

PSALMS OF PRAYER AND PRAISE

Psalm 15:1-5 (NASB)

¹ O LORD, who may abide in Your tent? Who may dwell on Your holy hill?

² He who walks with integrity, and works righteousness, And speaks truth in his heart.

³ He does not slander with his tongue, Nor does evil to his neighbor, Nor takes up a reproach against his friend;

⁴ In whose eyes a reprobate is despised, But who honors those who fear the LORD; He swears to his own hurt and does not change;

⁵ He does not put out his money at interest, Nor does he take a bribe against the innocent. He who does these things will never be shaken.

Psalm 15: Characteristics of the Godly

This psalm, a description of the righteous man, is in direct contrast with [Psalm 14](#), a description of the wicked. The ark on Mount Zion was the visible dwelling place of God for His people. **This psalm answers the question: Who can enjoy the privilege of communion and fellowship with God?** It is those who follow the will of God, those who love the truth and allow it to dwell in their hearts. A person must live a clean life, serving the Lord by works of righteousness. An outward profession of faith is not proof of salvation.

Calvin says: “**Faith alone saves but faith that saves is not alone.**” We must have a life that indicates a changed heart, doing that which is right and speaking the truth. The essence of truth is wholehearted devotion to the sacred law of God’s truth. Truth is the foundation of all greatness in character. This leads to individual happiness and brings us closer to God. To be truthful is to be honest in one’s own heart toward God and toward others. The love of truth should be a regulating factor in determining opinions and a deterrent to falsehood or deception.

In [verse 2](#), there is a positive description of one who is prepared to worship God. In [verse 3](#), there is a negative description. “***He who does not backbite with his tongue.***” The tongue must be controlled. No commentary can be more explicit on the tongue than [James, chapter three](#).

[Verse 3](#) also mentions doing no evil to a neighbor. Can you imagine the kind of world we would be living in if everyone took seriously this instruction? Our actions are not to be based on whether our neighbor is righteous or wicked. There are no qualifiers in these instructions. In [Romans 12:17-18](#) we read, “***Never pay back evil for evil to anyone. Respect what is right in the sight of all men. If possible, so far as it depends on you, be at peace with all men.***” Don’t instigate hatred and trouble. Allow the continual indwelling Spirit of Christ to be the dominating power in your life.

The psalmist's description of those who may dwell with the Lord continues with, "***He who swears to his own hurt and does not change.***" They keep their word, whatever it may cost them. They are faithful to their obligations. They are unchangeable in covenant. Their word is their bond. They are dependable. When they promise, they redeem, even to their own hurt. Those who may dwell with the Lord are consistent; never altering their loyalty to truth and their relationship to God.

"He who does not put out his money at usury, nor does he take a bribe against the innocent." Those who love the Lord reject the fruits of oppression. They never permit themselves to gain an advantage by illegitimate means. **Usury** is "an unconscionable or exorbitant rate or amount of interest; specifically, interest in excess of a legal rate charged to a borrower for the use of money" (**Webster's dictionary**).

Quoting **John Calvin**—"That the poor should receive compassion and help was a part of the judicial law which God appointed for the Jews in particular; but it is a common principle of justice which extends to all ages, that we should keep ourselves from plundering and devouring the poor who are in distress and want. Whence it follows that the gain which he acquires who lends money with interest, without doing injury to any one, is not to be included under the head of unlawful usury."

In **verse 5** the psalmist concludes, "***He who does these things shall never be moved.***" Those that walk in the ways of the Lord shall stand fast. Hidden in God's fellowship, God's grace will always be sufficient. We are to live like we know God. We are to act out our faith, not just spout out words about our faith. Morality comes from God and is the anchor of our life.