

The Ethics of Borrowing in the Vision of Charles Haddon Spurgeon

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ABSTRACT: Recognizing the vulnerabilities of debtors, C. H. Spurgeon, through his rich imagination, wanted to offer a model of good practice that rejects any lending that is not fully covered by the borrower's financial possibilities or material assets. In doing so, he sought to draw attention to the risks that those who resort to such practices run and the inappropriateness of excuses for those who can no longer pay the debts they have incurred. Spurgeon argues that financial ignorance and immaturity cost enormously when one resorts to borrowing. On the other hand, this paper will investigate Spurgeon's openness to forms of borrowing that do not involve any further cost except gratitude or thanksgiving. The analysis will focus on how he approached God's grace given to humanity, but also on His great work in creation or in our fellow man, in which he considered that we find an inexhaustible source of resources that one can borrow without fear of having something to lose.

KEYWORDS: C. H. Spurgeon, loans, creditors, refunds

1. Introduction

This article aims to analyze C. H. Spurgeon's view on the ethics of loans that should be avoided (especially those that carry costs or subsequent repayments) and his approach to loans that should not be avoided because they do not require financial or material repayments that are difficult to offer. The analysis will consider not only his theoretical understanding but also his practice, showing what his attitude was when his needs were not sufficiently met. Given Spurgeon's extensive ministry and his substantial financial needs, this approach will also try to show a model of good practice for those involved in similar ministries who do not wish to resort to substantial borrowing. This article will highlight his rather reluctant view of borrowing, which was very present in his ministry.

To achieve this, the study will examine his sermons and writings, but especially the magazine he edited, in which, because of the way the columns were laid out, he was allowed to openly present both his financial needs and the solutions he considered appropriate. In addition, his autobiography will be considered to identify both the formative factors and other personal experiences responsible for adopting such a mindset. Specifically, the first part of the article will focus on loans that entail obvious costs and not infrequently attract huge overpayments. It will explore Spurgeon's understanding of the disadvantages of such behavior but also what risks he identified for the one who exposes himself to large loans. The right behavior in cases of existing debts will also be addressed. Finally, the study will attempt to identify, if there was any, the degree of tolerance that he had, bearing in mind that some loans are quite low risk.

As far as non-repayable or inexpensive loans are concerned, the study will focus on those given by God, nature or fellow human beings and which require nothing but gratitude and thanks from the recipients (Rotaru 2015, 318-322). So we will briefly investigate C. H.'s approach to these sources, trying to see how he related to these multiple possibilities of credit. This is especially pertinent given that Spurgeon demonstrated ability in observing these opportunities. Specifically, we will investigate how he drew inspiration for his preaching and ministry from nature, history, his fellow men or God offered him. These sources will be examined separately to show how he used them or recommended others to use them. The

analysis will also consider what kind of response Spurgeon considered any debtor should offer to God (Rotaru 2012, 5) or to his fellow men as a result of these much-needed loans.

2. Loans to avoid

C. H. Spurgeon is known for his reluctance to borrow money. It is very likely that an event in his childhood contributed much to his later attitude. Moreover, this experience served as a life lesson that he did not easily forget (Spurgeon 1898, 39-40). Specifically, during his school days, he wanted to buy a pencil, and because he did not have the money, he borrowed a penny from the shop assistant (Spurgeon 1898, 39-40). After his father found out, he scolded him and tried to make him understand how dangerous such an attitude was for the future. In the latter's view, there was little difference between a theft and a loan. What's more, he felt that once you get used to such practices, it's almost impossible to stop. Moreover, if the debts could not be paid, he pointed out to him that those concerned could receive deprivation of liberty or similar punishment (Spurgeon 1898, 40).

After all these warnings and exhortations, C. H. Spurgeon was driven to the store, and the debt was paid, even though C. H. Spurgeon resisted and had to shed tears. Yet the joy afterwards, caused by the feeling that he was no longer in debt, caused him untold joy and made him consider himself very blessed with such a father (Spurgeon 1898, 40). This event made C. H. Spurgeon state that in his life he was as detached from loans as Luther was from the practices of the pope (Spurgeon 1898, 40). In his later ministry, this contempt for loans never left him. He himself later mentioned that none of the relief or guidance institutions under the direct coordination of his church ever resorted to loans. Moreover, none of the buildings constructed under their direct guidance, at the time of their inauguration, were in arrears to creditors (Spurgeon 1884, 253).

