

I Owe, I Owe...So Off To Work I Go!!

Written by Delton Cogburn

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The above was viewed sometime ago displayed on a bumper sticker and this, it seems, depicts the American trend. Most all of us have been caught up in this situation numerous times. This sentiment is also often expressed by financial talk show hosts. With easy credit and the "buy now, pay later" philosophy, many have fallen prey to excessive "I-owe-you's" that have strapped their financial abilities and created tremendous family problems as well as problems with honesty.

We do not intend for this article to be one on financial advice and certainly do not hold that it is wrong for one to borrow or be in debt.

However, we do believe there is a need for people to be reminded that when they make a debt they are obligated to repay according to the terms of their loan if at all possible. Remember...you pledged repayment and you owe that debt, not only from a moral human standpoint, but also in God's sight. Your credit rating (of which Christians ought to have the very best), integrity, influence, and perhaps above all, honesty is at stake. Please do not forget this.

Paul, in Romans 13:8 said, "Owe no man any thing, but to love one another..." We have never and do not take the position that this quote forbids a loan from being obtained from the banker or anyone else. However it should be everyone's motto that, "When thou vowest a vow unto God, defer not to pay it; for he hath no pleasure in fools: pay that which thou hast vowed. Better is it that thou shouldest not vow, than that thou shouldest vow and not pay" (Ecc. 5:4,5).

It is our observation over many, many years, that if you owe the banker \$100 on a loan, you are responsible to repay that banker \$100 plus the agreed upon interest on a given date. Now...we understand, problems arise and the old paycheck doesn't always stretch far enough. (Most all of us have traveled that hard and rocky road.) But, alas...would it not be better to pay the banker \$5 than to ignore him and pay nothing?! And, if you can't pay even the \$5, integrity and honesty

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should dictate that you go tell the man your situation. Likely, about nine times out of ten, he will understand, and this may do wonders for your credit rating and your honesty will be appreciated. As one bank official expressed to a client who was concerned about paying his note: "That's good! If you are going to worry about your payment, then I won't have to worry about it."

Now, most all of us have our thoughts about stealing and/or thievery. We are aware, are we not, of the commandment, "Thou shalt not steal," and the eternal destiny of thieves is bleak. Now consider this: When we borrow and neglect or refuse to repay—is this not the same as stealing? My friend, "Are you listening?"

Our government has made indebtedness an easy way of life and has made the way yet easier via the bankruptcy laws for people to, shall we say, "legally steal" from their creditors? Folks, there are some things that may be legally right by the laws of the land, but are bad, wrong and rotten to the core in the eyes of our Master Lawgiver, God Himself. We trust Christians never fall into this lamentable crowd of bankrupts, because laws, or no laws, we are still obligated to pay our debts.

When our Lord said, "Let your communication be yea, yea; nay, nay..." it appears to me that he is emphasizing "Let your word be your bond," and that he intends for us to meet our obligations if possible.

A younger brother sometime ago requested of me to write something along these lines, inferring that this problem seemed to be growing among the young. We trust it is not so, but from what we gather, it may be the older people as well.

Brother, sister, friend, or whoever, if you are guilty of neglecting your duty along these lines, please don't let this ink get dry before you get in touch with your lender, regardless whether he be the banker or an individual. Your very own reputation and honesty are at stake! "Let it not be once named among you, as becometh saints." Dishonesty is real and it is an ugly sin.

Jonah, from the belly of the mighty fish said, "I will repay that I have vowed" (Jo-nah 2:9). Lots of times when we are loaded with problems, we are glad and ready to make our vows,

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but after a while, we are liable to be neglectful and forget that vow to repay as we promised to do.

Is it not true that the person who neglects to pay that which he has vowed falls into the same plight and is as guilty as he who "...provides not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel?" (1 Tim. 5:8). Paul's language here is pretty strong but actually, there are several sins that are connected to this type of neglect. Surely in such matters our conscience would give us no rest. We are needful to "provide things honest in the sight of all men" (Rom. 12:17). —PO Box 332, DeLeon, TX 76444