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The Christian & Debt

"Thy word is a lamp unto my feet, and a light unto my path."

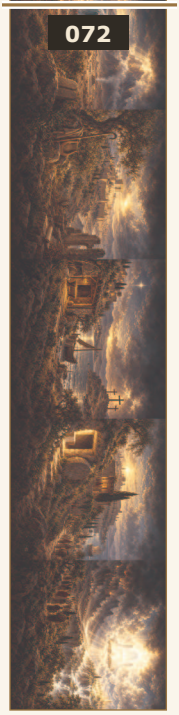
PSALM 119:105



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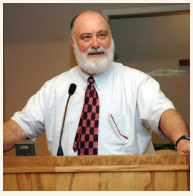
The borrower is servant to the lender.

PROVERBS 22:7, EXCERPT

Debt affects stewardship, obligations, and the way resources are used. John Weaver examines borrowing, repayment, responsibility, and freedom from financial presumption through an extended group of messages. The series invites readers to consider economic decisions in the light of Scripture rather than treating them as separate from Christian duty.

“The reason we are in debt is that we are present-oriented rather than future-oriented.”

JOHN WEAVER



John Weaver

John Weaver's sermons form the teaching collection presented by Weaver Bible College. This volume gathers his teaching from that collection.

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CHAPTER 1

The Christian & Debt

Part One

Introduction and the Question of Debt

I find it interesting that Chester Taylor asked me a question about this, and I told him I would preach on it, and now he is not here. This message is an introductory message because I am going to deal with a brief series on the theme of the Christian and debt, because Chester's question concerned debt.

Romans 13 and verse 8 says, "Owe no man anything, but to love one another: for he that loveth another hath fulfilled the law."

Recently I was talking with a friend, and he told me that an acquaintance of his, who was another pastor, had made this statement to him: "I believe Romans 13." What he meant by that statement was that he believed in basically unlimited submission to government. When my friend heard that statement, he responded, "Well, I'm glad to hear you say that you believe in Romans 13. While you and I may disagree on the interpretation of Romans 13:1-7, I'm

sure that you and I agree on Romans 13 and verse 8, because it is so plain, no one can misunderstand it."

Therefore, when Scripture says, "Owe no man anything," brother, let me ask you a question: Is your church in debt? Are you in debt? If you are, then you do not really believe Romans 13. Needless to say, that ended the conversation between the two pastors, because Scripture says, "Owe no man anything."

Now, what does this mean when God says, "Owe no man anything"? Is it possible to live debt free? Let me ask you another question. Why is it that so many people—in fact, to be more specific, so many Christian people—live constantly in a state of debt and slavery?

Can 'Owe No Man Anything' Be Taken Absolutely?

That can lead us to other questions. Are they simply ignorant? Are they simply undisciplined? Or are they rebellious? I have asked you what the phrase, “Owe no man anything,” means. My next question is this: Can the phrase “Owe no man anything” be taken absolutely and concretely?

To answer that question, we must go further. In one sense of the word, we are forever in debt. How can I say that? How can I say, in one sense of the word, we are forever in debt? First of all, we are forever in debt to God the Father and to the God-man, the Lord Jesus Christ. Let me show you.

In Matthew 6, our Lord teaches us the disciples’ prayer. He says: “Our Father which art in heaven, Hallowed be thy name. Thy kingdom come. Thy will be done in earth, as it is in heaven. Give us this day our daily bread.” Then comes this request: “And forgive us our debts, as we forgive our debtors.” And forgive us our debts. So we owe a great debt, not only to God the Father, but to God the Son as well.

Romans 8:11–14 says: “But if the Spirit of him that raised up Jesus from the dead dwell in you, he that raised up Christ from the dead shall also quicken your mortal bodies by his Spirit that dwelleth in you. Therefore, brethren, we are debtors, not to the flesh, to live after the flesh. For if ye live after the flesh, ye shall die: but if ye

through the Spirit do mortify the deeds of the body, ye shall live. For as many as are led by the Spirit of God, they are the sons of God."

In Romans 8:12, Paul says, "Therefore, brethren, we are debtors, not to the flesh." If we are debtors not to the flesh, what are we debtors to? The Spirit, in the context. So we are not debtors to the flesh, but we are debtors to the Spirit. That is why, in one sense of the word, we are forever in debt. We are in debt to God the Father and to God the Son, and, of course, even to God the Holy Spirit.

Secondly, there is another sense in which we are forever in debt, and that is that we are even indebted to men. Let me explain. In Romans 1:14, the Apostle Paul confesses, "I am debtor both to the Greeks, and to the Barbarians; both to the wise, and to the unwise." He continues, "So, as much as in me is, I am ready to preach the gospel to you that are at Rome also."

Paul is saying that, since he has received grace from God the Father, and since he has received mercy from God the Father and truth from God the Father, he is therefore indebted to preach that truth, that grace, and that mercy to everyone. In that sense of the word, Paul is saying that he is in debt to God and to others because he is responsible to declare the truth. In that sense of the word, we are also in debt.

Let me point it out. We are not only in debt to the unsaved; we are even in debt to the saved. In Romans 15:26, Paul writes, "For it hath pleased them of Macedonia and Achaia to make a certain contribution for the poor saints which are at Jerusalem. It hath pleased them verily; and their debtors they are."

"For if the Gentiles have been made partakers of their spiritual things, their duty is also to minister unto them in carnal things." Why does the Apostle Paul say that the folks of Macedonia and Achaia are debtors to the saints at Jerusalem? Because it was from Jerusalem that the Word of God was sounded out and reached them. They had been blessed spiritually by the saints at Jerusalem, so they were indebted to take care of their needs at that particular time, during the famine they were going through. The same principle is laid out in Romans when Paul says that they which preach the gospel should live by the gospel. The same thing is brought out in Galatians

6:6: "Let him that is taught in the word communicate unto him that teacheth in all good things." Why should the one being taught communicate, or give, to the teacher? Because the one being taught is indebted to the teacher.

That is why he says in 1 Timothy, "Let the elders that rule well be counted worthy of double honour," or double pay, "especially they who labour in the word and doctrine." Paul is establishing that, in one sense, the word there is a debt. If you are being taught, if you are being fed, then you owe the teacher.

This means that, in the broadest scope of the word, you and I can never be out of debt. We are always in debt to God the Father, God the Son, and God the Holy Ghost. We are always in debt to the unconverted in the sense that we are obligated and responsible to tell them the truth about the Word of God. We are in debt to each other as we receive blessings and benefits from each other.

The phrase "Owe no man anything," therefore, could not be taken absolutely and concretely when applied to the totality of life. In the sense mentioned, we are always going to be in debt.

The Broader Context of Romans 13:8

Look back in your Bibles to Romans chapter 13, because the context shows that when God says, "Owe no man anything," the command has a broader reference than simply to the financial realm. That certainly is included, and I will deal with that in just a moment. But verse 7 says, "Render therefore to all their dues: tribute to whom tribute is due; custom to whom custom; fear to whom fear; honour to whom honour. Owe no man anything." When you are talking about fear and honour, you are referring to something broader than simply a financial realm.

This can be broadened. God is telling us that there are times and people to whom we owe fear, reverence, respect, and honour. For instance, in the book of Leviticus, God said, "Thou shalt rise up before the hoary head." That is, you respect those who are older than you, especially those who are extremely elderly. This obligation can be broadened beyond finances.

Look in your Bibles to 1 Peter chapter 3, beginning with verse 5. Here we are talking about Sarah, who was Abraham's wife: "For after this manner in the old time the holy women also, who trusted in God, adorned themselves, being in subjection unto their own husbands: Even as Sara obeyed Abraham, calling him lord: whose daughters ye are, as long as ye do well, and are not afraid with any amazement." Why did Sarah call her husband lord? Why was she in subjection to her husband? The answer is that God commanded that she be so. Thus she owed her husband reverence, honour, and submission.

Look in your Bibles to Ephesians chapter 5, and let us begin reading with verse 33. Paul says in verse 32, "This is a great mystery: but I speak concerning Christ and the church. Nevertheless let every one of you in particular so love his wife even as himself; and the wife see that she reverence her husband." The word reverence means to honour. This means that the husband owes the wife a Christ-like love, and the wife owes the husband a godly submission and a godly reverence.

When God says, “Owe no man anything,” and speaks about fear and honour, what is He talking about? As children, you owe your parents fear, honour, respect, and obedience. You would owe that to any superior. You would owe it to your husband or to your wife. So there is a broader reference being dealt with in Romans 13 than just the financial realm. Basically speaking, when God says, “Owe no man anything,” He is referring to what you and I would know as the financial realm. But there are other things that we owe besides money. Undoubtedly, then, the main thrust of Romans 13 and verse 8 would have to include, or be, the financial.

The Main Thrust: Financial Debt

Let us read Romans 13:8 one more time: “Owe no man anything, but to love one another: for he that loveth another hath fulfilled the law.” When God says, “Owe no man anything, but to love one another,” basically what He is teaching us is that we are to acquit ourselves of every obligation except love. You and I will never ever be able to absolve our debt of love. We are always bound and obligated to love

each other. So what we are to absolve ourselves of, then, is every debt except that of love.

There is a little minor problem in Romans 13 and verse 8—not really a problem, but a difference of interpretation dealing with the verse. The Greek word for "owe" is opheilete. Opheilete is the second-person plural of, number one, the present active indicative, and, number two, the present active imperative. So there are two different modes in which this word could be interpreted. If you interpret "owe" as a present active indicative, then you are interpreting this verse as a statement of fact.

Grammatical Considerations and the Imperative

Literally, what you would be reading is this: "You are not to be owing anyone anything but love." That would simply be a statement of fact. The present active indicative is like saying, "Roy is going to town tomorrow," or, "He's going to town right now." That is a statement of fact. However, when you get to the present active imperative, then it is taken as a command. I could say, "Roy, go to town." That is not a statement of fact; that is a command. So literally, the imperative would be this: "I command you to owe no man anything but love."

Undoubtedly, the context has to decide, and the context, I believe, decides for the imperative. We have the imperatives, "Render therefore to all their dues," and then there are other imperatives as well. In the context, then, it is a command: a command to acquit ourselves of every obligation and live debt-free in every area of life—financially, socially, civilly, and morally.

If I owe Doc respect, I must give him that respect. If I owe Don money, I must acquit myself of that obligation. If I owe my wife honour, I must honour her. If she owes me honour, she must honour me. He is basically commanding us to live debt-free in every area of our life.

In order to understand Romans 13:8, we have to turn to what we would call the analogy of faith. That is, we have to turn to the entirety of the Word of God and its general teaching concerning debt.

The Analogy of Faith: All Biblical Passages on Debt Are Negative

Let me show you how this is done. Look in your Bibles to 1 Corinthians 2:13. Today is an introductory message because next week I will probably begin on some of the case laws in the Old Testament, but let me show you basically what we are going to be doing. In 1 Corinthians 2:13, here is how we consult the analogy of faith. Paul writes, “Which things also we speak, not in the words which man's wisdom teacheth, but which the Holy Ghost teacheth; comparing spiritual things with spiritual.” We have to compare the interpretation of Romans 13:8 with the general teaching of the Word of God on the same subject throughout the Word of God. Very clearly, the way we check what Romans 13:8 truly means is to find out what the rest of the Word of God teaches on the same subject.

An interesting and important point to remember is that, of more than 50 passages in the Bible that speak directly about debt, and over 20 passages that speak indirectly about debt, all 70 passages are extremely negative. What do I mean by that? There is not one passage in the Bible that encourages debt. There is not one passage in the Bible that speaks positively about the benefits of being in debt. All are negative.

Proverbs 22:7 is a very powerful verse, and I hope you will be able to quote it before we get through this brief study. I do not know how long I will deal with this subject; I have handled it to some degree, perhaps in two or three messages, or three or four.

The Bible says, “The rich ruleth over the poor, and the borrower is servant to the lender,” or slave to the lender. The word servant is basically the word slave. God is telling us that whenever we borrow, we become indebted and, basically, the servant or slave of the lender.

Suretyship and Striking Hands Condemned

Let me cover something you may or may not have thought about: being a surety for someone, or what the Bible calls striking hands. Suretyship and striking hands are condemned in the Bible. There might be one exception, but generally speaking, they are

condemned. I will explain what that one exception may be in a moment.

Let us begin in Job. Job 17:3 says, “Lay down now, put me in a surety with thee. Who is he that will strike hands with me?” Since Job asked this question, we can turn through the Bible and find out its impact. Job is appealing to God. In fact, beginning with verse 1, he says, “My breath is corrupt, my days are extinct, the graves are ready for me. Are there not mockers with me? and doth not mine eye continue in their provocation?” He is speaking about his friends there. Then he says, “Lay down now, put me in a surety with thee. Who is he that will strike hands with me?”

What does it mean to be a surety, and what does it mean to strike hands? A surety is someone who stands good for someone else. A striker of hands is one who shakes hands and agrees to be surety for someone else, or to undertake someone else’s obligations.

In Proverbs chapter 6, the Word of God shows us what it says about suretyship and striking hands: “My son, if thou be surety for thy friend, if thou hast stricken thy hand with a stranger,” now we have two groups, the friend and the stranger. “If thou be surety for thy friend, if thou hast stricken thy hand with a stranger, thou art snared with the words of thy mouth, thou art taken with the words of thy mouth. Do this now, my son, and deliver thyself, when thou art come into the hand of thy friend; go, humble thyself, and make sure thy friend.”

“Give not sleep to thine eyes, nor slumber to thine eyelids. Deliver thyself as a roe from the hand of the hunter, and as a bird from the hand of the fowler.”

If we have become surety for a friend, or have stricken hands with a stranger, we have been snared with the words of our mouth. We have been trapped and caught. Therefore, we had better go and humble ourselves and make sure our friend—in other words, make sure that friend is indeed going to pay the bill, so that we will not have to pay it ourselves.

Thus he says in verse 5, “Deliver thyself as a roe from the hand of the hunter.” Escape the danger as a bird from the hand of the fowler. God is telling us not to be surety and not to be a striker of hands.

Now look in Proverbs chapter 11, verse 15: “He that is surety for a stranger shall smart for it: and he that hateth suretiship is sure.” He that is surety for a stranger shall smart for it, or be sore broken, as the Hebrew is; and he that hateth suretiship, or those that strike hands, is sure. God says the best way to stand fast on your own feet is not to be surety for anyone.

I remember, as a boy, that my father and two of his friends signed a note for six hundred dollars for a pastor. The pastor was a real rogue, although they did not know that when they signed the note. One day, after the preacher finished preaching, he borrowed a man's expensive watch, got in his car, drove off, and never came back. He literally stole the man's watch and left my father and the two men owing six hundred dollars.

My father was an old farmer, and he did not take kindly to people treating him like that. He got his two friends together, and they drove up to Macon and found the preacher. When they came back, they had the six hundred dollars and the watch. I do not know what went on, but I know they returned with everything they went after.

So God says, "He that is surety for a stranger shall smart for it." Although this man was a pastor, he was undoubtedly a crook and probably even unconverted. He stole a man's watch and basically tried to steal money from those men in the church.

Look in Proverbs 17 and verse 18: "A man void of understanding striketh hands, and becometh surety in the presence of his friend." A man void of understanding striketh hands. God's saying, basically, that if you agree to stand good for someone, you do not have good sense. Isn't that amazing?

Remember these verses. Although the Bible forbids striking hands and being a surety, in one sense of the word we are obligated to give charitable loans. I'll explain that next week; for now, I am pointing out that God says we are not to be surety. Look in Proverbs 20 and verse 16: "Take his garment that is surety for a stranger: and take a pledge of him for a strange woman."

“Take his garment that is surety for a stranger.” Let me put that in modern colloquialism: You become surety for someone, you are

going to lose your shirt. That is usually the way it goes. You are just going to lose your shirt.

Look in Proverbs 22:26: “Be not thou one of them that strike hands, or of them that are sureties for debts.” Once again, God says, do not be one that stands good for anyone. Look in Proverbs 27:13. Once again he says, “Take his garment that is surety for a stranger, and take a pledge of him for a strange woman.”

Very clearly, everything in the Word of God is against suretyship and striking of hands, or cosigning notes as we would call it, and standing good for someone in the financial realm. Now let me show you what is involved in being a surety. Look in your Bibles to Genesis chapter 43. This story is in light of the famine in the land.

Joseph is in Egypt and has all the food there. Joseph has found out that Benjamin is alive, and he has told his brothers that they will not get any more food unless they bring their brother Benjamin. Of course, he has held Simeon, I think, in prison as well. In Genesis 43, beginning with verse 8, after Jacob tells them to go down and buy a little grain, “And Judah said unto Israel his father, Send the lad with me, and we will arise and go; that we may live, and not die, both we, and thou, and also our little ones.” Now look what he tells him: “I will be surety for him; of my hand shalt thou require him: if I bring him not unto thee, and set him before thee, then let me bear the blame for ever.”

He says, “Now, Dad, if you do not send Benjamin with us, we are not going to get any more food.” He says, “I am going to be surety for him. I am going to take care of him. If I do not, then I am going to bear the blame forever.” Now look in chapter 44. Joseph says he is going to hold Benjamin and keep him there. Look what happened. Genesis 44, beginning with verse 30. Here is what Judah is saying.

"Now therefore when I come to thy servant my father, and the lad be not with us; seeing that his life is bound up in the lad's life; It shall come to pass, when he seeth that the lad is not with us, that he will die: and thy servants shall bring down the gray hairs of thy servant our father with sorrow to the grave. For thy servant became surety for the lad unto my father, saying, If I bring him not unto thee, then I shall bear the blame to my father for ever. Now therefore, I pray

thee, let thy servant abide instead of the lad a bondman to my lord; and let the lad go up with his brethren. For how shall I go up to my father, and the lad be not with me? lest peradventure I see the evil that shall come on my father?" So Judah said, “I've become surety.”

They were going to keep Benjamin as a bond slave. Judah said, “Now here am I. You keep me. You let the lad go. I'm his surety. I'll do the servitude. I'll take his place.” Being a surety, then, means literally that you undertake someone's obligations and undertake to stand in their place.

Have you ever wondered how we became so debt-oriented? How did we get in the mess that we're in today? Let me give you a little surprise. In 1929, 95% of all homes were bought for cash. Only 5% were financed. In 1999, 95% of homes are financed and only 5% are bought with cash.

Why Are We So Debt-Oriented?

Before 1945, practically no cars were financed. Our forefathers thought it was immoral and unethical to borrow money. An interesting question that popped into my mind is this: If these figures are true—and they are—how did we get in such debt today? Especially since everybody thinks that we're making so much more money than our grandparents ever made, and that we're so much better off economically than they ever were, how could they afford to buy homes and cars with cash?

Most of us can't. If we are in such better shape financially speaking, if our economy is so much better, why is it that our forefathers, our grandparents, bought houses and cars with cash, while our society as a whole is in debt up to its eyeballs?

The truth is, we do not have more money than our grandparents did. We are not better off economically. Bill Clinton claimed that the great surge of economic upswing was based upon his presidency, and we were supposed to be so much better financially than we had been four or eight years earlier. But the truth is, we do not have more money than our forefathers. We have less money because of inflation.

Inflation is not caused by higher prices. Higher prices are the result of inflation. Inflation is caused only by the government. The government is the only culprit because it allows the printing of more money. The more money that is printed, the more the value of the money already printed descends. As the value of money descends, prices ascend, because it takes more and more of the same thing to purchase what used to be purchased.

When I was a boy, you could buy a loaf of bread for twenty-five cents; when my father was a boy, you could buy it for a nickel. Today that same loaf of bread will cost two to three dollars. Yet I could still buy that loaf of bread for a quarter if it were pure silver, because that silver quarter would be worth two dollars in inflationary dollars.

In the 1930s, you could buy a brand-new car for a thousand dollars. I could still buy a brand-new car for a thousand dollars in gold, because one thousand dollars in gold is worth twenty to thirty thousand Federal Reserve notes. So it is not necessarily that prices have gone up. Yes, prices have gone up, but the reason is that the value of our money has gone down.

We actually have less, although the appearance is that we have more. We have a higher quantity, but not the quality. We have more, but it is less valuable than what our grandparents had.

Why do we owe so much money as a society? Why do we owe so much money as individuals and families? Why are we so debt-oriented? It is not simply because our money has been devalued, though that is certainly one reason. Another reason may be our ignorance—the ignorance of the teaching of the Word of God. Another may be our lack of discipline. Most of us want what we want, and we want it right now. We are not willing to wait.

Thirdly, it could be pure rebellion. We know what the Word of God teaches, but we do not care; we are going to do what we want anyhow. Or there could be a combination of all these. It could also be because we are so present-oriented that we fail to look to the future. Let me put this more plainly: it could be because we have a slave mentality. The slave is interested only in the present because the slave has no future. Consequently, he is interested only in making the present as comfortable as possible.

Do you realize that the average family, if its car motor blew up today, could not and would not have the cash to replace that motor tomorrow? They would have to borrow the money, and you are talking about only a couple thousand dollars. Why? Because we have wanted what we wanted now. We have failed to save, failed to prepare, and failed to look to the future.

It is true that many people are ignorant of the economic principles in the Bible. It is true that many are rebellious toward the truths of the Bible. It is true that every one of us is undisciplined to some degree. May I tell you, to the degree that we are ignorant, undisciplined, and rebellious, to that degree we have a slave mentality.

The Borrower Is Servant to the Lender

Turn in your Bibles to two passages. In Proverbs 22:7, we read, "And the borrower is servant to the lender." Now look at Galatians 5:1: "Stand fast therefore in the liberty wherewith Christ hath made us free, and be not entangled again with the yoke of bondage." How are you and I to stand free in the liberty of Christ? By owing no man anything. Let me tell you what I mean when Scripture says, "the borrower is servant to the lender."

I have a friend I grew up with who had a tremendous business. One day I went to his place of business—not being nosy—and saw three monthly payment books lying on the counter. One payment was $10,000, another $5,000, and another about $3,000. He had a minimum of nearly $20,000 a month going to banks for money he had borrowed for his business. Thankfully, he eventually sold the business, I think, and got out of most of the debt.

He drove a nice Cadillac. One day, as I was riding down the road with another friend, we passed his place of business. My friend said, "Boy, old so-and-so's really doing well, isn't he? He's got that big business, all those trucks, and drives a Cadillac."

