

The Rich Rules Over the Poor

Proverbs 22:7

Pastor Bill Farrow

“The rich rules over the poor, and the borrower is servant to the lender.” – Proverbs 22:7.

The verse here is one of quite a few that illustrates the contrast between what Solomon calls the **“rich ... lender”** who rules the **“poor ... borrower”** (v. 7) and tells us that such an one is in contrast to the **bountiful** person who **shares** with the **poor** (v. 9). Between these two, v. 8 describes the powerful man who will come to ruin. Though it sure that this is naturally true we should remember that such an attitude by those with riches is condemned (cf. 22:22, 23; Deut. 24:14–18; Is. 5:8; Jer. 34:13, 17; Mic. 2:2). We should also note that this can be seen to be a warning about placing ourselves into a position of being in debt incautiously. We can see that this can be seen as a warning against being a **borrower**; and we should remember that other proverbs warn against guaranteeing others’ debts (6:1–2; 20:16).

We might also note that this is not telling us that ALL rich people are horrible and exert their “richness” over those not in that condition. But there is a clearly negative idea present here.

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However, we want to note that the negativity of the idea is that of seeing things from the perspective of the poor person. Those having riches do have authority and influence over those who have none. This is a clarity that is present throughout Proverbs AND Psalms. It is not saying that everyone having money is a true villain and wants to exert evil over the poor.

Just as an interesting note, this is an idea that we see today, particularly in our country (the USA). We seem to think that the “rich” are inherently evil whose only intention is to serve themselves and exert power over all others. This is not what Solomon is saying to us here (or in other references to the rich). His point is that those who are lacking in possessions should remember that it is, indeed, those having possessions that exercise influence over those without.

His point here is that it is important for all of us to see that it is money (or things) and the possession of them that give influence in society. Likewise, the second phrase tells us that it is seeking (borrowing) of material goods (money?) that makes one, at least to some degree, the servant of the one from whom it is borrowed. What Solomon means by this:

...the borrower is servant to the lender.

“Servant” in this second phrase is the chief word used in the OT for “Slave” speaking of one owing or being forced to serve another. Here, the one who borrows MUST pay that which is borrowed, or, at least do what is needful to see

to it that what is borrowed back to the lender. It is a MUST. Until the borrowed amount is repaid, the borrower MUST do what is needful to meet the obligation. Of course, this is not a particularly surprising or mystifying idea to us. In this age of credit cards and using lent money for all manner of things, we can easily understand what Solomon is saying to us.

But we also need to take a moment to see what the intent of Solomon's speech here is. He is telling us that we, at the very least, ought to be very careful about to whom or even IF we allow ourselves to enter into debt. Remember that it is not his purpose to tell us that anyone who is rich or who exercises the process of lending to another is either wicked or brutal in what goes on. It is not, here, saying that anyone who is possessing of more than the basics of life is evil or to be looked down upon.

But, as believers and as those who have taken in the wisdom of God, we need to be sure that we see that there are those types around and that we avoid being taken in by them.

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The fact of the matter is that those who place themselves under the authority that comes from owing do, to whatever degree, find themselves under the loaners' authority. The obligation that we "owe" to them to meet the requirements to pay the loan or obligation back. Solomon at least seems to make it clear that this is an undesirable place to allow ourselves to be in. It is one thing to enter into such a place for one of the larger debts, a home or perhaps an automobile. But the more minor things that are engaged for the small pleasures of life...well, it seems clear that Solomon wants us to see them as things to be avoided.

Rethinking what Solomon says by way of interpretation - it is in the order of Providence that the rich upon whom the poor are necessarily more or less dependent for a livelihood, should have great power over them. But the borrower puts himself into the power of another and becomes (so to speak) the lender's servant.

As always, there are several illustrations for us to see that make this idea at least more clear;

- How a rich man might lord it over a poor man may be seen in Nathan's parable about David, as illustrated further by Ahab's treatment of his poorer neighbor (2 Sam. 12:1-4; 1 Kings 21).
- To what hard conditions a borrower might subject himself we discover in the cases of the prophet's widow (2 Kings 4:1); the Jews of Nehemiah's day (Neh. 5:1, etc.); and in our Lord's parable of the unmerciful servant, a story which may very well have been founded upon fact (Matt. 18:25-29).

By way of application we want to take note that wealth must needs impart influence and power. But it purchases no rights inconsistent with the Christian

law of love. Let the rule it confers be regarded as a rule of order not of pride, caprice, or selfishness. Nay, let it be used as a talent of which account is to be given; so may it tend to the well-being and happiness of the more dependent class. The poor man may, however, preserve an honorable spirit of independence even while occupying a subordinate position to the rich. But the man who regularly takes to borrowing, not as an exceptional and temporary measure in an unlooked-for strait, but as a device for living beyond his means, sacrifices his independence. He ceases to be his own master. The delicate bloom of self-respect is worn off. Another has the upper hand of him—a creditor whom he may have to supplicate for “patience.” The habit becomes demoralizing, and no amount of loan or of patience will at last set him free. Moreover, it is hardly possible for his soul to grow in grace whose lower life is steeped in the gross element of a debtor’s carking cares. And as it is morally a vice, so is it economically a blunder. The workman who borrows from his employer becomes a slave to the capitalist. The shopkeeper’s habitual debtor excludes himself from the cheaper market. A little makes the difference between him who borrows and him who pays his way, but the difference made is very great. Shall I then sell my liberty to feed my luxury? Or shall I not prefer to be my own master even with a very little? Shall I, to shirk facing one difficulty, plunge myself into a still worse one? No, let me have faith that they who wait on the Lord shall be enabled to renew their strength. Let me aim as far as possible to owe no man anything - but love (Rom. 13:8).

⁸ Owe no one anything except to love one another, for he who loves another has fulfilled the law.
