

# When should a business pay its bills? (3:27-28)

“Do not withhold good from those to whom it is due, when it is in your power to do it. Do not say to your neighbour, ‘Go and come back, and tomorrow I will give it’ when you have it with you.”

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## THE TEXT (NASB)

“Do not withhold good from those to whom it is due, when it is in your power to do it. Do not say to your neighbour, ‘Go and come back, and tomorrow I will give it’ when you have it with you.”

*Withhold not good from them to whom it is due, when it is in the power of thine hand to do it. Say not unto thy neighbor, Go, and come again, and tomorrow I will give; when thou hast it by thee. KJV - Proverbs 3:27*

## INTRODUCTION



Act promptly.

Pay your bills as quickly as you should, not as slowly as the supplier might tolerate. Businesses usually pay their bills as slowly as possible, just to hold on to their money longer. That's selfish. We act quickly in our own interest, yet acting quickly to help others indirectly helps us. It improves our credit rating, then our reputation, then our trustworthiness... then ourselves.

Learn with practice to improve your credit rating, your real credit rating, where it counts.



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## COMMENTARY

### Procrastination



Don't procrastinate in legitimate money matters. Procrastinating pollutes the whole process, and then ourselves. "Procrastination is especially fatal to the giving impulse," says Bible commentator Albert Barnes.<sup>1</sup> Don't suppress the impulse to help others. Impulsive giving is different than impulsive spending. Giving is other-focused, while spending is self-focused.

The needs in this world are enormous. We must discern what needs we should meet. We cannot meet them all, but delay is not the same as procrastination. Delay gives us time for deliberation. Note the two conditions described in this text: First, a clear and genuine debt or need that someone is owed; and second, our ability to meet that debt or need at that moment.

If the debt or need is not real, or if we do not have the ability to satisfy the debt, then our delay is not procrastination.

### Inspection Before Payment



The text says we shouldn't delay in fulfilling legitimate financial obligations, but that doesn't exclude the inspection of goods prior to payment. A business must ensure that any goods are received in proper condition, that everything is in good working order prior to payment. That way, we're actually helping our vendors observe their own obligations.

Procrastination is deliberate delay without an honest reason. Procrastination assumes that we'll be able to do tomorrow what we know we can do today. There are at least two problems here. First, as harsh as this sounds, we don't know if we'll be alive tomorrow. And second, we don't know if we'll have the means to do tomorrow what we need to do today. Every day is uncertain,



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so not doing it when we should is the same as not doing it at all.

The text assumes that we owe something to our neighbour. We may owe some money, a kind deed, or even our help in some difficulty, but we’re not stepping up. So we’re needlessly inconveniencing another, and we shouldn’t. As a business practice, we should make our payments on time. Otherwise, our associates will question our integrity—with reason.

## Cash Beats Credit



The text speaks against the extension of credit. It recommends immediate settlement in cash. In centuries past, when many goods were shipped in barrels, payment was often required “cash on the barrelhead.” This meant complete and full settlement at the time of the exchange.

Nowadays, retailers accept payment through credit cards. Small businesses often pay a three percent handling fee to the credit card companies. Some institutions charge an extra three percent to those who insist on paying by credit card rather than cash or debit card. The text discourages buying on credit simply because it inconveniences the vendor.

## Classic Comments

English Bible scholar Matthew Henry, writing in the mid-1700s, identified six lessons from this text in his comprehensive commentary:

- Pay our legitimate debts in full, and without delay or coveting.
- Give wages to those who have earned them.
- Provide for our relations and those dependent on us, for to them our provision is due.
- Render dues both to church and state, magistrates and ministers.
- Be ready for all acts of friendship and humanity, and in everything to be neighbourly; for these are things that are due by the law of doing as we would be done by: “In



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everything, do to others as you would have them do to you,” Matthew 7:12.

- Be charitable to the poor and needy.

Scholar John Gill (1697 -1771) says we should make no excuse or delay in doing good to others. We should never have the attitude, “Don't trouble me now; don't inconvenience me.” It's important to fulfill our duties as soon as possible. Duties not only consist of giving finances where appropriate, but also to honour and respect those in positions of authority.

On procrastination, both Henry and Gill cite an ancient Latin proverb that rhymes in Latin but loses the rhyme in translation: *Bis dat qui cito dat*. “He gives twice who gives speedily.”

## OUR CREATOR, REDEEMER, AND FRIEND

Jesus had low tolerance for financial mismanagement.

“Whoever is faithful in a very little is faithful also in much,” He said, “And whoever is dishonest in a very little is dishonest also in much. If then you have not been faithful with the dishonest wealth, who will entrust to you the true riches?”—meaning that, if we can't be dependable with wealth tainted by ambition and greed, then he won't entrust us with true wealth (Luke 16:11).

If we don't follow our Master's instructions on money, we're too unreliable to be entrusted with more important responsibilities. God wants us to settle financial obligations promptly.

## APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Do not procrastinate!
- Don't resist the prompting of the Holy Spirit to help others.
- Don't ask others to wait when you should help them immediately.

Which of these steps, if any, does Jesus want you to apply now? Ask Him.



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## KEY WORDS

credit, greed, inspection, integrity, less assets (quantity), obligation, payment, honesty, withhold, bf spending

## ILLUSTRATION

### Who is Generous Genevieve?



Generous Genevieve loves to give and has a big heart. Sometimes she chuckles to herself as she gives her gifts. Now here's a secret about her giving: She only gives to those who really need it—not just to anyone who asks for a handout. She gives because she thinks it's the right thing to do.

Strangely enough, the more she gave to those in genuine need, the more she got back. Some people give in order to get, but she considers that mere trading. Generous Genevieve gives for the sheer thrill of it. By giving she is keeping herself from emotional cancer. Emotional cancer, also known as greed, can take over one's heart and destroy their ability to enjoy even the simple things of life. Genevieve gives in order to increase her giving capacity.

Sometimes it hurts Genevieve to give. Sometimes she is short of cash because she has given to someone else, but that shortage doesn't last long.

Genevieve believes that there is always a reward for giving to those in need. She thinks that her generosity will come back to her benefit sooner or later. She coined the expression, "What goes



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around—comes around.”



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## FOOTNOTES

1. Albert Barne's (1798-1870) Notes on the Bible