I said, "I don't know if he's doing well. I don't really think he is. I know this: I wouldn't trade places with him."

He asked why. I pointed to the vehicle we were riding in. It was not new or much, but it was paid for. Our friend had bank bills to

pay every month. If it was raining, his men could not work, but he still had the expense of his employees and all those trucks. If business was off, he worried because those bills came due regardless.

I told him, “He may have more things than I do, but if I want to take off tomorrow and go fishing, I can. He cannot. If I want to go someplace else tomorrow, I can. He cannot. He is a slave to the lender. He has to work to pay back what he has borrowed. He is not working for himself; he is working for another man.”

Let me read what C. H. McIntosh wrote in 1864, quoting Romans 13:8, “Owe no man anything.” He said, “'Owe no man anything' is a precept so plain that the wayfaring man, though a fool, need not err therein. What right have I before God and man to wear a coat or a hat not paid for? What right have I to order a ton of coal or a pound of tea or a joint of meat if I have not the money to pay for it?”

It may be said, What are we to do? The answer is plain to an upright mind and a tender conscience: We are to do without rather than go into debt.

When Alice and I first got married, thirty-six years ago, I took a job with an insurance company in Thomasville, Georgia. I started out making sixty-five dollars a week. That was a lot of money back then. A motorcycle cop who worked for the city of Thomasville, and who was my friend, had been with the city for ten years and was only making sixty-five dollars a week. I started at sixty-five dollars a week, and every three months I received a five-dollar-a-week raise. So, in three months, I was making more than this man who had been with the city for ten years.

Since sixty-five dollars does not sound like a lot of money, Alice and I decided that we wanted some new furniture, so we would get some new furniture. I went down and charged it, getting it on a little monthly payment plan. We wanted some new appliances, so I went down and got those, and we put them on a little monthly payment plan. Whatever we wanted, we went and got, putting it on a monthly payment plan. All of a sudden, I woke up one day and found that every cent I was being paid was going just to pay these bills.

We had nothing to live on. I thought, I know what I will do. I will go down to the bank, borrow some money, consolidate all these bills,

and have one payment and money to live on. I did, and we did all right for a little while. But then we wanted this, and we wanted that. The next thing we knew, I owed the bank plus everybody else, because we went back and got those monthly payments again.

All of a sudden, every bit of my money was being taken to pay bills. I looked at my wife and said, “We’re not too smart.” I said, “I’ll tell you what we’re going to do. We’re going to buckle down and pay these bills off. We’re going to do without. After that, we’re going to live by one simple rule: a cash-only rule. If we have it, we’ll spend it. If we don’t, we’ll do without.” That is basically what we did, and that is basically what we do now. I have even been in situations here, and Don can tell you that many times the offerings are not very much at all. The only way I can get by is by staying out of debt.

So you remember this verse today. The borrower is the servant or the slave to the lender.

Conclusion and Future Topics

Now there are times when borrowing is necessary. I'll explain that next week, including times when we are obligated even to loan. But as a general principle, as a general rule, God says, “Owe no man anything.” If you can stay out of debt, you stay free. And you're able then to go and do not only as God would have you to go and do, but whatever you might want to go and do as well, because you're not obligated to work for anyone else.

Father, speak to our hearts today. Help us to understand these principles. And Father, give us your grace and your mercy and your love, enable us to live as we should live and bring our lives in conformity to your word. In Christ's name we pray, amen.

CHAPTER 2

The Christian & Debt

Part Two

In Exodus chapter 22, beginning with verse 25, we read: “If thou lend money to any of my people that is poor by thee, thou shalt not be to him as a usurer, neither shalt thou lay upon him usury. If thou at all take thy neighbor's raiment to pledge, thou shalt deliver it unto him by that the sun goeth down, for that is his covering only. It is his raiment for his skin: wherein shall he sleep? And it shall come to pass, when he crieth unto me, that I will hear; for I am gracious.”

Introduction to Biblical Case Law on Debt

The passage that I have just read in Exodus chapter 22 is biblical law. In order to understand ethics and justice, we must understand biblical law and the case laws in the Bible. A proper understanding of case law will enable us to apply biblical principles in our daily decisions and activities.

When you talk about case law, remember that there are three critical points. First, in the Bible there is a very broad principle, such as one of the Ten Commandments: “Thou shalt not kill” or “Thou

shalt not steal." Secondly, there is a specific case that illustrates that principle. Thirdly, you must make the proper application of that principle to your situation and your set of circumstances. The Bible gives us all the answers in principle and in germ form.

If God spelled everything out, we would not be able to carry our Bibles around. The Old Testament, then, is full of case law, and case law is nothing more than justice, truth, and biblical ethics encapsulated. Once you grasp the biblical law, you are grasping the principles of justice and truth. God places the truth before us in encapsulated forms so that we may readily apply it.

As I pointed out in the introduction, when I dealt with Romans chapter 13 and verse 8, where God says, "Owe no man anything," out of nearly fifty direct passages in the Bible concerning debt and twenty indirect passages, not one passage is positive. All are negative. Debt is universally condemned in the Bible; it is never encouraged. Yet at the same time, there are times when we must, and other times when we may, even be lent unto.

What are these occasions, restrictions, limitations, or regulations? As you look in Exodus chapter 22, the Lord gives us an illustration of one of those limitations and restrictions.

Distinction Between Commercial and Charitable Loans

What I am about to deal with today—and I will probably have to continue next week, because I will not finish—is known as a poor loan, a brotherly loan, or a charity loan. Please distinguish this clearly in your mind. I am not talking about a business venture or a commercial loan. I believe there are times, and I am going to show it to you in the Bible, when interest and usury may lawfully be charged.

For instance, look in your Bibles to Deuteronomy chapter 15. This is another aspect and a different situation. I am not talking about a poor loan when I read this to you. In Deuteronomy 15:3, the Word of God says: "Of a foreigner thou mayest exact it again; but that which is thine with thy brother thine hand shall release." He is talking about the sabbatical year, the year of release, in verses one through two. Whatever your brother owes you, you have to wipe it out; but

whatever a foreigner owes you, you may exact it again. Look at verse 6: “For the Lord thy God blesseth thee, as he promised thee: and thou shalt lend unto many nations, but thou shalt not borrow; and thou shalt reign over many nations, but they shall not reign over thee.”

If you are lending to other nations, that is a commercial loan, and usury or interest may lawfully be charged in that aspect. Deuteronomy 23:20 says, “Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury: that the Lord thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it.” Thus, unto a stranger thou mayest lend upon usury, but not to thy brother.

Deuteronomy 28:12 says, “The Lord shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow.”

When you come to the New Testament, remember the parable of the talents in Matthew 25. The individual who received one talent took it and hid it in the earth. When the Lord returned, he dug it up and said, “I knew thee, that thou art an austere man, reaping where thou hast not sown, and gathering where thou hast not strawed.”

“Here is that which is thine.” And what did our Lord say? “Thou wicked and slothful servant.” He continued, “Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury.” Here was an interest-bearing incident. The point is that not all interest is condemned in the Bible. I will explain that a little later.

But if you go back to Exodus 22, what we are dealing with is a poor loan, a charitable loan, or a loan to the brethren. The first thing to note is that the context of these charitable loans is to the brethren, especially to poor brethren. In Exodus 22:25, God says, “If thou lend money to any of my people that is poor by thee.” Note that phrase, “that is poor by thee.” Turn to Leviticus 25 and mark these passages; we will come back to them in a moment.

The Context of Charitable Loans: Poor Brethren in Desperate Need

Leviticus 25:35 says, "And if thy brother be waxen poor, and fallen in decay with thee; then thou shalt relieve him: yea, though he be a stranger, or a sojourner; that he may live with thee." Note the words, "if thy brother be waxen poor and fallen in decay." Deuteronomy 15:7 says, "If there be among you a poor man of one of thy brethren within any of thy gates in thy land which the Lord thy God giveth thee, thou shalt not harden thine heart, nor shut thine hand from thy poor brother."

Deuteronomy 23:19 gives the only exception where the brother is not classified as a poor brother: "Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury." So then here is a divine prohibition. God says that when we are dealing with the brethren, and especially the poor brethren, there is to be no interest and no usury charged. In each case, except Deuteronomy 23:19, the brother is specifically classified as a poor brother. In Deuteronomy 23:19, he may not necessarily be a poor brother, but at least he is a brother with a specific need.

Now note that in each one of these passages, debt is discussed as a necessity. In other words, it is an emergency situation. It is a survival requirement, or what you and I would call a life-threatening situation. What is God telling us? God is telling us that debt is not to be the normal, everyday part of our life.

We have come full circle in Christianity today. Unhappily, most Christians cannot function without debt and cannot live without debt. They have never understood the principles taught in the Word of God concerning frugality, discipline, and saving. They have never understood that indeed the borrower is servant unto the lender. I know one professing Christian brother who has personally been bankrupt three or four different times. It boggles my mind how people can just be in debt to that extent constantly and consistently. But the context of each of these passages that we read, and will be looking at, is that borrowing or going into debt is indeed a survival situation. It is not what you and I would know as the ordinary, everyday aspect of life.

In Exodus chapter 22, the passage begins with this context: “Thou shalt neither vex a stranger, nor oppress him: for ye were strangers in the land of Egypt. Ye shall not afflict any widow, or fatherless child. If thou afflict them in any wise, and they cry at all unto me, I will surely hear their cry; and my wrath shall wax hot, and I will kill you with the sword; and your wives shall be widows, and your children fatherless.” Then he says, “If thou lend money to any of my people that is poor by thee, thou shalt not be to him as a usurer, neither shalt thou lay upon him usury.”

In this context, the stranger, the widow, the fatherless child, and the poor are all mentioned together. These different classes of people have one thing in common: they are helpless and dependent. They are economically vulnerable through no fault of their own. An orphan cannot help that his parents have died. A widow cannot help that her husband has died. A stranger cannot help that, in the providence of God, he has been placed where he has no family.

When God speaks of the poor brother in verse 25, he is not speaking of an individual who is a drunkard, lazy, and slothful, and simply will not work. He is speaking of a poor brother upon whom, through the providence of God, distress and hard times have fallen through basically no fault of his own.

The emergency nature of this situation is made clear in verse 25: “If thou lend money to any of my people that is poor by thee, thou shalt not be to him as a usurer, neither shalt thou lay upon him usury.” Then verse 26 says, “If thou at all take thy neighbor's raiment to pledge, thou shalt deliver it unto him by that the sun goeth down: for that is his covering only.” It is “his raiment for his skin: wherein shall he sleep?” And God says, “when he crieth unto me, that I will hear; for I am gracious.” The context of this charity loan, or poor loan, is that the brother is so poor that the only thing he has for collateral is the coat on his back.

Collateral and the Prevention of Multiple Loans

Now God says this is a desperate situation. If the only thing you and I have as collateral are the clothes on our backs, then we are basically destitute, desperate, helpless. If you take the coat for security, you have to give it back before the sun goes down, because that is what

the man sleeps in; that is his cover. He cannot even afford a quilt or a blanket. This once again shows the desperate situation of the individual who wants to borrow the money.

Now let me ask you a question. Why would a lender take a man's coat and hold it as collateral when he knows that he has to give it back before the sun goes down? To me, that would appear to be more trouble than it was worth. But why would anyone do that? Let me tell you why: in order to keep the poor brother from obtaining multiple loans on the same garment. What God is saying is that we are not to have multiple loans on the same piece of collateral.

Now look in your Bibles to Deuteronomy 24:17. Here is one exception. God says, "Thou shalt not pervert the judgment of the stranger, nor of the fatherless; nor take a widow's raiment to pledge." You cannot take a widow woman's raiment to pledge. You can take the raiment of other individuals, but it is to prevent them from getting multiple loans on the same piece of collateral.

When God is talking about the poor in the Bible, the people referred to as poor are not defined by civil statute. What is poor? I would consider myself poor compared with some folks, wouldn't you? Yet compared with others, I am excessively and filthy rich. Although I am not rich, if we look at third-world countries or even some people in our own American cities, we have more than we can ever shake a stick at.

The Lender's Discretion and Moral Responsibility

Who determines what a poor brother is? It is the lender. It is not the state. You cannot have a civil definition of poor, because the state is not the Messiah or the Savior. Once the state gets involved, as you shall see later, it is nothing more than a corruption of what you and I would know as biblical charity. Therefore, it is the lender's determination as to who does or does not receive a loan.

For instance, if Bob and Don both came to me and said, "Brother Weaver, I need to borrow a hundred bucks. We're both destitute," I might know that Bob had foolishly thrown his money away and would not work consistently. Don, however, might be in dire need because Anita had been sick or some other desperate situation had

arisen. If I had money to help only one, which would I help? I would help Don and not Bob. In other words, it is my determination, not the state's. The state is not to pass a law saying, "You must be charitable; you must give. We are going to take so much from you." I am going to show you that it is the state that makes biblical charity almost criminal.

Consider the Scriptures concerning the poor in the Bible. The determination does not go to the state. Let me show you some Scriptures concerning the poor, and I want you to see once again that the determination does not go to the state. Proverbs 14:31 says, “He that oppresseth the poor reproacheth his Maker: but he that honoureth him hath mercy on the poor.” Now God says if you oppress the poor, you are reproaching God. On the other hand, if you honor God, you are going to be merciful toward the poor.

Proverbs 17:5 says, “Whoso mocketh the poor reproacheth his Maker: and he that is glad at calamities shall not be unpunished.” So once again, if we mock and make fun of the poor, God says this is a reproach to Him. Proverbs 21:13 says, “Whoso stoppeth his ears at the cry of the poor, he also shall cry himself, but shall not be heard.” I like this verse. Oh, do you see that? God said if we stop our ears at the cry of the poor—that is, if we fail to help when we can help—then God says we shall cry ourselves, but we shall not be heard.

Proverbs 22:22–23 says, “Rob not the poor, because he is poor: neither oppress the afflicted in the gate: for the Lord will plead their cause, and spoil the soul of those that spoiled them.” Isn’t that interesting? God says the determination as to whether or not we help the poor is ours. But He said, I want you to understand there is also a relationship between you and Me. If you are not merciful, then God says He will not be merciful to you. If you do not help, then the time will come when you will cry and He will not help you. If you mock the poor and reproach the poor, then God says you are mocking and reproaching Me.

Psalm 12:5 says, “For the oppression of the poor, for the sighing of the needy, now will I arise, saith the Lord; I will set him in safety from him that puffeth at him.” If you want to get God riled up, start oppressing the poor and mocking and reproaching them, and God says, “I will rise up and set the situation straight.”

Let me emphasize this: when we are talking about helping the poor, we are not talking about subsidizing evil. Just because someone is standing on the street corner with a cup in his hand does not mean I am going to throw money into that cup. I do not know whether the man is a dopehead, a drunkard, or a lazy, indolent individual. What does God say? "If any will not work, neither should he eat."

Therefore, whoever I help, I have a responsibility to make sure that I do not subsidize wickedness or evil. I have seen people standing beside the road, begging and obviously hungry. I do not mind buying them a sandwich and handing it to them, saying, "If you are hungry, here, eat it." But if I do not know the man, I am not going to give him money to go out and buy drugs or drink with. He can just do without.

Prohibition of Interest on Charitable Loans

So, first of all, note that it is a poor brother, or at least a brother with a specific need.

Secondly, charitable loans are what we would call interest-free loans. We cannot charge usury or interest. Exodus 22:25 says, "If thou lend money to any of my people that is poor by thee, thou shalt not be to him as a usurer, neither shalt thou lay upon him usury." The same thing is taught in Leviticus 25:36: there is to be no usury. Deuteronomy 23:19 says, "Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury." Thus, if George comes to me hungry, I cannot say, "I cannot charge you interest because you are a Christian brother, so I will not give you money; but I will tell you what I will do."

"I'll give you ten cans of beans, and you bring me back twelve cans of beans." God says, "No, you can't do that either." There should be no interest charged on anything that you loan your poor brother. Why? Because God is the sovereign owner of the world. Psalm 24:1 says, "The earth is the Lord's, and the fulness thereof; the world, and they that dwell therein." In Psalm 50, it is God who owns the cattle on a thousand hills.

We are merely His stewards, merely the recipients of God's mercy and grace. It is only God's merciful providence and graciousness toward us that we are not destitute ourselves. Think about that. It is the mercy and grace of God that we are not destitute. God owns everything, and everything He gives us, He gives us as a stewardship.

When you and I charge interest on a poor or charitable loan to a poor brother, what are we saying? "God, You are not the sovereign owner of this; I am, and I do not care what You say. I am going to do whatever I want to do." Thus, I am reproaching God, blaspheming God, and literally denying His sovereignty.

Consider the collateral that you have in reality on a poor loan to a poor brother. It is the best collateral in the entire world, and this is why you do not need to charge interest. Proverbs 19:17 says, "He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will he pay him again." If I am merciful to a poor brother, who am I really lending to? The Lord. God says, "I'll see that you get that which you loan."

That is the best cosigner I have ever come across. He guarantees it absolutely. You say, "What if the brother doesn't pay me back?" It does not matter. God said, "I'll make sure that you're paid back. You will get your money and you will get it plus."

Would you charge the Lord interest? You say, "Of course not." Yet God says, "He that hath pity upon the poor lendeth unto the Lord." These charitable loans are, so to speak, loans to God. Would you charge God interest? You say, "Of course I would not." I'll bet you have in time past. Some of you, anyhow. In fact, Christians do it all the time. Have you ever bought a church bond?

Application to Church Bonds and Christian Organizations

Some of you have, and some of you haven't. Do you know what church bonds are? That is when you lend money to the church, and the church then offers you a certain rate of interest, along with the principal to be paid back in a given period of time. When God forbids us to charge usury or lend upon usury to a poor brother, it clearly and plainly prohibits interest on all charitable loans to other

Christians, especially loans to churches or to any Christian organization doing the work of the Kingdom of God in the name of Jesus Christ.

Let me go further. Any pastor who encourages his people to make interest-bearing loans to a church is violating the Word of God. Now, there may be a time when the church may have to borrow. But if it borrows from Christians, Christians are prohibited from charging interest. Why? Because it is money lent unto the Lord.

Biblical Condemnation of Usury and the Death Penalty

Psalm 15 gives us a description of the godly man: “Lord, who shall abide in thy tabernacle? who shall dwell in thy holy hill?” That is a good question: Who is going to live with God? “He that walketh uprightly, and worketh righteousness, and speaketh the truth in his heart. He that backbiteth not with his tongue, nor doeth evil to his neighbour, nor taketh up a reproach against his neighbour. In whose eyes a vile person is contemned; but he honoureth them that fear the Lord. He that sweareth to his own hurt, and changeth not. He that putteth not out his money to usury, nor taketh reward against the innocent. He that doeth these things shall never be moved.”

Jeremiah was a hated man because of the message that he preached. In his defense, he said, “Woe is me, my mother, that thou hast borne me a man of strife and a man of contention to the whole earth!” Jeremiah said, “Everybody seems to be upset with me. I have neither lent on usury, nor men have lent to me on usury; yet every one of them doth curse me.” He was saying, “I don't understand how everybody can hate me just for preaching the truth. I'm not a usurer, I don't loan on usury, and I don't receive any interest on anything.”

SCRIPTURE READING - Ezekiel 18:5-13 (KJV)

> But if a man be just, and do that which is lawful and right, and hath not eaten upon the mountains, neither hath lifted up his eyes to the idols of the house of Israel, neither hath defiled his neighbour's wife, neither hath come near to a menstruous woman, and hath not oppressed any, but hath restored to the debtor his pledge, hath spoiled none by violence, hath given his bread to the hungry, and hath covered the naked with a

> garment; he that hath not given forth upon usury, neither hath taken any increase, that hath withdrawn his hand from iniquity, hath executed true judgment between man and man, hath walked in my statutes, and hath kept my judgments, to deal truly; he is just. He shall surely live, saith the Lord God.
>
> If he beget a son that is a robber, a shedder of blood, and that doeth the like to any one of these things, and that doeth not any of those duties, but even hath eaten upon the mountains, and defiled his neighbour's wife, hath oppressed the poor and needy, hath spoiled by violence, hath not restored the pledge, and hath lifted up his eyes to the idols, hath committed abomination, hath given forth upon usury, and hath taken increase: shall he then live? He shall not live: he hath done all these abominations; he shall surely die; his blood shall be upon him.

Ezekiel chapter 18 and verse 13 puts lending upon usury among those crimes that merit the death penalty. In this context, it would have to be lending upon usury to a poor brother or to a Christian brother. God says that those who do this deserve the death penalty. I wonder, has it ever crossed the minds of preachers and Christians that the reason we have so many dead churches is that we have violated this law? God has killed us spiritually, and some physically, but some spiritually.

Look back in your Bibles to Exodus chapter 22 and verse 25. Note a very significant word: “If thou lend money to any of my people that is poor by thee.” What is the significant word? “If.” In other words, God does not compel us to lend. He has certainly given us very persuasive arguments and reasons why we should lend to poor brethren and why we should lend interest-free, but He leaves that up to our discretion.

The Voluntary Nature of Lending and Distinction of Strangers

Look at Leviticus chapter 25, verse 35: “And if thy brother be waxen poor, and fallen in decay with thee; then thou shalt relieve him: yea, though he be a stranger, or a sojourner; that he may live with thee. Take thou no usury of him, or increase: but fear thy God; that thy

brother may live with thee.” Leviticus 25:35-36 extends these no-interest charitable loans not only to Israelites, but even to those strangers and sojourners who had come in to live with Israel.

Deuteronomy chapter 23, verse 20, says: “Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury: that the Lord thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it.” Again, “Unto a stranger thou mayest lend upon usury.” Yet Leviticus 25:35 says, “And if thy brother be waxen poor, and fallen in decay with thee; then thou shalt relieve him: yea, though he be a stranger, or a sojourner; that he may live with thee.”

Is there a contradiction here? Verse 35 says, "The charitable interest-free loan is to be given to the poor brother by thee or the stranger, the sojourner." But when you get to Deuteronomy 23:20, it says, unto a stranger you may charge interest. Is there a contradiction? The answer is absolutely no.

The stranger in Leviticus 25:35 is the Hebrew word "ger." The word sojourner is the Hebrew word "toshav." The stranger and the sojourner were what you and I would call resident aliens. In fact, the Hebrew word literally means to sit, to remain, to be settled, or to dwell. In Leviticus 25:35, these were people from outside Israel coming into Israel professedly to worship the one true and living God and submitting themselves to the covenant. Though they were not true Israelites, so to speak, they were making a profession of faith and living among God's people. As they obeyed the covenant, God said that they were to receive this interest-free loan as well.

