt** and were trying to buy food to keep their families alive.

- **Nehemiah 5:3:** "Some also there were that said, We have mortgaged our lands, vineyards, and houses, that we might buy corn, because of the dearth."

During the days of Nehemiah, the people swore an oath to forgive debts on the **seventh** year (which is what the Mosaic Law required).

- **Nehemiah 10:31:** "And if the people of the land bring ware or any victuals on the sabbath day to sell, that we would not buy it of them on the sabbath, or on the holy day: and that we would leave the seventh year, and the exaction of every debt."

Job said that some wicked people took a widow's ox to repay a **debt**.

- **Job 24:3:** "They drive away the ass of the fatherless, they take the widow's ox for a pledge."

Job said some wicked people took things from the poor to repay a **debt**.

- **Job 24:9:** "They pluck the fatherless from the breast, and take a pledge of the poor."

God told Job that He wasn't in **debt** to him and didn't owe him anything.

- **Job 41:11:** "Who hath prevented me, that I should repay him? whatsoever is under the whole heaven is mine."

The ransom that must be paid to redeem people has to be given to God. He's the one we're in **debt** to.

- **Psalm 49:7:** "None of them can by any means redeem his brother, nor give to God a ransom for him:"

It's very foolish to take on the **debts** of another person.

- **Proverbs 6:1-2:** "My son, if thou be surety for thy friend, if thou hast stricken thy hand with a stranger, Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth."
- **Proverbs 22:26:** "Be not thou one of them that strike hands, or of them that are sureties for debts."

Those who made a promise to pay the **debts** of another person need to act quickly to free ourselves from that terrible situation.

- **Proverbs 6:3-5:** "Do this now, my son, and deliver thyself, when thou art come into the hand of thy friend; go,

humble thyself, and make sure thy friend. Give not sleep to thine eyes, nor slumber to thine eyelids. Deliver thyself as a roe from the hand of the hunter, and as a bird from the hand of the fowler."

Solomon compared being in **debt** to having your life in danger.

- **Proverbs 6:5:** "Deliver thyself as a roe from the hand of the hunter, and as a bird from the hand of the fowler."

Those who hate taking on the **debts** of others are secure.

- **Proverbs 11:15:** "He that is surety for a stranger shall smart for it: and he that hateth suretiship is sure."

Debt is a bad thing.

- **Proverbs 22:7:** "The rich ruleth over the poor, and the borrower is servant to the lender."

In ancient times, if people didn't pay their **debts** then everything they had was taken away (including the bed they slept on).

- **Proverbs 22:27:** "If thou hast nothing to pay, why should he take away thy bed from under thee?"

God said He would save those who were just, and restored to the **debtor** their pledge (which was what the Mosaic Law required).

- **Ezekiel 18:7:** "And hath not oppressed any, but hath

restored to the debtor his pledge, hath spoiled none by violence, hath given his bread to the hungry, and hath covered the naked with a garment;"

- **Ezekiel 18:16:** "Neither hath oppressed any, hath not withholden the pledge, neither hath spoiled by violence, but hath given his bread to the hungry, and hath covered the naked with a garment,"
- **Ezekiel 33:15:** "If the wicked restore the pledge, give again that he had robbed, walk in the statutes of life, without committing iniquity; he shall surely live, he shall not die."

God cares about those who are in **debt**.

- **Ezekiel 18:7:** "And hath not oppressed any, but hath restored to the debtor his pledge, hath spoiled none by violence, hath given his bread to the hungry, and hath covered the naked with a garment;"
- **Ezekiel 18:16:** "Neither hath oppressed any, hath not withholden the pledge, neither hath spoiled by violence, but hath given his bread to the hungry, and hath covered the naked with a garment,"
- **Ezekiel 33:15:** "If the wicked restore the pledge, give again that he had robbed, walk in the statutes of life, without committing iniquity; he shall surely live, he shall not die."

In the ancient world, one of the ways people ended up in slavery was by being sold to pay a **debt**.

- **Matthew 18:25:** "But forasmuch as he had not to pay, his lord commanded him to be sold, and his wife, and

children, and all that he had, and payment to be made."

In the parable, the servant who owed the king 10,000 talents couldn't pay his **debt**. (This was an enormous sum of money that was completely impossible to repay.)