In a letter to his parishioners, C. H. Spurgeon remarked that at the time of the opening of the Metropolitan Tabernacle, they had no financial debt to burden their future plans. For this he commended their prompt involvement and urged them to continue their commitment in the future (Spurgeon 1899a, 310). In addition, he hoped that any needs of the college for pastors or other planned investments would be met by their supportive efforts without having to resort to excessive borrowing (Spurgeon 1899a, 310). Nor were any of the buildings used by them in the vast work they undertook the subject of a mortgage, and there was never any consideration of initiating such an undertaking. In his view, such conduct implied not only a renunciation of their ideals but also a departure from biblical principles. Rather, they preferred to wait, and as financial availability permitted, they proceeded with their projects (Spurgeon 1900, 323).

At some point, having to support the work of the orphanage financially, C. H. Spurgeon had to appeal to the goodwill of those willing to help. He had two hundred and twenty boys to feed and clothe, and up to that time, he had not borrowed at all. In fact, he had no intention of asking for such "help". In his view, it was not appropriate for those in need to wait for God to miraculously inform those in a position to help them of their pressing needs. For this reason, he considered it his responsibility to inform his readers of the needs of this work (Spurgeon 1872, 162). However, as far as the building work initiated by C. H. Spurgeon and his collaborators, in their repeated appeals for funds, it was always mentioned that for them it was reprehensible and unacceptable to resort to loans. As a result, they chose to complete the projects they had begun according to the amount of money they had (Spurgeon 1899b, 4).

From C. H. Spurgeon, we are left with proverbial statements that are meant to show the true feelings of those who are in debt, and the main consequences of such behavior carried out in unconsciousness or carelessness. He drew attention to the caution so necessary in incurring debt. "Better to wait a while before resorting to debt" (Spurgeon 2009a, 79), he said. Specifically, he recommended that we would rather forgo those needs that do not significantly affect us than rush into borrowing. That's why he believed it was "better to go to bed hungry,

than when you wake up to be in debt" (Spurgeon 2009a, 80). By this he showed that much worry and agitation is caused to those who are in debt (Spurgeon 2009a, 117). In his view, indebtedness itself causes far more discomfort than that caused by existing deprivation (Spurgeon 2009b, 36).

For him, even a small debt has the power to consume a large amount of resources, so he drew attention to how inappropriate the exchange is (Spurgeon 2009a, 49). He believed that by resorting to debt we only plunge ourselves into suffering (Spurgeon 2009b, 331). Specifically, for him small debts can not only cause great unhappiness, but especially if they are aimed at the poor, the problem becomes even more complicated. In his view, it is quite possible that a poor man's small debt is better known than the many debts of the rich (Spurgeon 2009a, 33). This is why C. H. Spurgeon encouraged paying off any debt because he sensed how easily freedom is lost when loans arise. Quoting others, he clearly notes that once we owe someone a sum however small, our freedom is pawned (Spurgeon 2009b, 91). In other words, he likens the debtor to an animal caught in a net from which it is very difficult to escape. Yet he admitted that some survived in life, though all their lives they were in debt (Spurgeon 2009a, 26).

If he did not tolerate incurring debt, C. H. Spurgeon did not condone the avoidance of payment. For him, such conduct attracted the wrath of the Most High (Spurgeon 1882, 289). Therefore, for him, a burdened conscience due to unpaid debts is the first step in paying them. He considered that when the debtor does not accept the accusations of conscience, he only makes the situation worse, and the price to be paid in the end is greater than that supposed by the untimely payment of outstanding debts (Spurgeon 1883, 70). For C. H. Spurgeon, it is also a serious matter that although people regret the non-payment of debts, they are not aware that this regret does nothing to solve the problem of repayment. Therefore, he recommends that anyone who wishes to borrow should be aware of his possibilities of repayment, so as not to end up in any way unable to repay them (Spurgeon 2009a, 19).

He also pointed out that simply promising the creditor repayment of the amount borrowed is of no use. To this end, he used the example of a child beggar who was promised by a benefactor that he would receive some small change as a benefaction on his return. His reply was: "Sir, you would be surprised if you knew how much money I have lost by giving credence to this course of action" (Spurgeon 2009b, 108). It is echoed by C. H. Spurgeon to show the vulnerability of such commitments. Moreover, to explain this, C. H. Spurgeon uses Samson as a model, who although very strong, had to raise goods to pay off the debt that arose from the divination. As a result, C. H. Spurgeon believes that although he was powerful he also needed some goods to fulfill his promise (Spurgeon 2009b, 135). His example he considered sufficiently illustrative in teaching us that unless we possess sufficient and concrete possibilities of payment, we should not go into debt.