But in Deuteronomy 23:20, the word stranger is "nokri," which means a foreigner—someone who has absolutely no connection with the faith, and someone with no connection to the covenant.

Now let me make an application. If I have a poor brother in this assembly, and I have the wherewithal to lend unto him, and he is a worthy recipient, I may lend to him at my discretion without interest. I may also lend to a brother in another congregation, or to a Christian anywhere. That is my discretion, and I may lend without interest. But here is an unsaved man who wants to borrow money

from me. He has no connection with the faith whatsoever. I may say, "Look, I'll loan you a thousand bucks at 10% interest."

Why may I lend to an unbeliever, to a stranger, upon usury and not upon a brother? The answer is this: usury is a form of dominion. It is a form of exercising control and bringing the wicked into submission. God says that we may lawfully charge them interest.

Biblical Charity vs. the Welfare State

I want you to understand this before I close today: charitable loans, poor loans, are not entitlements. You understand that word? You know what the world thinks? The world thinks they are entitled to everything—black, white, pink, purple, yellow, polka dot, it does not matter. We have raised a generation of people who believe the government owes them everything. They are entitled to it. Many of the governmental programs are called entitlement programs.

Unlike biblical charity, the welfare state does not distinguish between the godly and the ungodly, the righteous and the unrighteous, covenant keeping and covenant breaking. If you are an unmarried single woman with five children by different men, you are going to be well off financially in our world today. If you want to have more children, they will give you more money. If you want to be lazy and indolent and not work, you can get all kinds of entitlement programs from the government. It does not matter to them whether someone is righteous or unrighteous, moral or immoral.

God's charity, however, is based upon biblical law and biblical ethics. Biblical charity is morally conditional. I can only lend on an interest-free loan to those who are morally upright. I am trying to subsidize and help the faithful, undergirding the community of faith and the covenant. I am not going to help the lazy, the indolent, the rebellious, the wicked, and the ungodly.

The welfare state is to biblical charity what fornication is to biblical marriage. It is the bastardization and corruption of biblical charity. You and I are not to give and loan indiscriminately. We are to loan to poor brethren discriminately, saying, “Yes, we understand that in the providence of God you have come into hard times, and I

am willing to help you." But we do not hand out loans willy-nilly to anybody and everybody.

Although the Bible speaks disparagingly concerning debt, there are times when we must lend and be lent unto. There are other regulations I will deal with, Lord willing, next week. It is like these Bibles: I would rather be used of God to send those Bibles to prisoners than be in prison with somebody sending me a Bible. I would rather be in a position to loan and help a poor brother than to be in a position where somebody had to loan and help me.

It takes only a snap of God's providential finger for the roles to be reversed. Therefore, God tells us that when we lend to the poor, our poor brethren, we are lending to Him; and whatever we give, He will stand good for it.

Father, in the name of Jesus Christ, we bow to Thee this day. We ask You to help us and build us up in the most holy faith. We pray, Father, that You would stir us. Help us to live for Thee, to do our best to stay out of debt and stay away from debt. Although there are other regulations which we have not yet given, help us, Lord, to order our lives according to Thy truth, based upon that which we do know. We trust Thee, Lord, for every answer and every detail. In Christ's name we pray. Amen.

CHAPTER 3

The Christian & Debt

Part Three

SCRIPTURE READING - Deuteronomy 15:1-14 (KJV)

Introduction and Scripture Reading

Deuteronomy chapter 15, beginning there with verse 1:

"At the end of every seven years thou shalt make a release. And this is the manner of the release: Every creditor that lendeth aught unto his neighbor shall release it; he shall not exact it of his neighbor, or of his brother; because it is called the Lord's release. Of a foreigner thou mayest exact it again: but that which is thine with thy brother thine hand shall release;

"Save when there shall be no poor among you; for the Lord shall greatly bless thee in the land which the Lord thy God giveth thee for an inheritance to possess it: Only if thou carefully hearken unto the voice of the Lord thy God, to observe to do all these commandments which I command thee this day."

That phrase, "save when there shall be no poor among you," is explained by verse 5: "Only if thou carefully hearken unto the

> voice of the Lord thy God, to observe to do all these commandments which I command thee this day." So if you do not obey God, there are going to be a number of poor in the land.
>
> Verse 6: "For the Lord thy God blesseth thee, as he promised thee: and thou shalt lend unto many nations, but thou shalt not borrow; and thou shalt reign over many nations, but they shall not reign over thee. If there be among you a poor man of one of thy brethren within any of thy gates in the land which the Lord thy God giveth thee, thou shalt not harden thine heart, nor shut thine hand from thy poor brother: But thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need, in that which he wanteth. Beware that there be not a thought in thy wicked heart, saying, The seventh year, the year of release, is at hand; and thine eye be evil against thy poor brother, and thou givest him nought; and he cry unto the Lord against thee, and it be sin unto thee. Thou shalt surely give him, and thine heart shall not be grieved when thou givest unto him: because that for this thing the Lord thy God shall bless thee in all thy works, and in all that thou puttest thine hand unto. For the poor shall never cease out of the land: therefore I command thee, saying, Thou shalt open thine hand wide unto thy brother, to thy poor, and to thy needy, in thy land."
>
> "And if thy brother, an Hebrew man, or an Hebrew woman, be sold unto thee, and serve thee six years; then in the seventh year thou shalt let him go free from thee. And when thou sendest him out free from thee, thou shalt not let him go away empty:"

"Thou shalt furnish him liberally out of thy flock, and out of thy floor, and out of thy winepress: of that wherewith the Lord thy God hath blessed thee thou shalt give unto him." Now let me take a few moments and review the principles that we have seen thus far. Remember, I began the first message on Romans 13:8, where God says, "Owe no man any thing."

Review of Foundational Principles on Debt

I showed you that, out of the fifty direct passages concerning debt in the Bible and twenty indirect passages, all of them condemn debt. Debt is never encouraged in the Bible. These are basic foundational principles. Debt is never, ever encouraged in the Bible; it is always presented in a negative sphere and in negative terms. It is not commended, but condemned.

Although the Bible speaks against debt, it points out that there are times when it is absolutely necessary to borrow and times when it is absolutely necessary to go into debt. Therefore, although the Word of God condemns debt, God lays down regulations concerning it. In regard to borrowing, if we are forced to borrow or go into debt, the Bible always pictures that as a destitute situation. Let me put it another way: it is a life-threatening situation, a time of emergency.

We went over this last week, where God said that if you lend money to the poor brother who is by you and take his coat for collateral, the only thing the man has is the coat on his back. His livelihood and ability to live and continue are at stake. Therefore, when we borrow, it should be a time of emergency. We do not run out and borrow money merely because we want a new car, a new television set, or something else new.

Thirdly, if we are forced to borrow or go into debt because of God's providential circumstances in our life, we should seek to borrow from the brethren, "if thy poor brother that is by thee." There is no time when we should go to the heathen or the pagans. We can go to the brethren. The brethren are supposed to be compassionate, and God tells us clearly that if we borrow, we should borrow from our brethren and not from the heathen.

Fourthly, when brother lends to brother, it is always without usury or interest. Look in your Bible to Deuteronomy 23:19: “Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury: Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury: that the Lord thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it.” Of course, you find the same thing in Exodus 22, where God

forbids us to lend upon usury or interest to our brethren. In three of the cases, our brethren are called poor brothers. In this case, the brother is not necessarily called a poor brother, but God simply says that if we lend to the brethren, we cannot lend upon usury.

This is what we would know as a charitable loan. I distinguish this from a business, commercial, or mutually beneficial loan. This is in the context of what we would call a charitable loan. God says that when we deal with our brothers, we are not to deal with usury. By the way, I believe there are ways to get around usury even in business loans.

For instance, if I needed to borrow $20,000 from Don, and Don had $20,000 to lend me, it would not be because I was poor or hungry, but because I had a business venture I wanted to enter and needed more capital. Don would not necessarily have to charge me interest. He could take a percentage of my business or a percentage of the profit.

In one sense, that is interest; in another sense, it is not. If I fail, I still owe him his $20,000. But if I do not fail, he gets his $20,000 back plus something more. Thus, there are ways to work around interest even in commercial or business loans.

We are dealing primarily with this charitable loan, or poor loan. Deuteronomy 15:2 says, “And this is the manner of the release: Every creditor that lendeth aught unto his neighbor shall release it; he shall not exact it of his neighbor, or of his brother; because it is called the Lord's release.” Verse 4 adds, “Save when there shall be no poor among you; for the Lord shall greatly bless thee in the land which the Lord thy God giveth thee for an inheritance to possess it.” Then verse 12 says, “And if thy brother, an Hebrew man, or an Hebrew woman, be sold unto thee, and serve thee six years; then in the seventh year thou shalt let him go free from thee.”

The Six-Year Limitation on Charitable Loans

Here is the principle: on these loans, these charitable loans, these poor loans, there is a limitation of six years. If I were to borrow money from Chester, the maximum period for which I could borrow that money would be six years. We might have an arrangement for

one year, but that does not change the length of the six-year limitation.

The seventh year in the Old Testament was a sabbatical year. In a sabbatical year, the land rested. In fact, everyone was to rest. Therefore, it was a termination of debt as well.

Suppose, for instance, that I borrowed $10,000 from Tony just after we had finished a sabbatical year. There would be six years available. If I borrowed it for a year and then did not have the money to pay him back, what would that mean? It would mean that I had five years to work out that debt. Tony could either have me sold as a bond slave until I worked it out, or I would become his bond slave until it was paid. But I would have five years to work it out. On the seventh year I was to be free. If I had not worked it out by the seventh year, he would forgive me the remainder of that debt, and I would be released from any servitude whatsoever. The poor man who was unable to pay his debt, then, had to work it out.

Poverty is no excuse for lack of character, and poverty does not negate responsibility. The poor man who is unable to pay is still able to work.

Warning Against a Hard Heart and Evil Eye

In Deuteronomy 15, God warns us against refusing the poor. The Bible says, “Whosoever lendeth unto the poor lendeth unto the Lord, and that which he hath lent shall be repaid him.” God is saying, If you will honor Me, I am going to stand good for the poor. The poor may not be able to pay it back to you, but He assures you that He will see that you get whatever you lend to the poor, because when you lend to the poor in these charitable loans, you are lending unto Him.

Here is the warning in Deuteronomy 15:7: “If there be among you a poor man of one of thy brethren within any of thy gates in the land which the Lord thy God giveth thee,” then, “thou shalt not harden thine heart, nor shut thine hand from thy poor brother.” That is why we are always to borrow from the brethren. The brethren are supposed to be compassionate, and God says we had better not harden our hearts.

There is another term associated with a hardened heart. In verse 8, He says, “But thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need, in that which he wanteth.” Then comes the warning in verse 9: “Beware that there be not a thought in thy wicked heart, saying, The seventh year, the year of release, is at hand; and thine eye be evil against thy poor brother, and thou givest him nought; and he cry unto the Lord against thee, and it be sin unto thee.” Note the phrase, “that thine eye be evil.” The evil eye and the hardened heart are basically synonymous.

Many of us who grew up in the last fifty years remember the comic strip Little Abner. Do you remember the man known as Evil Eye Flegal? He was dressed in about a twenty-zoot suit or something like that, with a long gold chain, shoes, spats, and a hat. He was the man who could jump around and put the evil eye on you, or put the hex on you.

That has nothing to do with what I just read in Deuteronomy chapter 15. An evil eye is an eye that is selfish, hardened, and obstinate. If you will study the Bible, the Bible says, “But he that hath a bountiful eye shall be blessed.” The evil eye is in opposition to the bountiful eye. The bountiful eye is the charitable eye, the giving eye, and the compassionate heart. But the evil eye is the obstinate heart.

Now, let us go back to verse 9. “Beware that there be not a thought in thy wicked heart, saying, The seventh year, the year of release, is at hand; and thine eye be evil against thy poor brother.”

Suppose I go to George and say, “George, I need to borrow $10,000. I am really in bad shape.” George looks at me and says, “I bet you would, because this already happens to be the sixth year and the ninth month. You would only have three months to pay me back.” God says, You had better beware and do not think like that. If the man is really hungry and in need, you still give, regardless of the fact that the year of release is at hand.

There is a warning here to the brethren not to be hard-hearted and selfish if there is indeed a genuine need. He is not obligated to lend me $10,000 simply so that I can upgrade my automobile. But if

there were a real emergency in my life, then there would be an obligation—not merely for some luxurious item.

If the brother did not pay back that which he borrowed, then he was sold into servitude until he worked it out in the seventh year. On the seventh year, whatever was not worked out was canceled. It was forgiven because it was the Lord's release.

Freedom Dues for the Released Servant

If that poor brother worked for six years, five years, or three years, when the seventh year came, not only was the debt forgiven, but when he was released from his bondage, he was given what is known as freedom dues. Deuteronomy chapter 15, beginning at verse 12, says: "And if thy brother, an Hebrew man, or an Hebrew woman, be sold unto thee, and serve thee six years; then in the seventh year thou shalt let him go free from thee. And when thou sendest him out free from thee, thou shalt not let him go away empty: Thou shalt furnish him liberally out of thy flock, and out of thy floor, and out of thy winepress: of that wherewith the Lord thy God hath blessed thee thou shalt give unto him."

The poor man was not sent away empty. He was given what was necessary to sustain his life and to get him started again on the road to financial freedom, so that he would not end up as a slave.

Now these freedom dues were not only in the Bible; they are in history. Consider these accounts of freedom dues in colonial America.

"The customs governing indentured servitude in colonial America in the 17th and 18th centuries limited the term of service to a maximum of seven years," based, of course, upon the Bible, "and required the master to provide the departing servant or an apprentice with the tools of the trade he had learned. These freedom dues generally consisted of a suit or two of clothes, a set of tools, a rifle, and prior to the mid-18th century, sometimes 50 acres of land."

John Van Der Zee, in Bound Over: Indentured Servitude and American Conscience, reports that Virginia and Maryland granted 50 acres of land to all immigrants, but the landowners who paid the indentured servants' fares generally wound up as the owners.

Between 1670 and 1680, of the 5,000 indentured servants entitled to receive 50 acres, only 1,300 actually collected. Of these, 900 immediately sold the land. Only 241 took warrants for the land. In all, less than 4 percent of the people who entered the colony as servants finished out their time and settled as free men. Isn't that amazing?

This tells us something about human nature. Human nature would rather be a servant. We would rather have someone looking after us. Do you know why most of us do not want to make hard decisions? Because we want someone else to tell us what to do. We do not want to take responsibility for our own decisions.

Van Der Zee also reports that President James Madison's forefather, John Madison, brought indentured servants to Virginia and collected their land: 800 acres in 1657, 300 acres in 1662, and 200 acres in 1664. He paid them for it, but they did not want the land, and so he took it—or the king of England was granting the land at that particular time. Certainly, they wanted people there to work, populate the colony, and send goods back to England. Even in colonial America, then, there were freedom dues as such.

The rest of our time today, I want to make some applications based on what we have just read. Why did God set a limit of six years for debt? Why was it that in the seventh year the individual was to be free? By the way, do you realize that a lot of our bankruptcy laws are based upon this? A lot of the statute of limitations is based upon this, as well. If you put a lien against someone, it used to be that, at the end of six years, it ran out. You had to go back through the process and get another lien all over again. I think they may have changed some of that recently, but that was the way it was. It was based upon this principle. Why does God set a time? Why does He say six years, and in the seventh you go free? There are numerous answers, and let me give you five or six today.

Reasons for the Six-Year Limit

First of all, I want you to understand that debt is servitude. Proverbs 22:7 says, "The borrower is servant or slave to the lender." Any way you cut it, debt is servitude.

You must remember that the children of Israel had just been brought out of Egypt. They were permanent slaves, so to speak, or at least they had been for four hundred years. God brings them out and says, “Look, I want you to understand that debt is servitude, and therefore you are to be My free men. Therefore, I am going to put a limitation on debt.” The same principle is true today. In Galatians 5:1, notice this statement: “Stand fast therefore in the liberty wherewith Christ hath made us free, and be not entangled again with the yoke of bondage.” God tells us to stand fast in the liberty, or freedom, wherein He makes us free. Now look in 1 Corinthians 7, and notice verse 23.

First Corinthians 7:23 says, "Ye are bought with a price; be not ye the servants of men." You are bought with a price. Why should we not be the slaves of men? Because we are the slaves of Christ. He has bought us. Let me put this in no uncertain terms: our lives, our bodies, our monies, and our talents do not belong to us as individuals. They belong to the Lord. He has bought us hook, line, and sinker. We are His. We are His servants; we are His slaves. Paul delighted to call himself Paul, the servant, or the slave, of Jesus Christ.

We must understand that debt is servitude. Here is a second reason why there was a limitation: we are not to mortgage our future for present gratification. Our lives are not our own; they belong to the Lord. Therefore, none of us has a right to mortgage our future indefinitely, like everybody does.

The word mortgage comes from the French language. The word "mort" means dead—mortician. The word "gage" is pledge. A mortgage is a dead pledge. What does that mean? It means that you are dead to yourself and obligated to work for someone else until you are dead. You can only be released from your mortgage by death. So, actually, the word mortgage literally means servitude unto the dead.

Think about that when you have thirty-year mortgages on your homes and twenty-five-year mortgages. The one who has a mortgage is literally dead to himself and his lifestyle. He must now live and work for the one who is the mortgagee, the one who holds that dead pledge on him and on his property.

The normal life, then, of a covenant man, based on the Scriptures we have looked at, is basically to be a debt-free life. Why? Because we are not to be the slaves of any man. We are to live in freedom and obedience, and you cannot do that without being debt-free.

Short-term loans are occasionally necessary. That is what he is telling us in the six years. But long-term loans, or lifetime loans, mortgage our future, and we have no right to do that. What is he saying? "Boast not thyself of tomorrow; for thou knowest not what a day may bring forth." We have no right to mortgage that which we absolutely know nothing about, with no assurance that we will even be here tomorrow.

Here is another reason I believe the Lord limited this to six years: if a man has not learned his lesson in six years, he probably never will. God places this financially strapped man, who has borrowed money from someone able to loan it, under the authority of the financially well-off man. Unable to pay the debt back, he works for the wealthy man for six years at the maximum.

During that time, he is to learn from the man for whom he works. He is under his tutelage, learning frugality, discipline, responsibility, and accountability. If a man cannot learn to control and master himself in six years—if he cannot say, "I either have to learn something, or I am going to be a perpetual slave"—then he never will.

Let me give you a modern-day statistic that may shock you: those who have not worked by the age of twenty-one never will. Look at the young people in America who do not even know which end of an axe to pick up, or which end of a hoe or shovel to use. Where do they get their money? Welfare, food stamps, disability—whatever.

I am not talking about blacks only. I am talking about whites and any other color you want to mention. I recently told a black man, "I hate to admit this, but it is the truth. Do you realize that most blacks and most whites under fifty are not worth shooting?"

The Sabbatical Release

If you do not believe that most young people do not want to work, go downtown to the black quarters or to the white quarters, wherever

you want to, pick up a young man, and try to get him to work for you for a day or two. You might as well do it yourself, because you have to hold his hand and make him do it; he will not do it when you turn your back. You might as well save yourself that money, because most young people do not want to work. They do not have the character, the knowledge, or the ability. What they want is a paycheck.

What God is saying is this: if a man cannot get control of himself in six years, guess what he is going to turn out to be? A perpetual slave. If he has not learned in six years, by the time he gets free and receives his freedom dues, he is going to sell them or do without, then have to borrow and go right back to it again.

Most people today do not have the mentality to live as free men, much less the character.

The release was in the sabbatical year. You say, “Brother Weaver, that is very plain. It is the seventh year.” But do you know what happened in the seventh year? Three things happened particularly. First, debts were forgiven. Second, Hebrew bondservants were freed. Are you ready? Third, the land rested.

No crops were planted or harvested. The only thing to eat that year was what grew of itself or what had been stored. Exodus 23:10–11 says, “And six years thou shalt sow thy land, and shalt gather in the fruits thereof: But the seventh year thou shalt let it rest and lie still; that the poor of thy people may eat: and what they leave the beasts of the field shall eat. In like manner thou shalt deal with thy vineyard, and with thy oliveyard.” Leviticus 25 gives further instruction concerning this seventh-year rest.

"And the Lord spake unto Moses in mount Sinai, saying, Speak unto the children of Israel, and say unto them, When ye come into the land which I give you, then shall the land keep a sabbath unto the Lord. Six years thou shalt sow thy field, and six years thou shalt prune thy vineyard, and gather in the fruit thereof; But in the seventh year shall be a sabbath of rest unto the land, a sabbath for the Lord: thou shalt neither sow thy field, nor prune thy vineyard. That which groweth of its own accord of thy harvest thou shalt not reap."

In other words, you could not go out in a harvesting situation. "...neither gather the grapes of thy vine undressed: for it is a year of rest unto the land. And the sabbath of the land shall be meat for you; for thee, and for thy servant, and for thy maid, and for thy hired servant, and for thy stranger that sojourneth with thee, And for thy cattle, and for the beasts that are in thy land, shall all the increase thereof be meat." Whatever grew that year of itself, anybody could have. No one could go out and harvest and say, “This is all mine.” Anybody could get in any field, basically. The animals could eat freely.

Now, stop and think about two things. If you could gather on the sixth year and nothing was planted on the seventh year, that means you were going to be without, basically, for two years. Why? Because on the eighth year, you had to plant and wait for another harvest.

Why did the Lord say that, in the year of release, the land must rest? God released this poor man from his servitude in a time of frugality, restraint, and discipline, but it was also a time that emphasized dependence upon God. For six years, he had been practicing—or at least should have been practicing—control and discipline, restraint, and responsibility. Now he was released at a time when he had to do it. Otherwise, the next year he would be right back in bondage again, because he would end up bonded. The year of release, then, forced men to think in terms of responsibility and dependence upon God.

In other words, if I am going to prosper, I have got to learn to be responsible. I have got to learn self-control and discipline. I cannot be like some women in Walmart, some men in tool shops, or some men in gun shops. I have got to control myself and not let things control me.