- **Matthew 18:24-25:** "And when he had begun to reckon, one was brought unto him, which owed him ten thousand talents. But forasmuch as he had not to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made."

In the parable, the servant didn't ask the king to forgive his **debt**. Instead he claimed he could pay it if we was given time (which was a ridiculous thing to say, since it would take many lifetimes to repay a debt that large).

- **Matthew 18:26:** "The servant therefore fell down, and worshipped him, saying, Lord, have patience with me, and I will pay thee all."

In the parable, the king forgave the enormous **debt** that his servant owed.

- **Matthew 18:27:** "Then the lord of that servant was moved with compassion, and loosed him, and forgave him the debt."

In the parable, the servant who was forgiven a very large **debt** demanded that someone who owed him a very small debt repay it immediately.

- **Matthew 18:28:** "But the same servant went out, and

found one of his fellowservants, which owed him an hundred pence: and he laid hands on him, and took him by the throat, saying, Pay me that thou owest."

In the parable, the person who owed a small **debt** said that if he had time he could pay everything (which was most likely true).

- **Matthew 18:29**: "And his fellowservant fell down at his feet, and besought him, saying, Have patience with me, and I will pay thee all."

In the parable, the servant who the king had forgiven refused to forgive the small **debt** that he was owed.

- **Matthew 18:30**: "And he would not: but went and cast him into prison, till he should pay the debt."

In the parable, the servant who was forgiven but refused to forgive others was held accountable. The king said that since his enormous **debt** had been forgiven, he should have forgiven others.

- **Matthew 18:31-33**: "So when his fellowservants saw what was done, they were very sorry, and came and told unto their lord all that was done. Then his lord, after that he had called him, said unto him, O thou wicked servant, I forgave thee all that debt, because thou desiredst me: Shouldest not thou also have had compassion on thy fellowservant, even as I had pity on thee?"

Since God has forgiven us a great **debt**, we must forgive those

who are indebted to us. (In other words, since God has forgiven our sins, we must forgive those who sin against us.)

- **Matthew 18:32-33:** "Then his lord, after that he had called him, said unto him, O thou wicked servant, I forgave thee all that debt, because thou desiredst me: Shouldest not thou also have had compassion on thy fellowservant, even as I had pity on thee?"

In the parable, the servant who was forgiven but refused to forgive others was turned over to tormentors until he paid his **debt** (which was impossible for him to ever do).

- **Matthew 18:34:** "And his lord was wroth, and delivered him to the tormentors, till he should pay all that was due unto him."

Jesus asked the Pharisee which **debtor** would love their creditor more: the one who was forgiven 50 pence, or the one who was forgiven 500 pence. (The answer is the one who was forgiven the most.)

- **Luke 7:41-43:** "There was a certain creditor which had two debtors: the one owed five hundred pence, and the other fifty. And when they had nothing to pay, he frankly forgave them both. Tell me therefore, which of them will love him most? Simon answered and said, I suppose that he, to whom he forgave most. And he said unto him, Thou hast rightly judged."

We're indebted to God, and the entirety of that **debt** *must* be paid in order for us to be saved. If people don't make peace with God before the judgment (through repentance and faith

in Jesus) then they'll be cast into a place of torment and will be forced to pay the full debt themselves (which is impossible to do).

- **Luke 12:59:** "I tell thee, thou shalt not depart thence, till thou hast paid the very last mite."

In the parable of the unrighteous steward, the steward had control over the **debts** that were owed to his master.

- **Luke 16:5:** "So he called every one of his lord's debtors unto him, and said unto the first, How much owest thou unto my lord?"

In the parable of the unrighteous steward, the steward reduced one debtor's bill from 100 measures of oil to 50. (It seems this reduced the **debt** to something that could be paid.)

- **Luke 16:6:** "And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty."

In the parable of the unrighteous steward, the steward reduced one debtor's bill from 100 measures of wheat to 80. (It seems this reduced the **debt** to something that could be paid.)

- **Luke 16:7:** "Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore."

In the parable of the unrighteous steward, the master commended his steward for reducing the **debts** of those who

owed him goods. He believed his steward was doing the right thing. (Reducing the debt had two benefits: it allowed the master to receive partial payment of what he was owed, and it made the debtors grateful to the steward.)