In his view, however beautiful and attractive the excuses of debtors who do not repay their loans, they are of no use as long as the amount itself is not repaid to the creditor. Therefore, he believes that a small part of a precious metal, which being valued covers part or all of the debt, is worth more than a much larger significant quantity of precious talk (Spurgeon 2009b, 190). Sometimes C. H. Spurgeon even ridiculed those who benefit from the goodness of others. He accused those who did not pay their obligations of imagining, without it being the case, that others owed it to them to provide them with the best possible living. By this he was drawing attention to the fact that this is not the right way, and suggesting that by their own work each should try to acquire the happiness they dream of (Spurgeon 2009b, 243). C. H. Spurgeon also drew attention to the danger of vouching for someone, a danger which he believed could affect both the person and their family (Spurgeon 2009a, 68). C. H. Spurgeon was aware that debtors would sooner or later be compelled to resort to deceptive promises in order to obtain deferments of payment. For this reason, he believed that debtors are likely to kill the truth, it being almost impossible to love the truth while in debt (Spurgeon

2009b, 360). In his view, the easy borrower is likely to be a bad debtor. On the opposite plane, those who show great restraint and resort to borrowing only in case of force majeure, he considers to be in the category of those who have every interest in repaying the sums borrowed (Spurgeon 2009b, 118).

However, C. H. Spurgeon recognized that in business practice, sooner or later, unforeseen expenses or situations may arise when a small loan is indispensable or even necessary (Spurgeon 1883, 115). But although he admitted this, he considered that the person who pays on the spot for purchases made is the most desirable partner in business. For this reason, he recommended this practice to businessmen just starting out (Spurgeon 2009b, 240). This principle of making use of borrowing opportunities, strictly to the extent of one's own availability, is found throughout his writings. Moreover, this truth also functions as a kind of appropriate solution to the abuses of too much ease on the part of those who resort to borrowing (Spurgeon 2009b, 90). Symbolically, using the example of stitching or patching, he shows that it is better to make use of improvisations or momentary solutions than to resort to extensive borrowing (Spurgeon 2009b, 88).

3. Loans not to be avoided

Although C. H. Spurgeon totally eschewed money lending, he never hesitated to openly express his appreciation for those who were able to borrow ideas or images for the purpose of embellishing their sermons or the ministry in which they were practicing. Moreover, C. H. himself. Spurgeon was a master borrower. As he himself remarked, he showed great skill in borrowing images and ideas from ancient or modern literature, from the political events of the time, or from incidents encountered in his own life (Spurgeon 1899a, 69). So great was his zeal that, on one occasion, he admitted that in explaining divine sovereignty it would be obligatory that he should be able 'to borrow the wings of an eagle' capable of carrying him to the highest heights of Christian doctrine' (Spurgeon 1899a, 229). Of course, he was referring to the necessity of knowing the power of God as absolute and unlimited power which he compared to the authority the potter has over the clay in his own hand (Spurgeon 1899a, 229-230).

For him, the only one who never has to borrow anything is God, whose resources are not only unlimited, but also in complete subordination to Him (Spurgeon 1898, 322-323). Among the "beggars" or borrowers of this world, C. H. Spurgeon admitted that they include human beings, who are wholly dependent on the help of nature, plants, animals or other life-sustaining sources. This led him to declare that "man is the greatest beggar in the universe" (Spurgeon 1898, 322). Moreover, C. H. Spurgeon believed that those who serve with devotion and enthusiasm in the ministry entrusted to them cause the church immeasurable debt. In his view, such conduct indebts the recipients to gratitude, appreciation, and consideration (Spurgeon 1898, 255). For these reasons, C. H. Spurgeon himself felt indebted to his deacons in his early pastorate, and later he greatly appreciated their godly behavior devoid of the promotion of personal interests (Spurgeon 1898, 255).

C. H. Spurgeon also referred to man's infinite debt to the redemptive work of Jesus Christ, who, by His sacrifice, cancelled all obligations arising from mankind's sinful condition (Spurgeon 1898, 288&278). In his view, the sinner's debt grows from day to day, until he comes to the cross of Christ to receive deliverance (Spurgeon 2009b, 201). Thus, where God becomes a creditor, man becomes a debtor, showing that every gift of grace implies a debt of gratitude on the part of the recipient (Spurgeon 2009b, 354). He pointed out that Adam left us in debt, but Jesus Christ offered to pay the debt incurred (Spurgeon 1896, 150). For this reason, he believed that every recipient must be aware of how unproductive Adam was and how useful the Second Adam, Jesus Christ, was to us (Spurgeon 1896, 202). For him, the greatest achievement is to continually seek to "pay off" our debts of gratitude and appreciation to God, seeking to live for His glory and glory (Spurgeon and Williams 2009, 301). Still, as for the need to pay our debts, C. H. Spurgeon felt that it was his duty to record