But responsibility alone will not make me prosperous. I must have the favor and blessing of God. If God does not bless the land or the fruit of my efforts, then they are all in vain. So this man was released in a time when responsibility and dependence upon God were absolutely essential.

There is a fifth reason why God set the limit to six years: both debt and slavery are connected with sin. Normally, sin was what got a

man into financial problems. It could have been what we would call simple sins: the man was unwise, undisciplined, reckless, unthinking, or irresponsible. By the way, those things are sins in the Bible. Or he could have been disobedient and downright rebellious.

Look in your Bibles at Proverbs 21:17: "He that loveth pleasure shall be a poor man: he that loveth wine and oil shall not be rich." Isn't that interesting? "He that loveth pleasure shall be a poor man." If you spend all your life and all your money on entertainment and pleasing yourself, you are going to be a poor man. If you love wine and oil, if you love the luxurious items of life, you are going to be a poor man.

There is certainly nothing wrong with some luxury, but if all you want is the most luxurious, that is another matter. My wife and I have the best taste in the world. We can go into a store and immediately pick out the same object, and inevitably it is the highest-priced thing in the store. But I cannot always buy the highest-priced thing. I might like to have a Cadillac bank account, but I am going to have to drive a Model C, because most folks do not have Cadillac bank accounts, and I certainly do not.

Now, George does, and the dollars do, but I mean, that's all right. You understand what I'm saying, but they don't drive brand-new ones, you follow. But you have to live according to what you have. Most people want their pleasure, and they want it right now. Try this sometime with a kid, or with an older teenager. Take a dollar bill, a Federal Reserve note, hand it to a kid, and say, "I'll give you this right now." Or pull out a five-dollar bill and say, "I'll give you this two weeks from now if you'll wait." Most of them are going to take the dollar bill right now. Right now. You know that's what we want? What we want? We want right now.

Look in Proverbs 24. I'm just showing you that a lot of these things are connected with sin. Proverbs 24, verse 30: "I went by the field of the slothful, and by the vineyard of the man void of understanding; And, lo, it was all grown over with thorns, and nettles had covered the face thereof, and the stone wall thereof was broken down. Then I saw, and considered it well: I looked upon it, and received instruction. Yet a little sleep, a little slumber, a little

folding of the hands to sleep: So shall thy poverty come as one that travelleth, and thy want as an armed man."

What's he saying? He's saying it's our slothfulness, our laziness, our lack of taking care of what we have, many times, that brings us to poverty. Look in Proverbs 26, verse 13: "The slothful man saith, There is a lion in the way; a lion is in the streets. As the door turneth upon his hinges, so doth the slothful upon his bed. The slothful hideth his hand in his bosom; it grieveth him to bring it again to his mouth."

Isn't that amazing? He wouldn't even work to feed himself. No wonder God said, "If a man will not work, neither shall he eat."

I'm simply saying that that which normally brings us into debt is connected with sin. What normally brings us into debt? We want pleasure. We want gratification right now. We're too lazy to work. We're too lazy to take care of what we've got. My father, bless his heart, would always try to make things work. Sometimes it exasperated me. But I remember one year, my mother wanted a lawnmower, and he went out and bought her a brand-new lawnmower—eleven hundred bucks for a grinding lawnmower. Well, I went over there a week or two later. He said, "Son, I want you to help me."

I said, "What's the problem, Dad?" He said, "Well, the lawnmower has a flat tire. I want you to put this fix-a-flat in," the foam you put in it. I said, "Dad, let's just take it off and get it fixed." He said, "Well, this only cost me 99 cents. I'll put this stuff in and it'll be all right." I said, "Dad, it's a brand-new mower. Let's just take it off and get it fixed." He said, "It may not be anything." I said, "Well, I got this right now. Put this in it." You see what?

To me, that's all right in an emergency, but that was not an emergency. I'd rather take care of what I have and make it last. That's what he is talking about here concerning a fence falling down. You have to learn to be responsible.

Slavery, by the way, all sin is slavery. Do you know that? In John 8:34, Jesus Christ said, "Verily, verily, I say unto you, Whosoever committeth sin is the servant of sin." Let me tell you something: freedom is not irresponsibility. Freedom is not licentiousness or

license to sin. Freedom, according to the Word of God, is the ability to be responsible, obey God, serve Him, and honor Him. Freedom is the ability to do what we ought to do and what we should do—not the freedom to run around, sin, and do that which we should not do.

Poverty Does Not Negate Responsibility

Even though the brother was poor, that did not relieve him of his responsibility to pay back what he had borrowed. If there is one thing you ought to master in your life, it is this: pay what you owe. If you borrow it, pay it back. My father would loan money to anyone one time. If you never paid him back, you never got another penny.

I was with him one day when a black man who used to work for my dad walked up to him and said, "Mr. DJ, let me hold five bucks." Dad said, "Sure will. Take it out of that two dollars that you borrowed from me last year and never paid me back." Then Dad turned around and walked off.

There are Christian men and women, and even preachers, who will not pay what they owe. It does not matter how poor you are; you have the responsibility to pay back and to work out what you owe. Before I finish this series, I am going to show you that if you do not want to pay it back, the best thing to do is not borrow it. Learn to do without. Learn to make do.

The problem is that most of us are too present-oriented: we want our gratification and pleasure right now, and we are unwilling to wait. But the poor man, if he did not pay his bill, was put into servitude, thus very clearly teaching us that poverty does not negate responsibility. We are responsible for every area and every sphere of our lives.

Father, we do ask in the name of Jesus Christ today for Thy love, Thy grace, and Thy mercy. We pray, Lord, as we study this series, that Thou would teach us how to bring our lives into conformity unto Thy word, how to make us men and women of character, godliness, and obedience, and how to be an honor, and not a reproach, unto Thee and to Thy kingdom. Give us Thy mercy. In the name of Jesus Christ we pray. Amen.

CHAPTER 4

The Christian & Debt

Part Four

SCRIPTURE READING - Leviticus 25:23-28, 39-43, 47-49 (KJV)

"The land shall not be sold forever, for the land is mine, for you are strangers and sojourners with me. And all the land of your possession you shall grant redemption for the land. If thy brother be waxen poor and have sold away some of his possession, and if any of his kin come to redeem it, then shall he redeem that which his brother sold. If the man have none to redeem it, and himself be able to redeem it, then let him count the years of the sale thereof, and restore the overplus unto the man to whom he sold it, that he may return unto his possession. But if he be not able to restore it to him, then that which is sold shall remain in the hand of him that hath bought it until the year of Jubilee. And in the Jubilee it shall go out, and he shall return unto his possession."

"And if thy brother that dwelleth by thee be waxen poor, and be sold unto thee, thou shalt not compel him to serve as a bond-servant, but as a hired-servant, and as a sojourner, he shall be with thee, and shall serve thee unto the year of Jubilee.

> And then shall he depart from thee, both he and his children with him, and shall return to his own family, and to his own possession of his father shall he return."
>
> "And if a sojourner or stranger wax rich by thee, and thy brother that dwelleth by him wax poor, and sell himself unto the stranger or sojourner by thee, or to the stock of the stranger's family, after that he is sold, he may be redeemed again. One of his brethren may redeem him, either his uncle or his uncle's son may redeem him, or any that is nigh akin unto him or of his family may redeem him, or, if he be able, he may redeem himself."

“And he shall reckon with him that bought him from the year that he was sold to him unto the year of Jubilee, and the price of his sale shall be according to the number of the years according to the time of the hired servant shall it be with him. If there be yet many years behind, according to them, he shall give again the price of his redemption out of the money that he was bought for. And if there remain but a few years unto the year of Jubilee, then he shall count with him, and according unto his year shall he give him again the price of his redemption. And as a yearly hired servant shall he be with him, and the other shall not rule with rigor over him in thy sight. And if he be not redeemed in these years, then he shall go out in the year of Jubilee, both he and his children with him. For unto me the children of Israel are servants, they are my servants, whom I brought forth out of the land of Egypt.”

Introduction and Review of Principles

“I am the Lord your God.”

We have covered several basic principles concerning the Christian in debt. First, debt is not encouraged in the Bible. It is always spoken of in negative terms; it is condemned, not commended.

Secondly, if we are forced to borrow, if we are in an absolute strait, the Word of God tells us that it must be in an emergency situation—a real, life-threatening situation. Thirdly, if we are forced to borrow, it should be from a believer, from a brother. Scripture teaches us to be compassionate toward one another. Fourthly, when

we borrow out of necessity or emergency, it is to be a charitable loan at zero percent interest. We are not allowed, in the Word of God, to charge each other interest.

Finally, when we borrow, it is to be on a short-term basis only. Last week we considered the question: Why was there a six-year limitation on debt? I gave several answers. First of all, because debt is servitude.

Long-Term Debt

Secondly, we are not to mortgage our future for present gratification. Thirdly, we need to learn frugality and discipline. If an individual has not learned that in a six-year period, probably he will not learn it. Fourthly, when the man was released, it was in a sabbatical year, which meant that he must once again be frugal and responsible because nothing was planted that year. It threw him into an entire dependency upon God. And then, fifthly, sin and slavery are connected with death.

Now I want to begin with what I am going to call long-term debt. Was there such a thing as long-term debt in Israel? The answer is yes. Was long-term debt encouraged? The answer is emphatically no. In fact, long-term debt was connected with humiliation and disgrace. It was a downright disgrace to be involved in a long-term debt arrangement.

Long-Term Debt in Israel: Leasing Land

According to the Scriptures we just read out of Leviticus 25, a long-term debt arrangement occurred when a person did one of two things. The first was when he leased his land to another. You could lease your land to another for a period of up to forty-nine years. I will explain this in just a moment. This was a long-term debt arrangement because, when a man purchased the land for that length of time—literally, leased it—you were given the money up front, but the man to whom you leased your land had absolute control of it until the year of Jubilee. You got nothing else after he gave you the up-front money.

Secondly, the man who had leased his land for forty-nine years could fall into poverty again, and then he could lease himself, or his services, for another forty-nine years, up to the year of Jubilee.

Let me make this very emphatic. The last two messages dealt with charitable loans. When we discuss this long-term debt arrangement, understand that it has nothing to do with charity. This is business. This is commerce. We are not talking about a business debt or a commercial debt. The person who fell into this category was not a candidate for a charitable loan.

SCRIPTURE READING - Leviticus 25:1-12 (KJV)

The Year of Jubilee and Land Redemption

> The year of Jubilee occurred every 50 years. Leviticus chapter 25, beginning with verse 1: "And the Lord spake unto Moses in Mount Sinai, saying, Speak unto the children of Israel, and say unto them, When ye come into the land which I give you, then shall the land keep a sabbath unto the Lord, that is, every seventh year. Six years shalt thou sow thy field, and six years thou shalt prune thy vineyard, and gather in the fruit thereof. But in the seventh year shall be a sabbath of rest unto the land, a sabbath for the Lord, thou shalt neither sow thy field nor prune thy vineyard. That which groweth of its own accord of thy harvest thou shalt not reap, neither gather the grapes of thy vine undressed, for it is a year of rest unto the land. And the sabbath of the land shall be meat for you, for thee, and for thy servant, and for thy maid, and for thy hired servant, and for thy stranger that sojourneth with thee, and for thy cattle, and for the beasts that are in the land shall all of the increase thereof be meat."
>
> Anyone could eat that sabbath year, that which grew of itself. They could not go out and harvest, but anyone could go out and gather enough to eat. "And thou shalt number seven sabbaths of years unto thee, seven times seven years, and the space of the seven sabbaths of years shall be unto thee forty-nine years. Then shalt thou cause the trumpet of the jubilee to sound on the tenth day of the seventh month. In the day of atonement shall you make the trumpet sound throughout all your land, and you

> shall hallow the fiftieth year, and proclaim liberty throughout all the land unto all the inhabitants thereof, and it shall be a jubilee unto you, and you shall return every man unto his possession, and you shall return every man unto his family. A jubilee shall that fiftieth year be unto you. You shall not sow, neither reap that which groweth of itself in it, nor gather the grapes in it by vine undressed. For it is the jubilee, it shall be holy unto you."

"You shall eat the increase thereof out of the field. In the year of this jubilee, you shall return every man into his possession. And if thou sell aught unto thy neighbor, or buyest aught of thy neighbor's hand, you shall not oppress one another. According to the number of years after the jubilee, thou shalt buy of thy neighbor, and according to the number of years of the fruits, he shall sell unto thee. According to the multitude of the years thou shalt increase the price thereof, and according to the fewness of years thou shalt diminish the price thereof, for according to the number of the years of the fruits that he shall sell unto thee. You shall not therefore oppress one another, but thou shalt fear the Lord thy God, for I am the Lord thy God." So this jubilee year occurred every fifty years.

A Hebrew in great financial difficulty could lease his land to another Hebrew, or even to a resident alien, for a period of up to forty-nine years. The land could not be sold. Look at Leviticus 25:23: "The land shall not be sold forever, for the land is mine."

"And you are strangers and sojourners with me." No one had the right to permanently transfer ownership of that land to someone else. It could be leased for forty-nine years, but in the fiftieth year it returned to the original owner and went back into the family's possession. At any time, the owner could redeem the land.

Look at Leviticus 25, beginning with verse 25: "And if thy brother be waxen poor, and have sold away some of his possession, and if any of his kin come to redeem it, then shall he redeem that which his brother sold. And if any man have none to redeem it, and himself be able to redeem it, let him count the years of the sale thereof, and restore the overplus unto the man to whom he sold it, that he may return unto his possession." If I lease my land to Doc for forty-nine years, and Chester, my uncle, says, "You ought not to have done that.

I'll get the land back for you," he could redeem it for me. But, of course, I would then be in debt to Chester.

But at least it would still be in the family; it would not be out of the family. Or, if I was able, I could redeem the land back after a period of time myself. If no one redeemed the land—if I was not able, or none of my family were able—at the year of Jubilee it went back to the family according to verse 28. He says, "But if he be not able to restore it unto him, then that which is sold shall remain in the hand of him that hath bought it until the year of Jubilee, and in the Jubilee it shall go out, and it shall return unto his possession."

Leasing Land as a Business Proposition

This transaction of leasing or selling the land temporarily for a period of forty-nine years was what you and I would call strictly business. Why? Because nowhere in the Word of God does the Bible say that I have a moral obligation to lease your land. I am not morally obligated to rent your land for forty-nine years. So, if I did so, it was strictly a business proposition.

Look in verse 15. He says, "According to the number of years after the Jubilee, thou shalt buy of thy neighbor, and according to the number of the years by fruits he shall sell unto thee." Verse 16 says, "According to the multitude of years thou shalt increase the price thereof, and according to the fewness of the years thou shalt diminish the price thereof." A man is going to get more money the first year after Jubilee if he leases it for forty-nine years than if he sells it at year twenty-five, when there are only twenty-five, or twenty-four, more years until the year of Jubilee. If I am going to lease your land, I am going to have to do some thinking. I am going to say, "Alright, now, I've got 25 years left on this land.

I would reap the fruits for twenty-five years, but some years might not be as good as others, and I would have to take that into consideration. There might be a year of drought, a year of bad seed, or a plague of locusts. Therefore, I would have to come up with a figure that I could live with and that you would agree to if I were going to lease your land for a certain period of time.

This was strictly a business proposition. I was taking into account the fruits of the field and, if I leased the land, my desire to make a profit and earn some money. At the same time, the poor man who was leasing me his land was being capitalized; that is, he was being given money up front that he could do with whatever he wanted. This was literally business for both parties. A man who had his family land could lease it for up to forty-nine years.

Suppose the man leases the family land. He has received some money upfront, but after a year or two he has been very unwise and irresponsible, and the money from his leased land is gone. He is in poverty again. In this instance, he may lease himself in the same way that he leased his land, up to a period of forty-nine years. In other words, he is selling his labor until the next year of Jubilee. He sells himself into servitude unto Jubilee, thereby recapitalizing himself by selling his labor.

Leasing Oneself into Long-Term Servitude

Leviticus 25:39 says, “And if thy brother that dwelleth by thee be waxen poor, and be sold unto thee, thou shalt not compel him to serve as a bondservant, but as a hired servant and as a sojourner he shall be with thee,” and “shall serve thee unto the year of Jubilee.”

The man in the charitable loan served for six years maximum, and in the seventh he went free. Here is a man who can lease himself and his labor for forty-nine years. That is long term.

God says in verses 39 and 40 that this man could not be compelled to serve as a bondservant, but “as a hired servant and as a sojourner.” The man who had sold himself into long-term servitude had to be treated as a hired servant. How do you treat a hired servant? Leviticus 19:13 says, “Thou shalt not defraud thy neighbor, neither rob him. The wages of him that is hired shall not abide with thee all night until the morning.”

What do you do with a hired servant? You pay him daily. If I tell Anna, “You come and clean our house, and I’ll give you 25 bucks,” and she cleans the house, I do not say, “I’ll give it to you next week.” I give it to her as she does that work. A hired servant was to be paid on a daily basis.

He could not be defrauded or oppressed. The selling of this man's servitude, once again, was a business arrangement. What if I gave him all of his money up front? I would not have to pay him a daily wage. Or I could give him part of that money up front and include a daily wage. It had to be a business proposition between the man buying the service and the man selling the service.

You must also consider that if I am buying Don's labor for the next forty-nine years, surely there will be days when he is sick and unable to work. There is also the possibility that he might die before the forty-ninth year. If Don is used to making $50,000 a year, I am not going to give him $50,000 for each of the next forty-nine years, multiplied and paid up front. No, I am going to deduct some money because I know he will be sick at times. He will want to visit family and do other things. So I might say, “I'll give you half of that, and I'll throw in a few bucks each day as well.” This, then, is basically a business arrangement.

Treatment and Enforcement of Hired Servants

Now, God said he should be treated as a hired servant in this long-term debt. He could not be treated as a bondservant. Look in Exodus chapter 21. That means I cannot discipline him as I would a bondservant. You could whip a bondservant. Exodus 21, beginning with verse 20, says, “And if a man smite his servant or his maid with a rod, and he die under his hand, he shall surely be punished. Notwithstanding, if he continue a day or two, he shall not be punished, for he is his money.”

If I have a bondservant who is surly and will not work, I can take him and whip him. But I cannot do that to a hired servant. In order to make this man fulfill his word and give me the work for the next forty-nine years, or twenty years, whatever has been agreed upon, I am going to have to cut his money up front and probably give him a daily wage included so I can say, “If

“You don’t work, you don’t eat. I don’t pay you.” The only other alternative would be to take him to the elders of the city. You remember Deuteronomy chapter 21? There was the son who was a drunkard and rebellious. His parents could do nothing with him, so they took him to the elders, and the elders had him stoned to death.

This was not some little twelve-year-old boy; this was a grown man, a grown son.

Although I might not have the power or authority, as an individual, to whip a hired servant, that does not mean the elders, corporately speaking, or the government would not have that authority. Surely, if the authorities could put someone to death for rebellion, they could certainly whip somebody for refusing to carry out his end of the contract. The man then either had to say, "I'm going to give you a wage, a daily wage plus some upfront money to encourage you to do your work, and if you don't work, I'm not going to pay you that day," or deliver him to the magistrates and let them determine what should be done. He did not want to lose money on the deal.

The man who had leased his land and then turned around and leased himself would be lower in the Hebrew social order. The Hebrew sold into slavery to repay a charitable loan was morally obligated to repay it, though there was no interest. The man who sold himself to repay that loan was treated as a laborer and was worth twice as much as a hired servant. Go back to Deuteronomy chapter 15. Look at verse 13. In fact, we will read verse 12: "If thy brother, an Hebrew man, or an Hebrew woman, be sold unto thee, and serve thee six years."

Then in the seventh year thou shalt let him go free from thee, and when thou sendest him out free from thee, thou shalt not let him go away empty. Thou shalt furnish him liberally out of thy flock, out of thy floor, and out of thy winepress. For that wherewith the Lord thy God hath blessed thee, thou shalt give unto him. Thou shalt remember that thou wast a bondman in the land of Egypt. The Lord thy God redeemed thee, and I command thee this thing.

"And it shall not seem hard to thee when thou sendest him away free from thee, for he hath been worth a double hired servant to thee in serving thee six years. And the Lord thy God shall bless thee in all that thou doest." The interesting thing is that the man who has served six years is counted worthy of twice what a hired servant receives. God said he is not to be sent away empty, and he remained in bondage only until the sabbatical year. What he had not worked out was simply forgiven him.

The man who sold himself into long-term servitude, however, would return empty. Leviticus 25:40 says, “But as a hired servant and as a sojourner, he shall be with thee.” He would not be a double hired servant, but simply a hired servant. “He shall be with thee and shall serve thee unto the year of Jubilee. And then shall he depart from thee, both he and his children with him, and shall return unto his own family, and the possession of his fathers shall he return.” The man who sold himself into long-term servitude therefore returned to his land empty. He was not given anything as he left.

Disgrace of Selling Oneself to a Stranger

The ultimate disgrace of long-term debt was when a Hebrew sold himself to a sojourner or stranger in the land. Leviticus 25:47 says, “And if a sojourner or stranger wax rich by thee, and thy brother that dwelleth by him wax poor, and sell himself unto the stranger, or sojourner by thee, or to the stock of the stranger's family.” These were non-Israelites, not Hebrews, who had come into the land and settled there. They had perhaps acknowledged the covenant in some sense, but they were living there, and these strangers or sojourners had become rich while the Hebrew had become poor. The Hebrew then sold himself to this resident alien, an individual living there in the land.

Why would a Hebrew sell himself to a resident alien, to a stranger, and not to another Hebrew? It seems to me that he would rather work with the brethren than with a stranger. Well, remember, first of all, that every Hebrew was morally obligated to help poor brethren with what you and I would call charitable loans. If I am morally obligated to help a poor brother with a charitable loan, which is a short-term thing, and I help one or two of the brethren, that is going to cut down on my capital. I do not have as much.

Secondly, if Hebrews were interested in long-term service, they could simply buy pagans and never have to let them go. In Leviticus 25:44, God says, “Both thy bondmen and thy bondmaids which thou shalt have shall be the heathen that are round about you. Of them shall you buy bondmen and bondmaids. Moreover, the children of the strangers that do sojourn among you, of them shall you buy, and of their families that are with you, which they beget in your land,

they shall be your possession. And you shall take them as an inheritance for your children after you, to inherit them for possession, they shall be your bondmen forever. But over your brethren, the children of Israel, you shall not rule over one another with rigor."

