Lend, Expecting Nothing

by David Servant

Jesus' command to 'lend, expecting nothing in return' is a call to show compassion to the poor by lending to them without expectation of repayment.

Scripture: Exodus 22:25, Deuteronomy 15:7, Psalm 112:5, Proverbs 19:17, Proverbs 28:8, Matthew 5:42, Luke 6:33, 1 Timothy 6:17, Hebrews 13:16

Topics: "Christian Stewardship", "Godly Generosity"

Description

David Servant delves into Jesus' command to 'lend, expecting nothing in return,' emphasizing the importance of lending without expecting repayment, especially to the poor and needy. He highlights the virtue of lending as an act of compassion and generosity, reflecting God's kindness to all. Servant explores the biblical context of lending, focusing on God's expectations regarding loans made to the poor and the significance of lending without interest. He challenges listeners to consider their ability to be lenders and suggests practical ways to obey Jesus' commandment in today's context.

Transcript

When I began thinking about Jesus' command to "lend, expecting nothing in return," I initially thought He meant, "Lend, and don't charge any interest on your loans," as I remembered the Mosaic Law forbade the people of Israel to charge interest on loans made to their poor countrymen (see Ex. 22:25). But as I read Jesus' commandment within its context, I realized that He meant that His followers should lend without expecting to receive back either interest or principal:

If you do good to those who do good to you, what credit is that to you? For even sinners do the same. If you lend to those from whom you expect to receive, what credit is that to you? Even sinners lend to sinners in order to receive back the same amount. But love your enemies, and do good, and lend, expecting nothing in return; and your reward will be great, and you will be sons of the Most High; for He Himself is kind to ungrateful and evil men (Luke 6:33-35; emphasis added).

The gist of Jesus' words is that we are to do better than sinners, and even sinners lend without charging interest. There is nothing extraordinarily virtuous about lending to others without charging interest.

That being so, Jesus' command to "lend, expecting nothing in return" means that we should lend, and if our borrowers repay us, great, but if they don't, we should not hold them to it, effectively turning our loans into gifts. And that would certainly demonstrate above average virtue on our part.

I suspect, however, that if any of us unreservedly did what Jesus said--without taking into consideration anything else the Bible has to say on the subject--we would soon be penniless, as borrowers without plans to repay would be standing in line to benefit from our obedience to Christ. It is wise, therefore, to consider a few other scriptural passages that would shed some light on God's thoughts and expectations regarding lending.

Two of those passages are found in the Mosaic Law:

If you lend money to My people, to the poor among you, you are not to act as a creditor to him; you shall not charge him interest. If you ever take your neighbor's cloak as a pledge, you are to return it to him before the sun sets, for that is his only covering; it is his cloak for his body. What else shall he sleep in? And it shall come about that when he cries out to Me, I will hear him, for I am gracious (Ex. 22:25-27).

If there is a poor man with you, one of your brothers, in any of your towns in your land which the Lord your God is giving you, you shall not harden your heart, nor close your hand from your poor brother; but you shall freely open your hand to him, and shall generously lend him sufficient for his need in whatever he lacks. Beware that there is no base thought in your heart, saying, "The seventh year, the year of remission, is near," and your eye is hostile toward your poor brother, and you give him nothing; then he may cry to the Lord against you, and it will be a sin in you. You shall generously give to him, and your heart shall not be grieved when you give to him, because for this thing the Lord your God will bless you in all your work and in all your undertakings. For the poor will never cease to be in the land; therefore I command you, saying, "You shall freely open your hand to your brother, to your needy and poor in your land" (Deut. 15:7-11).

Notice that God's commandment to the people of Israel in regard to making loans presupposes that their loans would be made to the poor among their countrymen. The borrowers, in fact, might be so poor that their only collateral (or "pledge" of repayment) was their "cloak," or outer garment, a coat that provided warmth. A lender could lawfully accept a poor man's cloak as collateral--which was a convincing pledge of the borrower's sincerity to repay--but the lender was expected to have compassion on the poor borrower and return his cloak before sunset so that he might have a means of keeping warm at night. Obviously, such borrowers were extremely poor, and they would be borrowing as a means of survival, for things such as food.

So it is quite plain that God was talking in Exodus 22 about lending to those who lacked the most basic necessities, rather than lending to people who desired conveniences, luxuries, or to capitalize businesses. And if it was lending to the extremely poor that Jesus had in mind when He commanded His followers to "lend, expecting nothing in return," we can easily understand His rationale. Godly lenders should not be concerned if their impoverished and desperate borrowers never repay. People who are borrowing to survive need our compassion. Amen.