- **Luke 16:8:** "And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light."

Because Paul was in **debt** to the wise and the unwise, he wanted to preach the gospel to them.

- **Romans 1:14:** "I am debtor both to the Greeks, and to the Barbarians; both to the wise, and to the unwise."

Because Paul was in **debt** to both civilized people and barbarians, he wanted to preach the gospel to them.

- **Romans 1:14:** "I am debtor both to the Greeks, and to the Barbarians; both to the wise, and to the unwise."

Those who don't repent and continue to sin are making the day of God's wrath worse for them. They're incurring a greater **debt** with God, which means even more wrath will be poured out upon them on the day of judgment.

- **Romans 2:5:** "But after thy hardness and impenitent heart treasurest up unto thyself wrath against the day of wrath and revelation of the righteous judgment of God;"

Those who are justified by their works may be able to boast about it to other people, but they can't boast in the sight of God because all they're doing is paying off their **debt** to God,

which is nothing to boast about. (However, the truth is we're saved by faith and not by works. It's impossible for any efforts on our part to pay off our debt to God.)

- **Romans 4:2, 4:** "For if Abraham were justified by works, he hath whereof to glory; but not before God. ... Now to him that worketh is the reward not reckoned of grace, but of debt."

Since we're in **debt** to God for our salvation, we must not live after the flesh. We don't have the option of continuing to live a life of sin.

- **Romans 8:12:** "Therefore, brethren, we are debtors, not to the flesh, to live after the flesh."

Those who claim that God owes them something is wrong. God isn't in anyone's **debt**.

- **Romans 11:35:** "Or who hath first given to him, and it shall be recompensed unto him again?"

We must not be in **debt** to anyone.

- **Romans 13:8:** "Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law."

Those who have been given spiritual blessings by others have a duty to help them in the material things of this life when they need help. (This is because we're in **debt** to them.)

- **Romans 15:27:** "It hath pleased them verily; and their debtors they are. For if the Gentiles have been made

partakers of their spiritual things, their duty is also to minister unto them in carnal things."

The reason the churches of Macedonia and Achaia were glad to meet the financial needs of the church of Jerusalem is because they realized they owed a **debt** to the Jewish church, and they wanted to repay it.

- **Romans 15:26-27:** "For it hath pleased them of Macedonia and Achaia to make a certain contribution for the poor saints which are at Jerusalem. It hath pleased them verily; and their debtors they are. For if the Gentiles have been made partakers of their spiritual things, their duty is also to minister unto them in carnal things."

Paul was willing to take on the **debts** of others while he was a prisoner. (In other words, he was willing to suffer on behalf of others at the very time he was already suffering greatly for the sake of the gospel.)

- **Philemon 1:18-19:** "If he hath wronged thee, or oweth thee ought, put that on mine account; I Paul have written it with mine own hand, I will repay it: albeit I do not say to thee how thou owest unto me even thine own self besides."

LIABILITIES, LIABILITY

Esther told the king that selling the Jews into slavery would damage the kingdom. (She seems to be saying that the price Haman paid the king to kill the Jews wasn't enough to repay the kingdom for the enormous loss it incur when the Jews were killed. She was arguing that the Jews were an asset, not a **liability** that should be destroyed.)

- **Esther 7:4:** "For we are sold, I and my people, to be destroyed, to be slain, and to perish. But if we had been sold for bondmen and bondwomen, I had held my tongue, although the enemy could not countervail the king's damage."

Taking on financial **liability** is a very serious matter. It should be avoided whenever possible.

- **Proverbs 20:16:** "Take his garment that is surety for a stranger: and take a pledge of him for a strange woman."

Liability is incurred when a person fails to do their job, and someone is harmed as a result.

- **Ezekiel 33:6:** "But if the watchman see the sword come, and blow not the trumpet, and the people be not warned; if the sword come, and take any person from among them, he is taken away in his iniquity; but his blood will I require at the watchman's hand."

Sinners are unprofitable in God's sight. They're **liabilities**, not assets.

- **Romans 3:10-12:** "As it is written, There is none righteous, no, not one: There is none that understandeth, there is none that seeketh after God. They are all gone out of the way, they are together become unprofitable; there is none that doeth good, no, not one."