If a Hebrew really wanted a permanent slave, he could buy one that he did not have to let go in forty-nine years. Moreover, all the children produced by that slave would be the property of the man who bought him. They would be slaves as well.

Very clearly, then, a resident alien had an advantage over the Hebrews—an economic advantage. Why? First, he was not morally obligated to give a zero-percent charitable loan. He was a stranger, a sojourner. Secondly, undoubtedly some of his family or friends had been purchased and were the permanent slaves of some Hebrews.

Sin and envy being what they are, no doubt those resident aliens wanted some Hebrews to work for them just to show the Hebrews, "Well, I can buy you."

Here is a story relating Nahash the Ammonite. It shows how this thing works, and it works the same way today.

"Then Nahash the Ammonite came up and encamped against Jabesh Gilead, and all the men of Jabesh said unto Nahash, Make a covenant with us, and we will serve thee. And Nahash the Ammonite answered them, On this condition will I make a covenant with you, that I may thrust out all your right eyes, and lay it for reproach upon all Israel. And the elders of Jabesh said unto him, Give us seven days respite that we may send messengers unto all the coasts of Israel. And then if there be no man to save us, we will come out to you."

Nahash comes up and surrounds Jabesh. The people are unable to defend themselves; if they fight, they realize there is no way they can win. So they tell Nahash, an Ammonite and a perpetual enemy of the Israelites, "What we want you to do is make a covenant with us and we'll just be your servants." That is, "Don't kill us; we'll just serve you."

He says, "The only way I'll do that is if you let me thrust out your right eye." Why would he want to take the eye of his servants? If I am

going to have a servant, I would rather him be able to see well than see only partially. Here is why.

He said, "That I may lay it as a reproach upon Israel." You tell me how great, how sovereign, and how protective your God is. What happened to your right eye? What he wanted to do was reproach not just Israel, but Israel's God. Undoubtedly, these resident aliens would jump at the chance to get a Hebrew servant.

There is a black commentator named Walter Williams. I got so tickled at him. I believe he's the correct one. He was talking to some black folks and said, "More people get upset because white folks have little black boys, the statues of them out there fishing or holding the door for them." He said, "And you get so upset over that. That is absolutely stupid. What you need to do is get out and get you a job and work and buy you a statue of a little white boy fishing, or hold the door for you." Isn't that right? Now, you see the envy, what I'm talking about?

Why complain about the Hebrews having pagans as perpetual bondmen? Why, I can get one for forty-nine years myself. That's almost perpetual. A man who sold himself was probably in his twenties or thirties anyhow; forty-nine years is a lifetime. These resident aliens probably wanted to get these Hebrews.

Why God Allowed Servitude to Strangers

Why would God allow this? Because these resident aliens, who had a competitive edge economically speaking, would get as their servants the improvident, irresponsible, undisciplined Hebrews. What does that tell you? God is using these wretched aliens as His chastening rod. If you're not faithful, responsible, accountable, and disciplined; if you don't learn to be frugal and control yourself, you're going to end up in slavery yourself to a pagan.

Look in your Bibles to Deuteronomy chapter 28. This is part of the curse for being disobedient and unfaithful to God. Deuteronomy 28:43 says, "The stranger that is within thee shall get up above thee very high and thou shalt come down very low. He shall lend to thee and thou shalt not lend to him. He shall be the head and thou shalt be the tail."

God does give negative sanctions in time as well as positive sanctions. God curses as well as blesses. Being in servitude to a stranger was just a notch above being in servitude because you were a criminal. Being in servitude for a long period to a resident alien was basically a disgrace. You were announcing to everybody, "I can't handle money. I'm undisciplined. I'm irresponsible. I don't know what the word frugal means." Maybe you were announcing that you had been disobedient to God.

So high debt and long-term debt were to be avoided if at all possible. High debt and long-term debt testified to the sanctions of God against those who were irresponsible. A Hebrew man, if he was irresponsible, could not only lease his land, but he could lease his services to a brother Hebrew if he found one. If not, he could go to the resident alien. To be a servant of a resident alien was disgrace and humiliation.

Why the Land-Leaser Did Not Qualify for Charitable Loans

Now, let me ask a question before making some applications. You say, "I understand that charitable loan, Deuteronomy 15 and other passages, and that fellow got a charitable loan at zero percent interest. If he was unable to pay it back, he could work it out up into the sabbatical year, and then it was forgiven. Why could not this man, who had leased his land for forty-nine years or up to forty-nine years, qualify for a zero-interest charitable loan and serve only six years?"

The answer, I believe, has to do with several areas. One is a legal area regarding inheritance; another is theological. The man who borrowed at zero percent interest, was unable to pay it back, became a bond servant for six years, and was freed on the sabbatical year had not leased his land. He still had his land. He had property to return to.

He was a man who was not so present-oriented that he was willing to put his property up as collateral. He understood that he still had a future. He understood dominion. He understood that his bond service was going to be a short period of time. He was willing to risk bond service for a short period of time for a zero-interest loan,

but he was not willing to risk his land, his testimony, and his family for a long period of time.

The man who had leased his land for forty-nine years, who had used his land as collateral, was already on the downward road. It was not his for forty-nine years, and because he was so improvident—because he had leased out his land—he was not qualified for a zero-interest loan. He had already proven he was economically incompetent. He had gotten the money for his land and blown it. It was gone. The only thing he could do was sell himself into long-term servitude and let somebody else take care of him.

Modern Applications: Long-Term Debt as Servitude

What is a long-term loan for us today? Most long-term loans today are not forty-nine years. Most of them are thirty; some may be forty, but mostly thirty. The answer is exactly the same as it was in the Old Testament. A long-term loan for us is capitalizing ourselves in the present by selling future labor and future services.

You say, "But wait a minute, Brother Weaver. Bond servitude is technically and legally banned in this country. A man cannot be sold into slavery in America." Oh? What does Proverbs 22 and verse 7 say? "The borrower is servant or slave to the lender."

You go into a long-term debt arrangement; what does that mean? It means you spend thirty years of your life working to pay somebody else. I do not care what the legal definition is or about the technicality. The truth of the matter is, you are his servant until you pay him off. Your money is not yours; it is his.

Because you sold your future for the present, long-term debt is to be avoided. Why? Because it is associated with the curse of God in Deuteronomy 28. God said the stranger will get high above you and you will be low. Most of the time when Christians become involved in long-term debt, it is not with other Christians. It is with strangers, with pagans, with those who do not care about us, our God, His work, or His kingdom. So there was a long-term debt in the Bible, but it brought humiliation and disgrace.

Call to Future-Oriented Living

What does that teach us? It teaches us that we must learn not only to be frugal, disciplined, and responsible, but also to be a future-oriented people rather than a present-oriented people. We are alive in this day and hour, but the world does not revolve around us. If we are never able to get America back in my generation, I want it to be gotten back in James' generation or Anton's generation. We work and plan for the future, but we cannot do so while consuming everything in the present. That is why God says twice in the book of Proverbs, "A prudent man perceiveth evil and hideth himself. But the simple pass on and are punished."

We have to be future-oriented people, not merely present-oriented people. That is why the Bible ministry is so exciting. It does not matter if some of those men to whom we send Bibles into prison abuse them. One of them could receive a brand-new Bible and throw it away, but God will have somebody pick it up somewhere down the line. That is the great thing about books: they last, and somebody will get some use out of them sooner or later. We have got to be future-oriented.

Let us pray. Father, thank you for your love, thank you for your grace and mercy to us. We pray, Lord, that you would teach us your eternal principles, and Father, may we apply them in our lives, and may they ring true in our lives, and we follow them. In the name of Jesus Christ we ask, amen.

CHAPTER 5

The Christian & Debt

Part Five

Introduction and Review

Deuteronomy 28:12 gives part of the blessings for obedience: “The Lord shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand, and thou shalt lend unto many nations. Thou shalt not borrow, and the Lord shall make thee the head, and not the tail, and thou shalt be above only, and thou shalt not be beneath, if thou hearken unto the commandments of the Lord thy God, which I command thee this day to observe and to do them.”

We have been dealing with the Christian and debt for the past four weeks. We began with Romans chapter 13, verse 8: “Owe no man anything.” We tried to expound that passage and show generally what the Word of God says. Then we began to examine numerous principles in the Old Testament, and showed that debt was universally condemned. There are no passages that commend debt; they all condemn it.

First, there was a time in the Bible to lend, but usually when you borrowed, it was in an emergency situation, a life-threatening situation. Secondly, if you borrowed, you borrowed from a believer and not from a pagan. Thirdly, a charitable loan was one without interest. No usury was to be charged to a brother. We also found that there was a specific period of six years, followed by the seventh-year release.

Last week, we dealt with what is known as long-term debt and showed how it was indeed a form of slavery and servitude. Long-term debt was just a notch above being a criminal bond servant.

Today we want to continue with the Christian and debt. We will begin with some negatives, and in the next study or two begin giving some positives. Since debt is condemned in Scripture and not commended, let me begin by asking this question: Have you ever wondered why so many Christians are in debt?

The Blessing of Lending vs. Borrowing

Let me ask you to think momentarily about your own life. Don't answer out loud, but are you in debt? Do you have any money? Do you have any money to lend? Do you have extra money? Just as not having extra money and not having money to lend is a part of the curse of God, so having extra money and having money to lend is part and parcel of the blessings of God.

He says, "The Lord shall open to thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand. Watch, and thou shalt lend unto many nations thou shalt not borrow. As the Lord shall make thee the head and not the tail, thou shalt be above only, thou shalt not be beneath, if thou hearken unto the commandments of the Lord thy God, which I command thee this day to observe and to do them."

In Deuteronomy chapter 28, the curse is given that thou shalt borrow and not lend, and you'll be made the tail and not the head if you disobey God. I want you to hold Deuteronomy chapter 28, but look back in your Bibles to the book of Leviticus chapter 26. Having

extra and having money to lend is part and parcel of the blessing of God.

Leviticus 26 verse 1: "You shall make you no idols for a graven image, neither rear you up a standing image, neither shall you set up an image of stone in your land to bow down unto it, for I am the Lord your God. You shall keep my sabbaths and reverence my sanctuary, I am the Lord. If you walk in my statutes and keep my commandments and do them, watch. Then I will give you rain in due season, and the land shall yield her increase, and the trees of the field shall yield her fruit."

“And your threshing shall reach unto the vintage, and the vintage shall reach unto the sowing time. You shall eat your bread to the full and dwell in your land safely. And I will give peace of the land, and you shall lie down, and none shall make you afraid. Then I will rid evil beasts out of the land, neither shall the sword go through your land. And you shall chase your enemies, and they shall fall before you by the sword, and five of you shall chase a hundred, and a hundred of you shall put ten thousand to flight, and your enemies shall fall before you by the sword.”

“For I will have respect unto you, and make you fruitful, and multiply you, and establish my covenant with you, and you shall eat all store, and bring forth the old.” Why? Because of the new. Lord, you have so much extra. You have to get the old out of the way to put forth the new.

Since having extra money and money to lend is a sign of the blessing of God, why are so many Christians eyeball deep in debt? Why do so many Christians live from paycheck to paycheck? Why is it that so many Christians, if their car motor blew up tomorrow, would not have the money to fix it without going to the bank and borrowing it? Our grandparents and forefathers taught basically that debt was wrong, that debt was immoral. They fashioned their lives accordingly and avoided debt. So why are so many Christians in debt?

Reason 1: Failure to Take God's Word Seriously

There are numerous answers to that question, but this morning I want to give you four basic answers as to why most Christians are in debt. The first is a failure to take the Word of God seriously. Romans 13 in verse 8 simply says, “Owe no man anything.” As we have discussed in the last four weeks, there are numerous passages in the Bible about debt. The Bible has a great deal to say about the blessings of God and about the curses of God. But when God says, “Owe no man anything,” may I remind you that this is not a suggestion, but rather it is a command.

What has happened today is this: not only the world, but the average Christian, has made the Ten Commandments the Ten Suggestions. Most people have developed the attitude that God's law is not binding upon us, that He merely gives us advice which we are free to accept or reject at our pleasure. They have also developed the attitude that there are no cause-and-effect relationships in this life, or at least none that reflect upon obedience or disobedience. The conclusion, then, that the average Christian has come to—not just the average heathen—is that we are autonomous.

We are our own God. We do what we think best, what we like, and what we please. In practice, if not in theology and philosophy, we have come to believe that we are sovereign. We believe that God has no right to tell us how to handle the money He has given us. We simply do what we want to do.

Remember the point that I am making: one of the reasons that we are in debt as we are is that we have failed to take the Word of God seriously.

When we begin to show all of these passages relating to debt in the Bible, and how debt is condemned in every one of them, most people will inevitably and invariably profess ignorance. They will say, “I never knew that,” or, “I was never taught that.” But every child of God is responsible to read the Word of God and to study the Word of God for himself. Each child of God is responsible. Our ignorance concerning the scriptural teaching on economics and debt demonstrates and evidences that we have not taken the Word of God seriously. Had we taken it seriously, we would have known what the

Bible taught. When we profess ignorance, we are simply demonstrating that we have never really taken the Word of God seriously.

You remember what the Bible said in Acts chapter 17 and verse 11 concerning those Bereans? Luke wrote: “These were more noble than those in Thessalonica, in that they searched the Word of God daily, as to whether or not these things were so.” So the Bereans were more noble. Why? They searched the Word of God daily.

How can you and I hope to prosper? How can you and I hope to be blessed financially if we consistently and constantly violate the biblical laws and the biblical principles that God has ordained? There are cause-and-effect laws in this universe, and God has ordained these cause-and-effect relationships. If you jump off a building, you are going to hit the ground. That is inevitable. That is a cause and effect, a law that God has ordained because gravity is that which God has created.

The same thing is true in what you and I would call sowing and reaping. What did the Bible say in Galatians 6:7-8? He says, "Be not deceived. God is not mocked." Now listen: "For whatsoever a man soweth, that shall he also reap." Then he goes on to say, "He that sows to the flesh shall of the flesh reap corruption. But he that sows to the Spirit shall of the Spirit reap life everlasting." The principle is that whatever you sow, that is exactly what you are going to reap. Here is a principle: if you and I sow disobedience and rebellion to the principles and to the laws of God, then we are going to reap the curses and the condemnation of God. On the other hand, if we are obedient, then we are going to reap the blessings of God in every way.

You have got to ask yourself this question: Does God mean what He says? Let us ask it another way: Is God's way best? Let us ask it another way: Does God know more than we do? There are a couple of other questions that you could ask in this line. The first one is this: Can not God prosper us as we obey Him? Let us ask the opposite: Can not God waste us if we disobey Him?

Turn in your Bibles, first of all, to the book of Deuteronomy, chapter 8. I hope one of these days soon I am going to be dealing

with this passage in detail. This is a tremendous passage, Deuteronomy chapter 8. But I want you to note the counsel that is given to Israel here. Notice in Deuteronomy chapter 8, beginning there with verse 16, talking about God. He says, "who fed thee in the wilderness with manna which thy fathers knew not, that he might humble thee, that he might prove thee to do thee good at thy latter end."

Moses cautions the people not to think or say, “and thou say in thine heart, My power and the might of my hand hath done this well.” I worked for it, I made it, it’s mine. No, he says in verse 18, “but thou shalt remember the Lord thy God, for it is he that giveth thee power to get wealth, that he may establish his covenant with which he sweareth unto thy fathers, as it is this day.” Why is it that we have the wealth that we do? Is it because of our own ingenuity or our own hard work? The answer is no. Basically, it is because God gave us the ability, the motivation, and the direction to do what we do. It is true that we are responsible to work. But without the blessing of God upon the work, the work will be fruitless. That is exactly what he is saying: it is God who gives the power to get wealth.

Now turn in your Bibles to 2 Chronicles, chapter 25. In this passage, Amaziah, the king of Judah, has hired Israelites to go to battle with him—100,000 soldiers from Israel. Let us begin reading with verse 5: “Moreover Amaziah gathered Judah together and made them captains over thousands and captains over hundreds according to the houses of their fathers throughout all Judah and Benjamin.”

“And he numbered them from 20 years old and above and found them 300,000 choice men able to go forth to war that could handle spear and shield. He hired also 100,000 mighty men of valor out of Israel for 100 talents of silver.” I do not know how much 100 talents of silver would be worth in today’s money, but I would assure you it would be a rather hefty sum. He had given 100 talents of silver to hire 100,000 men. Now watch verse 7: “But there came a man of God to him, saying, O king, let not the army of Israel go with thee, for the Lord is not with Israel, to wit with the children of Ephraim.”

“But if thou wilt go, do it, be strong for the battle. God shall make thee fall before the enemy, for God hath power to help, and God hath power to cast down.”

Let us stop there for a moment. The man of God came to the king and said, Do not let the children of Israel go to battle with you, because God is not with Israel. But if you are going to go, fight with all that you can, because you must remember that God is able to help you, and God is able to hurt you. He can hold you up, or He can push you down.

Now watch what concerned the king. Verse 9: “And Amaziah said to the man of God, But what shall we do for the hundred talents which I have given to the army of Israel?” He had already paid them. Did the man of God expect him to lose a hundred talents of silver? “And the man of God answered, The Lord is able to give thee much more than this.”

What is he saying? God expects your obedience. Money is nothing to God; He owns it all. God is able to bless us, reward us, and prosper us. We must take the Word of God seriously, remembering that there are sanctions in time and in history, both positive and negative. As we obey God, God will bless us; as we disobey God, God will curse us. One area in which He will either bless or curse us is our finances.

The very first reason most Christians are in debt is that they do not take the Word of God seriously. They do not believe that God can bless or curse them, reward or punish them. Here is the second reason: most Christians are in debt because there is a failure to trust our Lord as we ought.

Reason 2: Failure to Trust the Lord

There is a failure to trust the Lord as we ought. Our Lord says, "Therefore I say unto you, take no thought for your life. What you shall eat or what you shall drink, nor yet for your body what you shall put on, is not the life more than meat and the body than raiment. Behold the fowls of the air, for they sow not, neither do they reap, nor gather in their barns, yet your Heavenly Father feedeth them. Are you not much better than they? Which of you, by taking thought, can add one cubit unto a stature? And why take you thought for raiment? Consider the lilies of the field, how they grow, they toil not, neither do they spin. And yet I say to you that even Solomon, in all of his glory, was not arrayed like one of these. Wherefore, if God

so clothed the grass of the field, which today is, and tomorrow is cast into the oven, shall he not much more clothe you, O ye of little faith? Therefore take no thought, saying, What shall we eat, or what shall we drink, or wherewithal shall we be clothed? For after all these things do the Gentiles seek. For your Heavenly Father knoweth that you have need of these things. But seek ye first the kingdom of God and His righteousness, and all these things shall be added unto you. Take therefore no thought for the morrow, for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof."

One of the reasons that Christians are in debt is because there's a failure to trust the Lord as we should. In this passage, anxiousness, worry, fretting, and resorting to fleshly ways are all evidence of a lack of faith. Look at verse 30 carefully: "Wherefore, if God so clothed the grass of the field, which today is, and tomorrow is cast into the oven, shall He not much more clothe you?" Watch: "O ye of little faith."

What did he just get out of his mouth? He's saying that God feeds little birds. God takes care of them. They don't sow. They don't reap. They don't gather. They don't bestow in barns. He said, and yet your heavenly Father takes care of them. He said, are you not much better than they are? And the answer is yes. Then he says, you consider the lilies of the field, even Solomon in all of his glory.

Was not arrayed like one of these. God takes care of those lilies and the grass, which today is and tomorrow is cast into the oven. Then He said, “Shall not He much more take care of you, O ye of little faith?”

What is not condemned in this passage is prudent planning or biblical preparation. What is condemned is a lack of faith and trust that causes us to act unscripturally and resort to fleshly ways. For instance, verse 31 says, “Therefore take no thought, saying, What shall we eat, or what shall we drink, or wherewithal shall we be clothed?”

“For after all these things do the Gentiles seek, for your heavenly Father knoweth that ye have need of all these things.” What He condemns is worry and acting as the heathen act. That is not to be

the focus of our attention. The focus of my attention is not my next meal. God knows I have to eat. The focus of my attention is not the new suit I may need next year. God knows I will need it; I do not need it right now.

What is to be the focus of my attention? Verse 33: “But seek ye first the kingdom of God and His righteousness.” The focus of my attention is to be obedient, godly, holy living now. Then He says, “And all these other things shall be added unto you.”

Why am I not to be concerned about all that I will need next year? What God is condemning in this passage is not prudent planning or preparation, because too many Scriptures teach that we must prepare. He is condemning an inordinate concern, an anxiousness, a worrying over these things that will make us resort to fleshly and unbiblical actions.

That's why He said in verse 34, "Take therefore no thought for the morrow. For the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof." What's He saying? You've got too many problems to deal with today to be dealing with problems that haven't even come yet. Do you not have your day full? Do not enough problems come up during one 24-hour period that cause you to concentrate your attention on them, or do you have time to sit down and speculate about next year and five years from now? Most of us don't. So He says, don't get bent out of shape over things that are coming down the next several years. Yes, God knows we've got to eat in those several years, and God knows that we've got to wear clothes in those next several years, but what He's saying is we're not to be bent out of shape.

There's not to be an inordinate worry and anxiousness over them. There is to be prudent planning, yes, and prudent preparation, yes. But our responsibility today is to be obedient to Him. Our responsibility today is to do like He tells us. Then He said all these other things are going to be added to us.

What is being condemned in Matthew chapter 6 is not only an inordinate amount of worrying, fretting, and anxiousness, which is the opposite of faith, but also planning without God, or planning

apart from God, which anxiousness, worrying, and fretting will cause us to do.

Let me give you two illustrations. Look in Luke chapter 12. This passage is so clear, no one can misunderstand it. Here is a clear illustration of someone who planned without God, someone who planned apart from God. Luke 12, beginning with verse 16: "And he spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully. And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits?"

"And he said, This will I do. I will pull down my barns and build greater. And there will I bestow all my fruits and my goods, and I will say to my soul, Soul, thou hast much goods laid up for many years, take thine ease, eat, drink, and be merry. But God said unto him, Thou fool, this night thy soul shall be required of thee, then who shall all these things be which thou hast provided? So is he that laith up treasure for himself, and is not rich toward God."