Jesus' commandment to loan, expecting nothing in return, like so many of His commandments, was actually nothing more than what the Mosaic Law already stipulated to some degree. You probably noticed from reading Deuteronomy 15:7-11 above that God also expected the Israelites to "lend, expecting nothing in return." His Law stipulated the forgiveness of everyone's debts every seven years (see Deut. 15:1-2). God expected the Israelites to generously lend to needy neighbors regardless of the nearness of the year of remission, a year that would turn all unpaid loans into gifts.

But what about lending to those who are not poor? Do Jesus' words have an application?

Take note that, implied in the two Old Testament passages quoted above, is the lawfulness of lending money with interest to those who are not poor. The very poor, who need loans to survive, are to be treated specially, thus the reason for God's instructions in Exodus and Deuteronomy. But if those instructions are applied to those who are not poor--which requires that we ignore what God's instructions actually say--they really make no sense. And the same would seem to be true regarding Jesus' words about lending, expecting nothing in return.

For example, are we to think that Jesus expects us to make loans--without expectation of repayment--to those who would take our money and use it to turn a profit for themselves? If so, why? What would be the moral justification? Shall we return to our banks all interest earned on money held in a checking or savings account? (And should we let the banks keep all the money, if they want to, that we've "loaned" to them?) I don't think so. And neither do I believe that there is anything wrong with lending money at interest to those who will use our loans to make a profit, as long as our loans do not help promote what displeases God, and as long as our intention is to wisely steward our resultant increase into things that concern God's kingdom. Again, however, when it comes to making loans of necessity to the extremely poor, especially to the poor among God's people, it is righteous in His eyes to charge no interest and expect no repayment. And that makes perfect moral sense.

The Application

Now that we have hopefully established a more accurate understanding of Jesus' commandment to "lend, expecting nothing in return," let us consider if we are accurately obeying Him in this matter. In my humble opinion, there are often two obstacles that prevent many of us from obeying Jesus' clear commandment.

The first obstacle is that most of us don't consider ourselves wealthy enough to be lenders. So let me start there. Research shows that if you have assets of just $2,200, you are in the top half of the world's wealthiest people. All you need to do is subtract what you owe from the value of what you own, and if the balance is at least $2,200, you are in the upper half. Incidentally, if you have assets of $61,000 or more, you are in the top 10% of the world's wealthiest people. I suspect that the majority of people reading this are in the upper half, having assets of at least $2,200. Thus, we probably qualify to be lenders, except for the fact that so many of us, because of discontentment, are borrowers. We need to scale down, learn contentment, and get out of debt so that we can be lenders.

The second obstacle is that we don't know anyone in the lower half (or the lower tenth) who could benefit from a loan. We are living in wealthy nations where just about everyone is in the upper half.

Thankfully, that too can be remedied. These days you can lend, with a few keystrokes and clicks of your mouse, to people who are relatively poor in developing nations. One of my favorite ways to do that is through an organization named Kiva, found at Kiva.org. Kiva can link you to people in more than 170 nations who are seeking loans as small as $100 in order to start or expand small businesses. Kiva is used by scores of well-established micro-credit organizations working around the world, serving as a clearing-house to link lenders with borrowers. You only need to choose someone on Kiva's website who is seeking a loan, agree to lend that person $25 of the total that he or she is seeking, and then enter your credit card number. The term of the loan is spelled out in advance, and the average rate of payback is 98%. When your loan is repaid, usually in a few months to a year, you can withdraw all your money or loan it to someone else. You will not earn any interest, by the way.

When you lend money through Kiva.org, you can't be sure that you are lending to Christians, which is what I would prefer to do, as I naturally prefer to help my holy brothers and sisters in Christ before the unrepentant. On the other hand, I don't think there is anything wrong with being "kind to ungrateful and evil men" (Luke 6:35), which is something Jesus commands us to do in the very same sentence in which He commands us to "lend, expecting nothing in return."

Another way that you can effectively obey Jesus' commandment to "lend, expecting nothing in return," is to contribute to Heaven's Family's Micro-Loan Fund, or any of our other Focused Funds that are involved in micro-lending. If you do, you should truly "expect nothing in return," because Heaven's Family won't return your contribution as Kiva will! Your gift will be used perpetually to make small loans to believers around the world to help them start or expand small businesses. We don't, by the way, lend to our brothers and sisters who need food or covering. We give to them.

Capitalism (even when it is practiced with far-from-perfect adherence to the Golden Rule) has lifted more people out of poverty than any humanitarian effort ever has or will. The problem, however, is that so many of the world's poor have no capital. Banks will generally not lend to people without collateral. Micro-loans, however, are a proven way to lift people out of poverty who would otherwise have no chance.

May God help us to learn contentment so that we can be generous lenders and show compassion to the poor--to lift them with dignity. And may we glorify Christ by our obedience to one of His forgotten commandments: "Lend, expecting nothing in return."

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