**CHAPTER** **29**

*Of charity in lending money, and justice in repaying. Of alms, and being surety.*

**1** He that sheweth mercy, lendeth to his neighbour: and he that is stronger in hand, keepeth the commandments.

**2** Lend to thy neighbour in the time of his need, and pay thou thy neighbour again in due time.

**3** Keep thy word, and deal faithfully with him: and thou shalt always find that which is necessary for thee.

**4** Many have looked upon a thing lent as a thing found, and have given trouble to them that helped them.

**5** Till they receive, they kiss the hands of the lender, and in promises they humble their voice:

**6** But when they should repay, they will ask time, and will return tedious and murmuring words, and will complain of the time:

**7** And if he be able to pay, he will stand off, he will scarce pay one half, and will count it as if he had found it:

**8** But if not, he will defraud him of his money, and he shall get him for an enemy without cause.

**9** And he will pay him with reproaches and curses, and instead of honour and good turn will repay him injuries.

**10** Many have refused to lend, not out of wickedness, but they were afraid to be defrauded without cause.

**11** But yet towards the poor be thou more hearty, and delay not to shew him mercy.

**12** Help the poor because of the commandment: and send him not away empty handed because of his poverty.

**13** Lose thy money for thy brother and thy friend: and hide it not under a stone to be lost.

**14** Place thy treasure in the commandments of the most High, and it shall bring thee more profit than gold.

**15** Shut up alms in the heart of the poor, and it shall obtain help for thee against all evil.

**16** Better than the shield of the mighty, and better than the spear:

**17** It shall fight for thee against thy enemy.

**18** A good man is surety for his neighbour: and he that hath lost shame, will leave him to himself.

**19** Forget not the kindness of thy surety: for he hath given his life for thee.

**20** The sinner and the unclean fleeth from his surety.

**21** A sinner attributeth to himself the goods of his surety: and he that is of an unthankful mind will leave him that delivered him.

**22** A man is surety for his neighbour: and when he hath lost all shame, he shall forsake him.

**23** Evil suretyship hath undone many of good estate, and hath tossed them as a wave of the sea.

**24** It hath made powerful men to go from place to place round about, and they have wandered in strange countries.

**25** A sinner that transgresseth the commandment of the Lord, shall fall into an evil suretyship: and he that undertaketh many things, shall fall into judgment.

**26** Recover thy neighbour according to thy power, and take heed to thyself that thou fall not.

**27** The chief thing for man’s life is water and bread, and clothing, and a house to cover shame.

**28** Better is the poor man’s fare under a roof of boards, than sumptuous cheer abroad in another man’s house.

**29** Be contented with little instead of much, and thou shalt not hear the reproach of going abroad.

**30** It is a miserable life to go as a guest from house to house: for where a man is a stranger, he shall not deal confidently, nor open his mouth.

**31** He shall entertain and feed, and give drink to the unthankful, and moreover he shall hear bitter words.

**32** Go, stranger, and furnish the table, and give others to eat what thou hast in thy hand.

**33** Give place to the honourable presence of my friends: for I want my house, my brother being to be lodged with me.

**34** These things are grievous to a man of understanding: the upbraiding of houseroom, and the reproaching of the lender.