If you read verse 22 on down, you have the same section that we just read from in Matthew chapter 6. What does our Lord tell us? He tells us about this rich farmer. The farmer has been blessed with a bountiful crop, and he says, “What am I going to do? I know what I’ll do. I will pull down my barns. I’ll tear down my barns. I will build bigger barns. I’ll fill them up, and I’ll say to myself, Soul, thou hast much goods laid up for many years.”

“Eat, drink, and be merry. You don’t have to worry about a thing.” And God said, “Thou fool, this night thy soul shall be required of thee, and then whose will all these things be?” What was the farmer doing? He was planning without God, planning apart from God. He was not rich toward God. It was not obedience that concerned him, nor was it seeking first the kingdom of God. His concern was gathering everything that he could gather and saying, “It’s for me and for me only.” God says he is a fool.

What God condemns, then, is planning without Him. The truth is that you and I could worry ourselves sick over the events that might transpire next year. But if we leave God out, it does not matter what transpires, and we may not even be alive to see what transpires. That

does not mean we should not plan. We should plan, but there should be a biblical, God-centered preparation.

James 4 condemns the same thing: “Go to now, ye that say, Today or to morrow we will go into such a city, and continue there a year, and buy and sell, and get gain: Whereas ye know not what shall be on the morrow. For what is your life? It is even a vapour, that appeareth for a little time, and then vanisheth away. For that ye ought to say, If the Lord will, we shall live, and do this, or that.”

So what should we be saying about the year 2000? If the Lord will, with Him at the center of our lives and the preparations that we have made biblically, we shall do well. If the Lord will.

How about the man who was riding a horse and met the pastor on horseback? The pastor asked him, “Where are you going?” He said, “I’m going to town to sell this horse.” The pastor said, “You mean to say, Lord willing, you’re going to town to sell this horse?” He said, “No, sir. I’ve made up my mind. Lord willing or not, I’m going to sell this horse. I’m getting rid of this horse once and for all.”

The pastor said, “Well, you better be willing to say, Lord willing.” He said, “No, I’m going to sell this horse.” So the pastor rode on off him. Four or five hours later, he came across this man. The man’s clothes were torn to shreds; his face, arms, and hands were lacerated. The man was walking.

He said, “What happened to you?” The man said, “Well, sir, I got to the river and started to cross it. There was a snake there, and that snake spooked my horse. That crazy horse took off through the bushes. I couldn’t control him or stop him. The bushes tore my clothes and tore my skin, and finally knocked me off. The last time I saw that horse, he was running as fast as he could, heading west.” The pastor said, “Well, where are you going now?”

He said, “Home, Lord willing.” So the Lord has a way to teach us exactly what it means, “Lord willing.” But we have to learn to trust Him. When you and I refuse to take the Word of God seriously, when we refuse to take the will of God and the Word of God into consideration, it is evidence of a lack of trust in Him. You get that?

Why are Christians in debt? Number one, they refuse, or fail, to take the Word of God seriously. Number two, they fail to trust the

Lord as they ought. Number three, there is a failure to distinguish between our wants and our needs. There is a failure to distinguish between our wants and our needs.

Reason 3: Failure to Distinguish Wants from Needs

I would imagine that everyone in this room, except for a few small children, could quote Philippians 4:19: “But my God shall supply all your needs according to his riches in glory by Christ Jesus.” We have quoted that verse for years: “But my God shall supply all your needs.” But the problem is this: most people think they need the things they want, and that is not necessarily so. Your needs and your wants are two totally different things.

Someone will say, “But Brother Weaver, I know that there is a difference between my needs and my wants, but God has told me that I could have the desires of my heart.” Psalm 37:4 says, “Delight thyself also in the Lord, and he shall give thee the desires of thy heart.” That verse is absolutely true. But if we delight in the Lord, the desire of our heart will be to honor Him and submit to Him and His Word in every situation. In other words, we will not want or desire that which is contrary to the will of God or which is not needed and necessary.

Sometimes our wants press so heavily upon us that we absolutely think we have to have them. In Numbers 11, we read, “And the mixed multitude that was among them fell a lusting, and the children of Israel also wept again and said, Who shall give us flesh to eat?” God was supplying the children of Israel with manna. They said, “we remember the fish, which we did in Egypt freely, the cucumbers and the melons and the leeks and the onions and the garlics. But now our soul is dried away and there's nothing at all beside this manna before our eyes. And the manna was this coriander seed and the color there was the color of bdellium.”

“And the people went about and gathered it and grounded it in mills or beat it in a mortar and baked it in pans and made cakes of it. And the taste of it was the taste of fresh oil. And when the dew fell upon the camp of the night, the manna fell upon it. Then Moses heard the people weep throughout their families, every man in the

door of his tent, and the anger of the Lord was kindled greatly. Moses also was displeased."

The people wanted meat. They did not need it. The manna was sufficient, but they wanted it. Moses said, "Whence should I have flesh to give unto all this people? For they weep unto me, saying, Give us flesh that we may eat."

Then, "there went forth a wind from the Lord, and brought quails from the sea, and let them fall by the camp, as it were a day's journey on this side, and as it were a day's journey on the other side, round about the camp, and as it were two cubits high upon the face of the earth." That is a lot of quail. "And the people stood up all that day and all that night and all the next day, and they gathered the quails. He that gathered least gathered ten homers, and they spread them all abroad for themselves round about the camp. And while the flesh was yet between their teeth, ere it was chewed, the wrath of the Lord was kindled against the people, and the Lord smote the people with a very great plague. And he called the name of that place Kibroth-hattaavah, because there they buried the people that lusted."

The psalmist records this incident in Psalm 78, beginning with verse 19: "Yet they speak against God in the wilderness, and they said, Can God furnish a table in the wilderness? Behold, he smote the rock, and the waters gushed out. And the streams overflowed. Can he give bread also? Can he provide flesh for his people? Therefore the Lord heard this and was wroth. A fire was kindled against Jacob, and anger came up against Israel, because they believed not in God and trusted not in his salvation. Though he had commanded the clouds from above and opened the doors of heaven, and had rained down manna upon them to eat, and had given them of the corn of heaven."

Watch this statement: "Man did eat angels' food." "He sent the meat to the full. He caused an east wind to blow in the heaven, and by his power he brought in the south wind. He rained flesh upon them as dust, and feathered fowls as the sand of the sea, and they let fall in the midst of their camp round about their habitations. So they did eat and were filled, for he gave them their own desire."

"They were not estranged from their lusts, but while the meat was yet in their mouths, the wrath of God came upon them and slew the fattest of them and smote down the chosen men of Israel."

Did the children of Israel need the meat? No. Did they want the meat? Yes. They wanted it so badly that they were willing to murmur and complain against the providence of God. They told Moses, "You brought us out in this wilderness to kill us? Better that we had stayed in Egypt. Why, at least we'd have had some leeks and onions and garlic and fish."

We must learn to distinguish between our wants and our needs. You might want a new car, but do you need one, or is the present one sufficient? You might want new furniture, but is your present furniture worn out and no longer serviceable, or do you just want a change of scenery?

There is nothing wrong with satisfying our wants if we may do so without violating Scripture. It is not a sin to have a new car or new furniture, as long as we may acquire those things biblically and scripturally.

On the other hand, you have to consider this: if we have plenty of money to purchase a new car or new furniture, we must remember that we are stewards. The money God has given us makes us responsible to Him for how we spend it. If we have a car that is sufficient and simply want something we do not really need, throwing money away is not being a very good steward either.

I realize that some people have so much money that it does not matter. But to me, if I were a millionaire—which I am not, not anywhere near, and never will be—but if I were a millionaire, I would not spend $100,000 on an automobile. I would not spend $60,000 on a mobile. To me, that is wasteful. You can have a good, decent car much more cheaply than that. I could use that money somewhere else, helping other people and extending the kingdom of God in some other area.

The point I am trying to make is this: we have to distinguish between what we need and what we want. If God has given us extra, we still have to be responsible stewards. There is nothing wrong with having that new car, new furniture, or new house, as long as we can

acquire it without violating Scripture. We have to learn to distinguish between our needs and our wants.

Reason 4: Failure to Be Future-Oriented

There is a fourth thing: why are Christians so deeply in debt? Not only because of a failure to take the Word of God seriously, a failure to trust our Lord as we ought, and a failure to distinguish between our wants and our needs, but, fourthly, because of a failure to be future-oriented. There is a failure to be future-oriented.

The problem with most of us is this: we want what we want, and we want it right now. We are willing to go into debt to get it, just to satisfy a present want.

Now let me ask you a question. Do not answer this out loud. How many of you have purchased a large item on credit—perhaps a new car, a house, or furniture—and then, thirty days later, an emergency arises? You need extra money, but you do not have it, and you say, "If I had known this, I would never have gotten that new truck. If I had known this, I would never have bought that new furniture."

Every one of us has been in that boat. The reason we are in debt is that we are present-oriented rather than future-oriented. We were not willing to wait and plan for the future.

It is true that we do not possess the future. In one sense, we have only the present. I am not alive tomorrow yet; I am alive today. On the other hand, I still must prepare and plan for the future. We have to look forward in faith to the opportunities, the needs, and the ministry.

Consider the simple illustration in Proverbs 6: "Go to the ant, thou sluggard, and consider her ways, and be wise: Which having no guide, overseer, or ruler, provideth her meat in the summer, and gathereth her food in the harvest. How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep? Yet a little sleep, a little slumber, a little folding of the hands to sleep: So shall thy poverty come as one that travelleth, and thy want as an armed man." What does the ant do? It stores up in summer and gathers in harvest so that it can live during the winter.

What does a bee do? It makes honey all summer long so that the beehive can live during the winter.

The point is this: although we do not have the future, there is prudent and biblical planning for the future in the present. Why? Because we are a future-oriented people.

Let me ask you a question. Each of us professes to love the Lord and to want the will of God. Suppose the will of God came to you tomorrow in a clear, certain way, so that you knew absolutely it was God's will for you to move to Alaska and begin a ministry there, or to move to Timbuktu—or anywhere, even Arkansas—and begin a ministry there. How many of us could simply pick up and move? How many of us could go?

SCRIPTURE READING - Hebrews 11:8-12 (KJV)

> The truth is, most of us are so tied down by debt, we couldn't obey God if He called us to do that. And that's what I mean about being future-oriented. Who knows what is around the next corner? Sickness? Health? Who knows? So there better be some prudent planning. One other passage. Let me show you a position that we ought to come to.
>
> "By faith Abraham, when he was called to go out into a place which he should after receive for an inheritance, obeyed; and he went out, not knowing whither he went. By faith he sojourned in a land of promise in a strange country, dwelling in tabernacles with Isaac and Jacob, the heirs with him of the same promise. For he looked for a city which hath foundations, whose builder and maker is God. Through faith also Sarah herself received strength to conceive seed, and was delivered of a child when she was past age, because she judged him faithful who had promised. Therefore sprang there even of one, and him as good as dead, so many as the stars of the sky in multitude, and as the sand which is by the seashore innumerable."

"These all died in the faith, not having received the promise, but having seen them afar off, and were persuaded of them, and embraced them, and confessed that they were strangers and pilgrims on the earth. For they that say such things declare plainly that they

seek a country. And truly, if they had been mindful of that country, that is, the one they came from, they might have had opportunity to have returned. But now they desire a better country, that is, a heavenly, wherefore God is not ashamed to be called their God, for he prepared for them a city."

We're all strangers and sojourners on this earth, and our roots had better not be too deep, in one sense of the word. The future belongs to God and his people. Therefore, we are to be a future-oriented people. If we take the word of God seriously, trust Christ as we ought, distinguish between our wants and our needs, and remain future-oriented, we will stay as far away from debt as we possibly can.

We'll give you positives next time and show you how blessed it is to live a debt-free life.

Father, in the name of Jesus Christ, we ask for your grace today. We pray you would make us faithful unto thee, enable us to take the word of God seriously, to trust thee as we ought, to distinguish between needs and wants, and to be a future-oriented people. We pray, Father, for your blessing and direction. In the name of Jesus Christ, we ask. Amen.

CHAPTER 6

The Christian & Debt

Part Six

Introduction and Review

Hebrews 13:5 says, “Let your conversation be without covetousness, and be content with such things as you have. For He has said, I will never leave thee, nor forsake thee.” Again, “Let your conversation be without covetousness, and be content with such things as you have, for He has said, I will never leave thee nor forsake thee.”

For the past five weeks, we have been dealing with the general theme of the Christian and debt. I have dealt with an introductory statement, short-term debt and long-term debt, and why people get into debt. Last week, I emphasized the negatives: why we are disobedient or why we are in debt. There were four negatives. First, there is a failure to take the Word of God seriously. The very fact that we are ignorant of the Word of God demonstrates that we do not take it seriously. Secondly, there is a failure to trust the Lord as we should. We looked at Matthew 6. Thirdly, there is a failure to distinguish between our wants and our needs. Fourthly, there is a failure to be future oriented.

Today I want to begin with the positives and give you some practical suggestions as how to stay out of debt. That is plural, but I am not going to get past the first point this morning. Someone asked me the other day, "How long is this series going to continue?" I said, "Until I get through." I thought it would probably be but a couple more messages, but then I got to studying and realized this one would take me at least two messages to finish. So I will cover one point today of lesson number six on practical suggestions as how to stay out of debt.

Historical Attitude Shift on Debt

To demonstrate the difference between the attitude concerning debt that prevailed 150 years ago and the attitude of the average Christian today, listen carefully to this quote: "He is both a fool and a rascal who has a quarter coming in and on the strength of it spends five dollars which does not belong to him." Scripture says, "Owe no man anything," which does not mean pay your debts, but never have any to pay. My opinion is that those who break this law ought to be turned out of the Christian church.

Learning Contentment

"He is both a fool and a rascal who has a quarter coming in and on the strength of it spends five dollars which does not belong to him. Scripture says, 'Owe no man anything,' which does not mean pay your debts but never have any to pay. My opinion is that those who break this law ought to be turned out of the Christian church."

That quote was by Charles Haddon Spurgeon, the Prince of Preachers, the great Baptist theologian of the last century. Very clearly, attitudes concerning debt have changed in this century from what they were in the last century.

Today I want to begin to accentuate what I am going to call the positives. All of the attitudes, attributes, qualities, habits, or lifestyles that I will discuss in these next two messages are attainable. We simply have to learn them and practice them until we have them down pat, until they are part and parcel of our lives.

The First Positive: Learn Contentment

In order to stay out of debt, here is the first point, the only one I am going to cover today: We must learn contentment. Look in verse 5 of Hebrews 13 again. The Word of God says, “Let your conversation be without covetousness, and be content with such things as you have.” “For He has said, I will never leave thee, nor forsake thee.”

Contentment is indeed a priceless jewel. There was an old Puritan by the name of Jeremiah Burroughs who wrote an entire book entitled The Rare Jewel of Christian Contentment. It is indeed a rare jewel.

Look in your Bibles to 1 Timothy chapter 6, verse 6, before I give you a definition of contentment. In this passage, the Word of God says, “But godliness with contentment is great gain.” Godliness with contentment is great gain. What in the world does the word contentment mean? It means to be free from care because of satisfaction that is already one’s own.

The Hebrew word simply means to be pleased. The Greek word carries more force than the Hebrew word. If you really delve into the Greek word, you will find a difference between contentment and satisfaction. Contentment is an attitude, a state of mind; it is something internal and inward. Satisfaction can be with an object or a pleasure; it can be external. I could say that I am pleased with my wife. She is external, something outside of me. I can say I am satisfied with my wife; that is still something outside of me. But when I say I am contented with my wife, it normally means that I am satisfied, but there is an internal attitude and disposition meaning that I am not looking around for anybody else. I am content with what God has given me.

Contentment, then, is a state of mind. In order to have contentment, you must have a mind that is free from covetousness. Go back to Hebrews chapter 13 and look at verse 5 again. Note the connection: "Let your conversation be without covetousness, and be content with such things as you have." In other words, you are not going to learn to be content with what you have unless your conversation is without covetousness.

Many years ago, I was reading Hebrews chapter 13, and my wife came into the room and began to tell me that she needed some new clothes, some new dresses. I looked at her and said, "Now, sweetheart, we're Christians, aren't we?" She said, "Yes, we are." I said, "We ought to go by the Word of God, shouldn't we?" She said, "Well, yes, we should." I said, "Well, let's see what the Bible says about getting you some new clothes." I read from Hebrews 13 and verse 5, "Be content with such things as you have."

She said, "But that doesn't apply to my dresses." I laughed and said, "Well, it really does, but I do understand you need some more clothes, and so we'll get them." Actually, that is what Scripture says: "Let your conversation be without covetousness, and be content with such things as you have." If you are always talking about things that you do not have, and things that you constantly want, you can never be content with what you have. If you are going to have the state of mind and disposition of contentment, your conversation has to be free from covetousness. Covetousness and contentment are diametrically opposed to each other; they are exact opposites. The man who is covetous is never content, and the man who is content is not a covetous man. Very clearly, then, they are opposites.

In 1 Timothy 6, verse 6, he says, “But godliness with contentment is great gain.” Now look at verse 8: “And having food and raiment, let us therewith be content.”

In this particular passage, he is speaking of being content with what you and I would call the necessities of life. That is, we have enough to eat, and we have enough to wear. That ought to be enough to satisfy anybody, you would think. So, if you are going to be a contented person, you have to learn to live without being a covetous person, and you have to learn to be satisfied with what you and I would call the basic necessities of life.

Three Reasons for Contentment from 1 Timothy 6

In 1 Timothy 6, there are three reasons given as to why we should learn contentment, and these are three very powerful reasons. The first reason why we should have contentment is found in verse 7: “For we brought nothing into this world, and it is certain that we can carry nothing out.” Why is it that we should learn to be content?

Because we did not bring anything with us, and we are not taking anything out. It is that simple.

It does not matter how many new cars we have, how much money we have, how much silver and gold we have, or how many fine clothes we possess; we are carrying absolutely nothing out. We are going to exit this life exactly as we came into it, barren, with absolutely nothing. How absolutely futile it is to waste our entire life trying to acquire things rather than enjoying the things that we already have.

I know people who have money, plenty of money, and they never enjoy it. They never use it. They never spend it. They are always wanting to acquire more. Now, I am for saving, and I am going to deal with that a little bit later on, but you get the picture. There are people who are so busy acquiring things that they never ever enjoy life.

It is kind of like the old joke I heard years ago about a really wealthy man. He was buried in a solid gold casket. One pallbearer looked at the other as the solid gold casket was lowered into the ground and said, "Man, that's really living." Well, I certainly beg to differ with his interpretation of living. But even if it was a solid gold casket, it is going to disappear into absolutely nothing after a while.

The truth of the matter is this: we brought nothing into this world, and we are going to carry nothing out. So we might as well be satisfied with what we have in the providence of God.

Now, in verse 9, here is the second reason why he encourages us to contentment: "But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition." Our Lord is telling us that the desire to be rich, to have possessions, also brings with it many temptations, snares, and troubles. Why? Because a man who wants to be rich badly enough is certainly going to violate the law of God. He is going to violate the Word of God; he will be cheating, stealing, and defrauding. He will get himself into all kinds of problems, not just with God, but with man and with the legal system.

Notice what he says in verse 9: "...but they that will be rich fall into temptation and a snare and into many foolish and hurtful lusts."

Then he adds, "...which drown men in destruction and perdition." Christ is even speaking here of some men who are so oriented toward things and money that they end up losing their own souls.

Look in your Bibles to Matthew chapter 13. In Matthew 13:22, also found in Mark 4 and Luke 8, this appears in the parable of the sower. Our Lord is talking about the types of hearers who hear the Word of God. He speaks of the thorny-ground hearer, the seed that fell among the thorns. This individual typifies a person who hears the Word of God and tries to embrace it, but there has never been a work of repentance in his life. The thorns were already there; they were never ripped up, torn out, or dealt with. So the Word falls in among the thorns. Our Lord says, "He also that received seed among the thorns is he that heareth the Word, now watch, and the care of this world and the deceitfulness of riches choke the Word, and he becometh unfruitful." Notice the care of this world and the deceitfulness of riches. He loses his soul, basically, over money and riches.

Another illustration is found in Luke chapter 12. The rich farmer had many barns, and his ground brought forth plentifully. He asked himself, "What shall I do? Because I have no room wherewith to bestow my fruits."

He said, "This will I do. I will pull down my barns and build greater, and there will I bestow all my fruits and my goods. And I will say to my soul, Soul, thou hast much goods laid up for many years. Take thine ease, eat, drink, and be merry."

But God said unto him, "Thou fool, this night thy soul shall be required of thee. And then whose will all these things be which thou hast provided?" So here was a man that made the emphasis money, and he ended up losing his own soul.

This is what our Lord is talking about in 1 Timothy 6:9. There must be a caution and a warning, because you can be drowned in your desire for money. Basically, those desires arise because we never learn contentment.

Look further at verse 10, because here is the third reason given to encourage us to contentment: "For the love of money is the root of all evil, which while some have coveted after, they have erred from

the faith and pierced themselves through with many sorrows." Note that in verse 9 he talks about individuals who evidently lose their own souls for the love of money. In verse 10, however, he does not identify money as the root of all evil, but the love of money.

That needs to be clarified. Everyone needs money, and needing money does not mean that you love it. When I go to the grocery store, they do not look at me and say, "Oh, you're Pastor Weaver, aren't you? We'll let you have all this food if you'll just preach us a sermon." I wish they would; I would love to preach to them like that. But they say, "We want some of that green stuff," or, "We want some money." You have to have money. That is a fact of life.

But there is a difference between needing money and loving and coveting it—an inordinate desire to have money. In verse 9, he is talking about those who lose their souls over it. In verse 10 he says, "For the love of money is the root of all evil, which while some have coveted after, they have erred from the faith"; that is, they have left the path of faith and pierced themselves through with many sorrows. They have compromised the Word of God. Their inordinate desire led them to depart from the plain path of Scripture.

Now look in verse 11. He says, "But thou, O man of God, flee these things." What things is he talking about? Flee leaving the path of faith? Flee the love of money? Flee a desire to be rich? That is what he is telling you to flee. "Flee these things and follow after righteousness, godliness, faith, love, patience, and meekness."

