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Dear Heavenly Father,

#### **Praise**

You said, "Whoever closes his ear to the cry of the poor will himself call out and not be answered" (Prov 21:13). This reveals a lot about your character. Unlike the wicked, your eyes "are on the righteous," and your "ears are open to their prayer" (1 Pet 3:12). How wonderful to serve a God who hears my cry and shows himself mighty on my behalf! Praise the LORD!

## **Today in Your Word**

Today you shared with me more of Solomon's proverbs. Some of them discussed the benefits and burdens of borrowing: "The rich rules over the poor, and the borrower is the slave of the lender" (Prov 22:7). At first glance this seems to mean that I should never borrow money, but this proverb wasn't meant to be the last word on borrowing. Jesus said, "Give to the one who asks you, and do not turn away from the one who wants to borrow from you" (Matt 5:42 NIV). This means that both lending and borrowing are permissible. The point of Solomon's proverb is that I should carefully consider my ability to repay the amount I wish to borrow. A loan I can handle is enabling; a loan I can't handle is enslaving. Since borrowing puts me in a vulnerable position, I should only borrow from individuals and institutions who will not take advantage of me. I should also make sure I'm borrowing for a good reason, for the risk is too great to borrow money on a whim.

## Reflection

"Better to live on a corner of the roof than share a house with a quarrelsome wife" (Prov 21:9 NIV). In Solomon's day, the roof of a house was flat, and people used them like patios. It gives me pause to realize that it would be better to live outside, alone and exposed to the elements, than in the sheltered interior of a home with a contentious wife. Clearly, I need to be very careful who I marry!

### Request

Father, you said, "To do righteousness and justice is more acceptable to the LORD than sacrifice" (Prov 21:3). This means that it's possible to go through the motions of being spiritual (offering sacrifices) while my heart is far from you (Prov 21:27). May this never be true of me! Help me to live a genuine and faithful life.

# **Thanksgiving**

How thankful I am to know that "no wisdom, no understanding, no counsel can avail against the LORD" (Prov 21:30). You will triumph in the end, and nothing can prevent your coming Kingdom!

In Jesus' name, Amen.

Suggested Hymn: "Humility" – William G. Schell. (cf. Prov 22:4)

Meditation Verse: Proverbs 22:1.