his own experiences in order that they might be of use to others, just as others had been of use to himself (Spurgeon 1898, 1). In essence, he was referring to writing his own biography, showing that such an endeavor was intended to leave his descendants with extremely valuable information. He encouraged everyone to think about what legacy they are leaving to posterity. To this end, he believed that we should make our efforts as productive as possible, even using the example of our forebears who worked hard so that we can enjoy ourselves today (Spurgeon 2009a, 212). Moreover, it is because Christ has paid the unpayable debt of humanity that C. H. Spurgeon pointed out that this sacrifice obliges man to do the same both in his interpersonal relationships and in his relationship with God (Spurgeon 2009c, 268). He shows that Holy Scripture itself requires us to show mercy to those who owe us something, not forgetting how God forgives us our debts (Spurgeon 1893b, 35).

Speaking of God's intercessory grace (the grace by which He allows us to serve Him, the grace by which bread is provided for us, and the grace of having a blessed loaf on the table), he showed that God provides them for us of His own free will, without our having to earn them. That is, not out of a sense of duty but because of His great mercy (Spurgeon 1893a, 147). Therefore, C. H. Spurgeon believed that among the true servants of God, faithful service is not out of a sense of duty but because of grace, which enables each one to live his life not according to the rules of the law but according to the higher rule of complete love (Spurgeon 1893b, 220-221). However, while admitting that God is beholden to no one, he pointed out that the righteous will only enjoy their true rewards in the afterlife (Spurgeon 1893a, 232). To make the promise even more valid, he recalled that God will never be put in the position of not being able to meet his debts (Spurgeon and Williams 2009, 201).

4. Conclusions

This paper demonstrated that C. H. Spurgeon was taught from childhood to refuse any possibility of borrowing. The example of his firm father, who vehemently opposed such practices, along with Spurgeon's personal observations of his father's implementation of these convictions, gave him a solid resistance to any serious lending. As a result, throughout his later ministry, he maintained this practice and made solemn efforts not to compromise his convictions. In all the projects he undertook, he preferred to invest only to the extent he had available, even if this meant waiting. Moreover, he encouraged his parishioners to adopt the same approach. However, in order to put his plans into practice, he had to resort to fund-raising and ask for the immediate involvement of his listeners or readers.

We pointed out that C. H. Spurgeon detested borrowing because he saw the immediate and distant consequences of such practices. Because of these consequences, he preferred to lower his expectations and rather enjoy the freedom that the non-existence of debt offered him. He preferred to encourage caution as a way of combating the recklessness of those who rush to borrow, showing that even small debts can cause irreparable damage. He made particular reference to personal suffering and tarnished reputations. In essence, he was drawing attention to the danger of jeopardising our happiness for insufficiently well-founded reasons.

Nor did he approve of the apologies of those who did not pay their debts, accusing them of disregarding their own conscience and the suffering caused to the creditor. He showed that mere regret did not solve the problem, although he admitted that it was one of the steps to be taken by every debtor in order to repay every debt, however small, with the utmost haste. As a result, he chose to endorse those behaviors that produced concrete effects in repairing the damage caused rather than encouraging the attitude of those who merely regretted but did nothing else. It also rejected the possibility of providing security in favor of others, showing how dangerous these behaviors are, as long as they cannot be covered by real and not imaginary money or goods. Indeed, he tolerated small loans, but he always made sure that each creditor was aware of the risks he was taking by doing so.

On the other hand, with regard to loans that do not have to be repaid or those offered by God and his servants, C. H. Spurgeon took a different approach. He always made a point of affirming in his sermons or writings that God has immeasurably indebted mankind by the sacrifice of His Son, and that this act obliges people to behave with gratitude and esteem towards Him. In addition, he showed that by serving in community, we are indebted with gratitude to those who support us. This led him to declare, that humans are among the greatest debtors on earth, although he is not always aware of it. Yet these benefits that are offered to humanity, he believed, should motivate people to extend similar kindness (Rotaru 2010, 7). Thus he encouraged his followers to create as many "debtors" as possible among their descendants through benevolent actions. C. H. Spurgeon did not hesitate to use his skills as a borrower, especially in his ministry. His personal experiences, the images provided by nature, and other information he had access to, often provided him with the material he needed to better articulate what he wanted to communicate to his audience. Through his work, he may left an example (Rotaru 2016, 29-43), demonstrating how one should use all that is freely given by God, His creation or all His investment in and through people.

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