The only way that you can flee from covetousness and an inordinate desire for money is to have biblical contentment. That is why he said in verse 6, "But godliness with contentment is great gain." And in verse 8, "And having food and raiment, let us therewith be content." Once we learn to flee those things, we have to understand that the only way we can flee them is through contentment. By the way, look back in your Bibles to verse 11. Look at that verse very carefully. He says, "But thou, O man of God, flee these things." That is what he has just mentioned. "And follow after"—let me put it to you like this—you will never follow after righteousness and godliness and faith and love and patience and meekness until you learn to flee from covetousness and wickedness.

You have to flee before you can follow. You have to flee before you can follow. That is like in Isaiah chapter 1, where God says, “Cease to do evil, learn to do good.” You have to cease to do evil before you can learn to do good.

Now let me give you another passage. Look in your Bibles to the book of Philippians chapter 4. Some of you probably have already thought about this passage. Here is an amazing truth. While Timothy speaks of having food and raiment, “Let us therewith be content,” biblical contentment is not even based upon having the necessities of life.

Contentment Beyond Necessities: Philippians 4

That is astounding to me. Let me say that again: biblical contentment is not even based upon having the necessities of life. Look in Philippians chapter 4, beginning there with verse 10. He says, “But I rejoiced in the Lord greatly,” writing of these Philippians, “that now at the last your care of me hath flourished again; for you were all so careful, but you lacked opportunity.” The Philippians had ceased supporting the Apostle Paul. They wanted to, but they did not have the opportunity to do so. Then he says in verse 11, “Not that I speak in respect of want, for I have learned, in whatsoever state I am, therewith to be content.” When he is talking about state, he is not talking about Georgia or Florida or Texas or Arkansas. He says, “Not that I speak in respect of want, for I have learned, in whatsoever state I am, therewith to be content.” Watch verse 12.

"I know both how to be abased, and I know how to abound. Everywhere and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need."

Paul said, "I have learned in whatever state I am therewith to be content." The absence of food does not necessarily destroy biblical contentment. Will biblical contentment keep you from being hungry? No. You will still be hungry because that is a physical feature of our anatomy. But it will keep us from grumbling, murmuring, complaining, and bellyaching. It will keep us trusting Christ, knowing that He is going to provide for our needs.

Here is where this kind of strength comes from: "I can do all things through Christ who strengtheneth me." How can Paul be content when he is hungry? Through Christ. How can Paul be content when he is full? Through Christ. It is probably easier to be content when you are hungry than when you are full. When you are hungry, you realize that you must have help; and if God does not help, you receive none. When you are full, you have a tendency to forget God. Paul learned, in whatsoever state he was, therewith to be content.

But note verse 14: "Notwithstanding you have done well that you did communicate with my affliction." He was thankful that their support had picked back up and he could eat again, yet he knew how to be content when hungry and while full. Contentment is not based upon whether or not we are full or hungry.

Contentment as Evidence of Repentance

Look in your Bibles to Luke chapter 3. In this passage, John the Baptist is preaching the biblical doctrine of repentance. Numerous groups come to John and ask, in verse 10, "And the people asked him, saying, What shall we do then?" Since he has been preaching repentance, what shall they do to evidence their repentance? What shall they do to demonstrate that they are genuinely repentant? He gives them an answer. In verse 12, "Then came also publicans to be baptized and said unto him, Master, what shall we do?"

He gives a different answer to the publicans than He did to the people because He knew what the general sin of the people was, and cautioned them to demonstrate their repentance in that area. He likewise knew what the general sin of the publicans was, and cautioned them to demonstrate their repentance in that area.

Then, in verse 14, “The soldiers likewise demanded of Him, saying, And what shall we do then?” The Lord said, “What’s going to demonstrate our repentance?” “And He said unto them, Do violence to no man, neither accuse any falsely, watch, and be content with your wages.” He told the soldiers that they had better learn contentment. Soldiers back then were notorious for doing violence, falsely accusing people, and taking what they had. Why does John say, “and be content with your wages”? Because if the army did not

like what they were paid, they had the weapons. When they rebelled and rioted, they would destroy entire cities and civilizations. So John says, “You better learn contentment.”

The Bible does indeed teach the biblical doctrine of contentment. Contentment is a biblical attitude and a biblical disposition, and you and I have to master it. It has to be in our lives.

You will find this in Proverbs 30, beginning with verse 8: “Remove far from me vanity and lies. Give me neither poverty nor riches. Feed me with food convenient for me, for that is my allowance.” Let me put it another way: that is your basic necessity. “Lest I be full and deny thee and say, Who is the Lord? Or lest I be poor and steal and take the name of my God in vain?”

He is saying, “Let me be content.” But taking God’s name in vain here is not cursing; it is stealing. You can curse and take God’s name in vain, but you can take God’s name in vain in more ways than one. There is a biblical doctrine of contentment.

Unbiblical Contentment

Caution 1: Unbiblical Contentment

There is an unbiblical contentment, which is wicked, wrong, and rebellious. The devil copies what is true, so there is an unbiblical contentment. Let us see what it consists of in Joshua chapter 7.

The people of Israel had entered the Promised Land. Jericho had fallen, and when they came to Ai, some of the men said to Joshua, “Ai is a small city. Don’t make all the people work. Just send a few of us up.” Nobody checked with the Lord, neither Joshua nor the men. Achan had stolen and hidden the accursed items under his tent. God had told everyone not to take anything from Jericho because it was accursed. When the men went up to fight against this little town, the men of Ai defeated the Israelites and killed thirty-six of them.

Joshua 7:5 says, “And the men of Ai smote of them about 36 men, for they chased them before the gate even into Shebarim, and smote them in the going down, wherefore the hearts of the people melted and became as water. And Joshua rent his clothes and fell to the earth upon his face before the ark of the Lord until even time, and

the elders of Israel put dust on their head. And Joshua said, Alas, O Lord God, wherefore hast thou at all brought this people over Jordan to deliver us from the hand of the Amorites, to destroy us? Would to God we had been content to dwell on the other side of Jordan."

Did you hear what Joshua said? He was saying, in plain everyday language, "Would to God we had been content not to take you at your word, not to take you at your promises, and not to take this land that you said you were going to give us. Would to God we had stayed on the other side of Jordan. We could have stayed in the land of Og and Bashan over there."

There is an unbiblical contentment in the fact that some people are content with their wickedness, their sin, their rebellion, and less than the will of God for their lives. Biblical contentment does not mean that we live mediocre Christian lives. When someone is in rebellion against God or disobeying Him and says, "Well, I'm just content to be the way I am," that's wicked. That is an unbiblical and ungodly contentment. Unhappily, that is where a lot of people are today. They are content with their worldliness, disobedience, and substandard Christianity. I like what Vance Havner used to say: "Christians have been subnormal for so long that when one gets normal, everybody else thinks he's abnormal." And that's a fact.

Biblical contentment does not mean that we are content with sin in our lives or with less than the will of God. The professing Christians who are content with their apathy, disobedience, and ignorance are nothing more than what the Word of God calls lukewarm. And I've got news for you: if people are content with being lukewarm, Christ will be content to spew them out of His mouth. Look at Revelation chapter 3, beginning with verse 14. Remember, He is writing to the church, to professing Christians: "And unto the angel of the church of the Laodiceans write; These things saith the Amen, the faithful and true witness, the beginning of the creation of God; I know thy works."

"Thou art neither cold nor hot. I would that thou wert cold or hot." In other words, be either out and out for me or out and out against me. "So then, because thou art lukewarm, and neither cold nor hot, I will spew thee out of my mouth." Watch what he says: "Because thou sayest"—here is what the church is saying—"I am rich,

and increased with goods, and have need of nothing." And knowest not that thou art wretched, and miserable, and poor, and blind, and naked. He says, "I counsel thee to buy of me gold tried in the fire, that thou mayest be rich; and white raiment, that thou mayest be clothed, that the shame of thy nakedness do not appear; and anoint thine eyes with eyesalve, that thou mayest see. As many as I love, I rebuke and chasten. Be zealous, therefore, and repent."

When we talk about biblical contentment, we are not talking about being content with substandard Christian lives, disobedience, wickedness, and sin. We are not to be content with the status quo if the status quo is wrong.

Here is another aspect of unbiblical contentment: when we sacrifice our principles, when we sacrifice what we know is right in order to please, appease, and placate others. In Mark chapter 15, Jesus Christ is standing before Pilate. "Now at that feast he released unto them one prisoner, whomsoever they desired. And there was one named Barabbas, which lay bound with them that had made insurrection with him, who had committed murder in the insurrection. And the multitude, crying aloud, began to desire him to do as he had done unto them. But Pilate answered them, saying, Will ye that I release unto you the King of the Jews?" Now watch this statement: "For he knew the chief priests had delivered him for envy."

By the way, Pilate, in the book of John, said twice to the people, "I find no fault in him." So Pilate knew that Christ was innocent, and he knew that they had delivered him out of envy. "But the chief priests moved the people that he should rather release Barabbas unto them. And Pilate answered and said unto them, What will ye then that I shall do unto him whom ye call the King of the Jews?"

"And they cried out again, Crucify him! Then Pilate said unto them, Why, what evil hath he done? And they cried out more exceedingly, Crucify him! Watch! And so Pilate, willing to content the people, released Barabbas unto them, and delivered Jesus, when he had scourged him, to be crucified." What was Pilate doing? He was violating his own conscience, truth, and principle. He knew that Christ was absolutely, totally innocent. In order to appease and placate—to use the biblical word here, to content the rabble-rousing,

rebellious, ungodly, wicked men who wanted Christ crucified—he delivered Him over to be crucified.

The point I am trying to make is this: You and I must never, ever compromise the truth of Scripture to get along. No matter how much others say that, if we do not compromise, they will never be contented, we must stand firm. May I remind you of the standard phrase in Washington, D.C.? "You have to go along to get along." What does that mean? You have to compromise. You and I had better learn never, ever to compromise the truth of God's Word just to content people who are unbiblical and ungodly.

Caution 2: Contentment Is Not Laziness

Now, there is a second caution I want to give you today. The first caution was against unbiblical contentment. The second is that biblical contentment cannot be used to justify laziness, a lack of diligence, irresponsibility, or a lack of drive and motivation to do all we can and be all we can. Scripture repeatedly condemns laziness and slothfulness. So many people take biblical contentment and try to make it a cover for their own laziness and irresponsibility.

I want you to turn in your Bibles to Proverbs, and let us begin with chapter 10. I am not going to deal with the word slothful today, because I hope everyone knows how Scripture condemns slothfulness. But I do want to emphasize a positive: diligence. Look at what Scripture says concerning diligence. In Proverbs 10, beginning with verse 4, Scripture says, "He becometh poor that dealeth with a slack hand:

“For the hand of the diligent maketh rich.” God says the slack hand, or laziness and slothfulness, brings poverty, but diligence brings wealth.

Look in Proverbs 11:27: “He that diligently seeketh good procureth favour: but he that seeketh mischief, it shall come unto him.” He that diligently seeketh good is working at seeking what is right, and he will procure favour. But if he seeks mischief, he does not have to look far; it will come to him.

Proverbs 12:24 says, “The hand of the diligent shall bear rule: but the slothful shall be under tribute.” Look in verse 27. This is one of

my favorite verses: “The slothful man roasteth not that which he took in hunting: but the substance of a diligent man is precious.” God says, if you kill something, you eat it; you do not waste it. The lazy, indolent man roasteth not that which he took in hunting, but the substance of a diligent man is precious. You count everything that you have as precious.

Proverbs 13:4 says, “The soul of the sluggard desireth, and hath nothing: but the soul of the diligent shall be made fat.” Diligence, once again, produces wealth. Proverbs 21:5 says, “The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want.” A diligent man thinks and plans. Proverbs 22:29 says, “Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean men.” Proverbs 27:23 says, “Be thou diligent to know the state of thy flocks, and look well to thy herds.”

The point I am trying to give you as a caution is this: make sure that you understand that biblical contentment is not a cover for laziness, indolence, or lack of diligence. Any professed contentment that makes one lazy, irresponsible, and indolent is unbiblical and ungodly contentment.

There is no contradiction between biblical contentment and doing the best that you can and being the best that you can for God’s honor and glory, the good of your family, and the good of your own life. There is no contradiction there.

We can be content with what we have and still be diligent to preserve and protect it and even to acquire more. There is no contradiction, but so many people who claim contentment are trying to use it just as a cover for laziness. Let me make sure that you understand: there is no contradiction between biblical contentment and doing the best that we can.

Caution 3: Contentment Must Be Cultivated

Here is the third caution, and the last one today: contentment does not come naturally. Neither does godliness. Both must be worked at and added to our Christian life. Contentment does not come naturally. Isn't that amazing? It does not come naturally.

In 1 Timothy 6:6, we read, "But godliness with contentment is great gain." We have read it already, but look at it again, and then consider 1 Timothy 4:7-8: "But refuse profane and old wives' fables, and exercise thyself rather unto godliness. For bodily exercise profiteth little: but godliness is profitable unto all things, having promise of the life that now is, and of that which is to come."

Paul repeats, "But refuse profane and old wives' fables, and exercise thyself rather unto godliness." The word exercise is the Greek word gymnazo. It is where we get our English word gymnasium from. Literally, he is saying, "Gymnasticize thyself rather unto godliness." Work at being godly. Now he said, godliness with contentment is great gain. What does that mean? If you have to work at being godly, you have to work at being contented.

Look at 2 Peter 1:3: "According as his divine power hath given unto us all things that pertain unto life and godliness, through the knowledge of him that hath called us to glory and virtue: Whereby are given unto us exceeding great and precious promises: that by these ye might be partakers of the divine nature, having escaped the corruption that is in the world through lust." Let me show you how this is to be added to our faith.

Peter says, “Besides this, giving all diligence, add to your faith virtue; and to virtue knowledge; and to knowledge temperance; and to temperance patience; and to patience godliness.” Godliness must be added to our faith. Since godliness with contentment is great gain, contentment must also be added to our faith. Neither godliness nor contentment comes naturally. They must be worked at, put on, and practiced until they become part of us. As there is no shortcut to godliness, there is no shortcut to contentment.

The first way that we can learn to stay out of debt is to learn to be content with such things as we have. This does not mean that we should not work for other things. It does mean that, if we are content with what we have, we will not go into debt because of our covetousness simply to obtain what we want immediately. If we are content, we will be satisfied with what God in His providence has given us, and with what God in His providence continues to give us and allows us to obtain.

Conclusion: Christ Is Our Contentment

Godliness with contentment is great gain. The author of Hebrews said, “Let your conversation be without covetousness. And be content with such things as you have. For he said, I will never leave thee, nor forsake thee.” The way we can be content is that, when we have Jesus Christ, we have everything we need. He who has Christ has it all. He who does not have Christ, though he be rich, has nothing. Jesus Christ is the One who gives us contentment.

Father, thank You for Your love and Your grace today. We pray that You would teach us the biblical doctrine of contentment, make us content and obedient, and enable us to live for Thee and bring our lives into the totality of Thy Word for Your honor and glory. In Christ’s name we pray, Amen.

CHAPTER 7

The Christian & Debt

Part Seven

Review of Contentment

We are still in the series The Christian and Debt, and this is our seventh study. Last week I began offering practical suggestions as to how to stay out of debt. I dealt with Hebrews 13:5, where the Word of God says, "Let your conversation be without covetousness and be content with such things as you have, for he hath said, I will never leave thee, nor forsake thee." I went through the Bible and showed you what the Word of God taught concerning biblical contentment. I shared with you that contentment is more inward than external. It is even deeper than what you and I would call satisfaction. The Apostle Paul himself said that he had learned, in whatsoever state he was, to be content. Whether he was hungry or abounding, he learned the art of contentment.

There is a book, if you can find it, that I mentioned last week. Jeremy Burrus wrote a book. He has been dead about four hundred years and was an old Puritan. The name of the book is The Rare

Jewel of Christian Contentment, and that book is still in print today, by the way.

As we dealt with Christian contentment, I told you that there were three cautions. First, there is an unbiblical contentment as well. We cannot be content with sin, mediocre lives, or anything less than the will and the Word of God. I showed you in the Bible where some had that type of contentment, which was wrong, wicked, and ungodly. Second, you cannot use contentment as a shield for laziness, indolence, or being slothful and sluggardly, because working, preparing, and planning certainly are not antithetical to biblical contentment. Those two things are friends; they are not enemies. Third, contentment and godliness are connected. As godliness is something that must be worked at and added to the Christian faith, so likewise contentment is something that must be worked at and added to the Christian faith as well. Therefore, the very first practical suggestion I gave you last week as to how to avoid debt was to learn contentment.

Learn to Be Careful

The second point is this: learn to be careful. What do I mean by that? You already know the story of the prodigal son, but notice Luke 15:13: "And not many days after the younger son gathered all together and took his journey into a far country and there wasted his substance with riotous living." Most of us are not going to waste our substance with riotous living. But the truth is that many of us do indeed waste our substance.

The average person, including the average Christian, is what you and I would call an impulse buyer. We see it, we want it, and we buy it, and it is just that simple. We are not careful about how we spend. What we have forgotten many times is that we are called upon to be stewards of what God has given us.

If you would stop and examine how much money the average person throws away—not only daily, but weekly and monthly—on what we would simply call coffee, Coke, candy, and other little indulgences, you would be surprised. I had a pastor friend who took me out one day and said, "I want to buy you a cup of coffee." I told him I was not much of a coffee drinker and did not really like coffee,

though I occasionally drank it. He replied, “But oh, you will like this.” I said I was willing to try whatever he wanted to buy me.

He ordered some kind of latte with all kinds of things in it. The cup of coffee was three dollars and fifty cents. He bought two, which was seven dollars. It was delicious, but so rich that I could drink only half the cup. I saved the rest, brought it to Alice, and let her taste it.

But I never will forget what my pastor friend said: “I have to have a cup of this every day.” I quickly multiplied thirty times three fifty. “Do you realize you are spending nearly one hundred dollars a month just on a cup of coffee a day?” I do not like coffee that much, thankfully.

Simply because we happen to have, at a certain time, a sufficiency of money does not mean that we can be wasteful. Proverbs 19:26 says, "He that wasteth his father and chaseth away his mother is a son that causeth shame and bringeth reproach." Note that phrase, "he that wasteth his father." What is he doing to waste his father? He is foolishly and wickedly throwing away that which his father is accumulating.

Proverbs 13:23 says, "Much food is in the tillage of the poor, but there is that that is destroyed for want of judgment." In other words, you are not careful, and you end up destroying, throwing away, or wasting that which you have.

So the truth is this: even if there is a sufficiency in the money supply, we are still not to be wasteful and unnecessarily throw things away. Even if the money belongs to others—for instance, the son that wasted his father is throwing away money that actually does not belong to him; it belongs to his father. The Bible says in 1 Corinthians 4:2, "Moreover, it is required in stewards that a man be found faithful."

Proverbs 18:9 says, "He also that is slothful in his work is brother to him that is a great waster." A slothful man and a wasteful man are brothers. Both of them are going to come to want. The man who will not work and the man who wastes and throws away that which he has are very closely related to the slothful man; both will come to want.

I have found it interesting in my short life to talk to people who came up during the Great Depression. Most of those people developed a carefulness about them back then, and that carefulness continues even to this day.

My father, bless his heart, I loved him and appreciated him, but we had a saying back on the farm: "Almost all things are held together with haywire." Roy has laughed at me because of the tractor that I have. The tie rods, believe it or not, I have them tied up with wire. Years ago, one of the rods came out, and I called my dad over there. I said, "Dad, I'm going to have to get a new tie rod."

"Oh, no, you're not, son." He reached over, popped it back up on there, tied wire around it, and he said, "Keep plowing." Do you realize that my dad's been dead for five years? So that has been a minimum 10 years ago. That tractor still goes with wire holding the tie rod in place.

Now, the point I'm trying to make is this. He learned to be careful. Let me give you two verses before I read something to you. Look in your Bibles to Proverbs 14 and verse 15. The Word of God says, "The simple believeth every word." Watch now. "But the prudent man looketh well to his going." What's that mean? He's careful. Look in your Bibles to Proverbs 16 and verse 21. "The wise in heart shall be called prudent, and the sweetness of the lips increaseth learning." The wise in heart shall be called prudent, or the wise in heart shall be called careful.

Now, I mentioned to you about people that I had talked with that grew up during the Great Depression. A year or so ago, I came across a book that was very interesting, and I got the book, and this book is still available today. The book is entitled We Had Everything But Money. It is a book on the lives of the people who came up during the Great Depression, story after story, picture after picture.

You talk about bread lines, and it's just unbelievable. I am going to take a few moments and read just a couple of these. I think these things are absolutely amazing. Listen to this one. Most of these are very brief: "Dad lost his job early in the Depression, and we turned our backyard into a garden and sold the produce from house to house. My most vivid memory is the day my mother sold a

three-cent stamp so that we could buy bread. She only had two cents, so she sold the stamp to our neighbor. Then she was able to send me to the bakery for a nickel loaf of bread."

Now, if you had to sell a stamp to buy some bread, to have something to eat, you would probably tend to be just a little bit more careful. And I think this one is very enlightening.

“The difference between today and in the 1930s is the word character.” Although I wasn't born until 1936, the Depression taught me a valuable lesson. One of my earliest memories is of delivering an envelope to a woman named Mrs. Combs every Friday night. When I was old enough to ask what the envelope contained, I learned that Mrs. Combs had been my parents' landlord during the years when my father had only odd jobs and couldn't pay the rent. The envelopes contained the back rent payments even though we no longer lived in Mrs. Combs' house.

Here was a family that had moved away, and yet the man still had character enough to pay the back debt. Let me give you another account, this one about the ingenuity that many people, even children, came up with.

“The year was 1930, the Depression was rampant, and we were having pea soup for supper again—for the fourth day in a row. I wondered where my mother found a steel pot that big. All of us kids were grumbling and griping, and Mother replied that the soup improved with each passing day. I sneezed in disbelief. ‘It's the truth,’ my mother said firmly.

“My oldest brother, then fourteen, was the breadwinner of the family. He seemed just as dejected with this meal as the rest of us. He seemed deep in thought, as though he was searching for a solution to our food problem. On days when we didn't have pea soup, it was boiled rice with sugar and milk. Suddenly, he produced the 50 cents he had earned shining shoes the day before and asked if he could withhold it.

“He had a plan, he said, that would more than triple that amount. My mother was skeptical, but how could she part with 50 cents? Although my brother didn't explain his scheme, he eased her fears where she allowed him to pocket the five dimes. What was his plan?

When my brother left the house later that evening, I sneaked out and followed him. He headed for the candy store and bought 25 copies of the next morning's newspaper at two cents each. Then he scrounged around for a large apple box and headed for the theater a short distance away."

So he planned to sell newspapers. But what was he going to do with that huge box? I hid near the theater and watched as the audience began filing out. Justin, my brother, stood on the box, waved his arms, and said in a loud, clear voice, "Step right up, ladies and gentlemen, for the greatest show you will see tonight." The theatergoers approached him looking quite jolly. I saw my brother leap into a tap dance routine he had taught himself.

I thought he was every bit as good as Fred Astaire. His audience was very receptive, and everyone applauded. Before they walked away, however, he jumped from the box, grappled with the newspapers hidden behind it, and shouted, "Buy a paper, buy a paper." The happy throng could not resist, and he sold every paper, not for two cents each, but for ten cents. A few generous patrons even rewarded him a quarter.

The next night it was clear as planned work. Mother fixed us a juicy leg of lamb with all the trimmings. We ate with zest, thankful for our brother's ingenuity and that the pea soup would be saved for another day. So, you are talking about learning to be careful. Do you realize it may take something as desperate as another depression to teach us how to be careful?

Nothing is a good buy, no matter how cheap it is, if you can't use it. Ladies and gentlemen, nothing is a good buy, no matter how cheap it is, if you can't use it. So we've got to learn to be careful if we're going to avoid debt. Secondly—or thirdly, I should say—we've got to learn to be considerate. By the word considerate I mean thoughtfulness, planning, and preparation.

Learn to Be Considerate

Let's go to our Bibles to Proverbs chapter 6. I've read this passage before, but in light of this, I think I shall read it again. Talking about being considerate, thoughtful, planning, and preparing, he says, "Go

to the ant, thou sluggard; consider her ways and be wise, which having no guide, overseer or ruler, provideth her meat in the summer and gathereth her food in the harvest. How long wilt thou sleep, O sluggard? When wilt thou arise out of thy sleep? Yet a little sleep, a little slumber, a little folding of the hands to sleep, so shall thy poverty come as one that traveleth, and thy want as an armed man."

Now he says, "Go to the ant, thou sluggard. You consider her ways and be wise." What is she doing? Verse 8, she provideth her meat in the summer and gathereth her food in the harvest. Why? So she can have when there is no food. Look in Proverbs 30 and verse 25. You'll see the ant commended again. God says, "The ants are a people not strong, yet they prepare their meat in the summer." So they are planning for the winter. They're planning for the hard times.

Go back to your Bibles to Proverbs 27 and look at verse 12: "A prudent man, that is a careful and a considerate man, foreseeth the evil and hideth himself, but the simple pass on and are punished." And then, if you look in Proverbs 22 and verse 3, you'll see exactly the same truth repeated again: "A prudent man foreseeth the evil and hideth himself, but the simple pass on and are punished."

Now let me ask you a question. How many of you think that you will need another automobile within the next five years? What is the considerate thing to do? The considerate thing to do is to begin planning now if we're going to need something a year or two years from now. How many of you think that you're going to need more clothes? Everyone, just about. What about equipment? What about machinery? What about air conditioners?

They have a way of breaking down. What we should be doing is planning now. How many of you are thinking that you might live to get a little older, perhaps into your seventies or eighties? Have you thought about what you are going to need then? What about dying? Have you thought about what your family is going to need? What about sickness?

It is true that we do not plan on being sick, but the truth is, we get sick. We have had family members who died penniless, and it was up to the other family members to bury them. Do you realize that the

minimum you can bury someone for today is better than five thousand dollars? That is a minimum.

The point I am trying to make is this: you and I cannot plan without Christ. James chapter 4 says, “Go to ye that say, Today or tomorrow we will go into such and such a city, and buy and sell, and get gain.” He says, “You do not know what your life is. Your life is like a vapor; it is here today and gone tomorrow. What you ought to say is, Lord willing, we will do such a thing.” But the fact is, he is still saying that you have to plan.

I have no Social Security. I am not in that program and have not been in it for years. I have no retirement. There is no convention or denomination saying, “All right, we are putting so much away for you each month.” I do not have anything like that. What does that mean? It means that if I ever have anything, I have to prepare and plan for it now.

It is not the government's responsibility to take care of me or my wife. That is my responsibility, and it is the responsibility of my family. One of the main reasons so many people are in debt right now is that they are trusting the government to take care of them instead of making plans and preparations. Invariably, the government cannot take care of them. Even if you have Social Security, it is impossible to live on three or four hundred dollars a month. There is no way anyone can live on that. And may I remind you that if you depend upon the government to take care of you, with the governmental shackles come the governmental shackles? How in the world can you be a free and independent individual as long as you are hooked on the dole? The truth is, you cannot.

If we are going to avoid debt, we must not only be careful with what God gives us now; we must be considerate and plan for the future. We have to think about what our needs will possibly be. We must learn contentment, carefulness, consideration, and charity. We have to learn to be charitable.

Learn to Be Charitable

There is absolutely nothing worse than a selfish, miserly, grudging soul. Proverbs 13:7 says, "There is that maketh himself rich and yet

hath nothing. There is that maketh himself poor, yet hath great riches." God says that you could make yourself rich and end up with nothing, or make yourself poor and end up being rich.

John Bunyan wrote a couplet on this verse that is just as true today as when he wrote it hundreds of years ago: "There was a man, and many did count him mad, the more he gave away, the more he had." Isn't that interesting? The more he gave away, the more he had.

When it comes to charity, it is true that we cannot give our money away indiscriminately. I say our money because God has entrusted it to us; we are His stewards. By indiscriminately, I mean that there are some people whom God forbids us to give to. For instance, in 2 Thessalonians 3:10, the Apostle Paul lays down this principle: "For even when we were with you, this we commanded you, that if any would not work, neither should he eat."

Am I going to take the hard-earned money God gives me and turn around and give it to someone too lazy and indolent to work? The answer is no. Nor am I going to use the money which God gives me to subsidize evil and wickedness. I am not going to do that, even if it involves my own children. I have told my children, "I will help you as long as you're willing to do what's right. But I am not going to help you do what's wrong."

When you sin, you must suffer. I am not going to try to ease the consequences of sin for anyone, even my own. The principle of Scripture is, if you sin, you suffer. I am not going to subsidize your wickedness and ease your suffering because you are unrepentant in your sin.

We have to learn to be charitable, although we cannot be charitable indiscriminately. In 2 Corinthians 9, beginning with verse 6, here is the principle laid down by our Heavenly Father: “But this I say, he which soweth sparingly shall reap also sparingly. And he which soweth bountifully shall reap also bountifully.”

Let me point out that principle. If you sow one grain of corn, it is true that you are going to get a stalk of corn with several hundred grains on it. But if you sow fifty grains of corn, you are probably

going to get fifty stalks of corn with thousands of grains on them. Here is the principle: if you want to reap more, you must sow more.

Now, to show you that God wants us to be charitable, and charitable without grudging, look at verse 7: “Every man according as he purposeth in his heart, so let him give.” He is talking about a special offering that he was taking up: “Not grudgingly or of necessity, for God loveth a cheerful giver.”

God says that when we give, it cannot be grudgingly, and it cannot be of necessity. We may say, “We need money,” and we do. Someone may respond, “Brother Weaver, that is a necessity; I am willing to give to you.” I am thankful for that, but you ought not to be willing to give just because it is a necessity. You ought to give cheerfully.

Some of you know the old adage, “Give until it hurts.” That is unbiblical and unscriptural. The word cheerful here is the Greek word hilarion. What English word do we get from that? Hilarious. Literally, he says God loves a hilarious giver. If you give and merely smile, then you have to give some more. When you start laughing, give some more. Pretty soon, when you are rolling on the floor, God says, “That’s enough.” He loves a cheerful, or hilarious, giver.

We do not give grudgingly: “Well, bless God, I guess I have to give. I am expected to give.” No, that is not it. We give hilariously, lovingly, and willingly—not grudgingly and not out of necessity.

In verse 8, God says, “And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may abound to every good work.” That is absolutely amazing. If you will obey God, He is able, in His grace, to always allow you to have a sufficiency with which you can abound in every good work. In truth, the more we give, the more God's grace enables us to have, so that we can continue to give. That is why verse 9 says, “As it is written, he hath dispersed abroad, he hath given to the poor, his righteousness remaineth forever.”

Luke chapter 6 gives a specific promise. In verse 38, Scripture says, “Give, and it shall be given unto you. Good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.” Here is the principle: give, and it shall be

given to you. Do you give grudgingly? No. Do you give out of necessity? No. Do you give sparingly? No. God says that when you give, you give good measure, pressed down, shaken together, and running over. That is, you give that way, and that is what you are going to get back. “For with the same measure that ye mete,” or measure out, or give, “it shall be measured to you again.”

You and I have to learn to be charitable. You might think that being contented, careful, and considerate is the opposite of being charitable, but it is not. God says that in your charitableness, you use carefulness and considerateness. Many of the Proverbs, and the tenor of Scripture in general, encourage us to be generous. Do you remember what our Lord told His disciples as He sent them out? His exact words were, “Freely you have received, freely give.” Freely you have received, freely give.

How do we avoid debt? We must learn contentment, carefulness, considerateness, and charitableness. Next, we need to learn to use cash. We need to learn to use cash. In Genesis 23, Sarah had died, and Abraham was going to purchase the cave of Machpelah so that he might bury his wife.

SCRIPTURE READING - Genesis 23:9-11 (KJV)

Learn to Use Cash

> And it's really interesting the way this deal took place. You would have to understand the manners, the customs, and the hospitality of the people of the East to really get the full impact of this procedure. But let's look in Genesis 23, and let's begin reading there with verse 9. He says, "That he may give me the cave of Machpelah, which he hath, which is in the end of his field. For as much money as it is worth he shall give it me for a possession of a burying place among you." And Ephron dwelt among the children of Heth. And Ephron the Hittite answered Abraham in the audience of the children of Heth. Now all this is taking place with people around. He answered Abraham in the audience of the children of Heth, even of all that went in at the gate of the city, saying, "Nay, my lord, hear me: the field give I thee, and the cave that is therein I give it thee; in the presence of the sons of my people give I it thee: bury thy dead."

You think, “This guy’s generous.” He is not only willing to give Abraham the cave; he is willing to give him the field. Abraham bowed down before the people of the land and said to Ephron, “But if thou wilt give it, I pray thee, hear me: I will give thee money for the field; take it of me, and I will bury my dead.” Ephron answered, “My lord, hearken unto me: the land is worth four hundred shekels of silver; what is that betwixt me and thee? Bury therefore thy dead.” Do you see what Ephron just did? He said, “I’m willing to give it.” Abraham said, “No, I’m willing to pay for it.” He said, “It’s worth four hundred shekels of silver, but what’s that between you and me? Bury your dead.” Abraham hearkened unto Ephron and weighed to him the silver he had named in the audience of the sons of Heth: four hundred shekels of silver—“current money with the merchant.”

Now I am going to tell you something, folks. It is true that we no longer have in circulation biblical money or constitutional money. Biblical money is silver and gold. Constitutional money is silver and gold. The Constitution of the United States says Congress shall have the power to coin money—not print. Coin. The Constitution also says no state shall make anything but silver and gold legal tender. Yet, although we do not have biblical or constitutional money, we do have what is today called cash, or Federal Reserve notes. I am using cash here as opposed to checks.

It is not my intent today to deal with the Federal Reserve System or the fractional banking system, both of which are totally ungodly, unbiblical, and, I might add, unconstitutional. The fact remains that they are here, and we do have Federal Reserve notes. Many people have checking accounts.

I do not want to make it sound like checking accounts are wicked and wrong in and of themselves. Certainly, the Federal Reserve and the Fractional Reserve are wicked and wrong, and checking is related to that. There would be nothing wrong with checking if it were built upon one-hundred-percent-backed money, the way it originated and was initially. But the problem with the banking system today, or with people using the checking system today, is this: many people—perhaps I should not use the word most, but a lot of people—cannot control their check writing.

What they do is write hot checks and try to beat them to the bank. In other words, they know they do not have any money in the bank, but they write the check anyhow. The government does that now, but that does not make it right either. The problem becomes systematic. I have counseled people and known people who weekly wrote bad checks. It was not once every now and then; they did it weekly, and then tried to beat the checks to the bank.

The answer is very simple: to avoid writing hot checks, use cash. When you have the money, you may spend it. When you do not have the money, you do without. One thing is sure: if you do not have a checking account, you are not going to write hot checks or float checks. Using cash greatly enhances one's privacy, and the federal government does not like it. You cannot leave a paper trail when you use cash. It is just that simple.

The same thing applies to credit cards. If you cannot control a credit card or credit cards, the answer is very simple: cut them up and destroy them. Years ago, I received a phone call from a credit card company. They said, "Mr. Weaver, we want you to know that you have already been pre-approved and have a $20,000 limit. All I need for you to do is say OK on the phone, and we will send you this credit card."

I said, "I do not want it." She said, "What? You do not understand. You have already been pre-approved." I said, "No, ma'am. I understand. You do not understand. I do not want the credit card. If you send it to me, I am going to take the scissors and cut it up, because I am not going to use it. So, if you want to save yourself some money, do not bother sending me the credit card."

Now, when I say there is nothing wrong with using a credit card, I do not mean there is nothing biblically wrong. There is nothing wrong with using a credit card if you pay it off monthly, other than the fact that you are leaving a paper trail and it is part of the system.

It is not as though there is a Scripture that says, “Thou shalt not use a credit card.” But most people do not pay them off monthly, and they end up paying 15 to 25 percent interest on their balance. In financial counseling, someone may say, “Brother Weaver, I’ve got this note at the bank that’s due, and I’ve got this credit card that’s

due. Which one should I try to pay off first?" I ask, "How much does the bank charge you in interest?" "Ten percent." "How much is your credit card charging you?" They look and say, "Well, I don't know." Then they begin reading: 19 percent or 21 percent. That is a no-brainer. Pay the credit card off first, and then cut the thing up so you will not be tempted to use it anymore.

Our society makes it easy to get into debt and difficult to get out. When your credit-card balance is $600 and you make the minimum payment of $10, it is easier to pay $10 than $600. But they are going to charge you 20 or 21 percent interest on the other $590. We have forgotten Proverbs 22:7, that the borrower is the slave to the lender.

The truth of the matter is, use cash whenever you can. It will help you avoid debt. If I did have a checking account, there would be nothing wrong with writing one check, having the cash, and then using it. But so many people cannot handle a checking account, and they cannot handle credit cards. What is the answer? Use cash.

When you do not have it, learn to do without. It is just that simple. You cannot write a hot Federal Reserve note. You might can, but you are going to end up in prison a whole lot more quickly. Learn to be content, careful, considerate, and charitable. Learn to use cash. I have one more: learn covenantal faithfulness. You say, "Brother Weaver, what in the world does that mean?" I put "covenantal faithfulness" so you could have all C's and remember the outline. Covenantal faithfulness is tithing. Learn to tithe.

Learn Covenantal Faithfulness (Tithing)

One of the greatest failures of modern day Christianity is a failure to tithe. Turn in your Bibles to Malachi chapter 3, the last book in the Old Testament, and begin with verse 8. These charges are extremely horrendous and offensive toward God. Look what he says: "Will a man rob God?" That is the question. Men will rob men, but will a man rob God? And God answers, "Yet you have robbed me. But ye say, Wherein have we robbed thee?"

Then he gives the answer: "In tithes, plural, and offerings." Now look at the result of failing to tithe: "Ye are cursed with a curse: for ye

have robbed me, even this whole nation." The whole nation was guilty of it.

In verse 10, God says, "Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it." Then He says in verse 11, "And I will rebuke the devourer for your sakes." "And he shall not destroy the fruits of your ground, neither shall your vine cast her fruit before the time in the field, saith the Lord of hosts."

What is God saying? God said, "If you will honor me, then I'm going to honor you." That principle is found in 1 Samuel 2, verse 30, where God says, "Them that honor me will I honor, saith the Lord." God says, "You honor me with your tithes and with your offerings, and I'm going to open the windows of heaven. I'm going to pour you out a blessing, and then I'm going to rebuke the devourer." What does that mean? It means you are going to prosper.

It is not my intent to teach on tithing today, because it will take numerous sermons to do that. But did you know that there were three tithes in the Bible, not just one? There are three tithes. There was the 10% Levitical tithe. That went for the support of the Levites, the support of the preacher, so to speak.

In New Testament times, if there were 10 families, they could have a teaching rabbi. Why? Because the 10 families tithed. That meant that the tithe went for the support of that teaching preacher.

Let us suppose—though I know this is a supposition—that Doc sitting over here made $100,000 a year, this Doc made $75,000, Chester made $20,000, Russ made $40,000, Don made $30,000, and this Don made $60,000.

Here is the point: if each faithfully tithes, my lifestyle would be equivalent to everybody else's lifestyle. I would not be living above or below anybody, because the 10 percent would basically be the average of what the whole congregation made.

This was a Levitical tithe, and it went for the support of the ministry. The second tithe was the tithe of rejoicing. It was 10

percent also, and it went for the benefit and blessing of the family. You will find that in Deuteronomy 14 and other passages as well.

There were seven annual feasts at Jerusalem, and those Hebrews had to go up a minimum of three times a year. God allowed them to take that 10 percent and spend it on themselves and their family, that they might learn to fear the Lord their God and rejoice before the Lord their God.

The tithe of rejoicing, or the festival tithe, required just as much faith as the Levitical tithe, because it takes just as much faith to decapitalize yourself as it does to give faithfully to the ministry of God and its needs. That second 10 percent was spent totally on the family. That is why you can go on Bible conferences, Bible retreats, or cruises where the Bible is being taught—whatever helps you learn to fear the Lord and rejoice before Him. That is a separate sermon in itself.

The third tithe, also found in Deuteronomy chapter 14, was the poor tithe. It was 10 percent as well, but it was taken every third year, meaning three and a third percent per year. It went for the orphans and widows, and the Levite received some as well. In fact, the Levite even received some of the tithe of rejoicing. When those people tithed faithfully in the Old Testament, they were tithing 23 and a third percent per year in the New Testament as well.

That's why they were hollering when the Roman government came down upon them with their excessive taxation. That's what would be so devastating today if our people faithfully tithed and we tithed the 23 and a third percent. Guess what? The government's taken a 40 and 50 percent, which leaves us about 25% to live on. But tithing is a recognition of God's sovereign ownership.

The tithe is God's tax for using his earth. Unsaved people are required to tithe because they breathe God's air and use his earth as well. This is God's world; this is God's earth. What he's saying is, "I demand that you recognize me, and I demand that you recognize my sovereign ownership."

Now, look in your Bibles at Deuteronomy 26. This passage is a separate sermon in itself, but I want to read it and show you the implication of failing to tithe. When we tithe, we acknowledge God's

sovereignty, his ownership, his providence, his control, and his blessings. In Deuteronomy chapter 26, let's begin reading with verse 1.

Deuteronomy 26 describes the confession made when the firstfruits were brought to the Lord: “And it shall be when thou art come into the land which the Lord thy God giveth thee for an inheritance and possessest it and dwellest therein, that thou shalt take of the first of all the fruit of the earth, which thou shalt bring of the land that the Lord thy God giveth thee, and shalt put it in a basket, and shalt go into the place which the Lord thy God shall choose to place his name there. And thou shalt go unto the priest that shall be in those days, and say unto him, I profess, or I confess this day, that the Lord thy God, unto the Lord thy God, that I am come unto the country which the Lord sware unto our fathers for to give us.”

This is a confession that God has been faithful. God brought Israel out of Egypt and into the promised land. It is the same as saying today, God has brought me out of my sin and brought me into salvation in Jesus Christ.

The priest would set the basket before the altar, and the worshipper would say: “A Syrian ready to perish was my father. And he went down into Egypt and sojourned there with a few, and became there a nation great and mighty and populous. And the Egyptians evil entreated us and afflicted us and laid upon us hard bondage. And when we cried unto the Lord God of our fathers, the Lord heard our voice and looked on our affliction and our labor and our oppression. And the Lord brought us forth out of Egypt with a mighty hand and an outstretched arm with great terribleness and with signs and with wonders.”

When they gave this tithe, they were confessing and acknowledging what God had done: “And he hath brought us into this place and hath given us this land, even a land that floweth with milk and honey. And now, behold, I have brought the firstfruits of the land which thou, O Lord, hast given me, and thou shalt set it before the Lord thy God, and thou shalt worship before the Lord thy God, and thou shalt rejoice in every good thing which the Lord thy

God hath given unto thee, and unto thine house, thou, and the Levite, and the stranger that is among thee."

The prayer continues: "Look down from thy holy habitation in heaven, and bless thy people Israel, and the land which thou hast given us. As thou swarest unto our fathers a land that floweth with milk and honey, this day the Lord thy God hath commanded thee to do these statutes and judgments. Thou shalt therefore keep and do them with all thine heart and with all thy soul." Then: "Thou hast avouched the Lord this day to be thy God and to walk in his ways, and to keep his statutes and his commandments and his judgments, and to hearken unto his voice, and the Lord hath avouched thee this day to be his peculiar people." He promised to make them high above all nations, "that thou mayest be an holy people unto the Lord thy God, as he hath spoken."

When we tithe, we are saying, "God, you are my God. I'm honoring you. I'm recognizing you. I'm obeying you." Then God avouches us to be His people. That is when He opens the windows of heaven and pours out His blessings upon us.

In 1 Corinthians 16, Paul speaks concerning the collection for the saints: "Now concerning the collection for the saints, as I have given order to the churches of Galatia, even so do ye." This collection was for the poor saints, and he laid down this principle: "Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come." We should tithe faithfully on the first day of the week, when we meet.

We have to avouch God to be our God, not just daily, but weekly. If you are not here one week, that does not mean you missed tithing that week; you make it up. To be absolutely honest, when I get money, when it comes into my hand, the first thing I do is lay the tithe beside it. I do not touch it, because it belongs to God. If I am away for a week, I do not cease tithing; I still lay it to the side.

If we want to avoid debt, we must learn not only contentment, but carefulness and considerateness, charitableness, the use of cash, and covenantal faithfulness. Tithing is important. I could give testimony after testimony of people who tithed faithfully, had great financial problems before, and saw how God worked and blessed them. I have

heard people say, “I can’t afford to tithe.” The answer is, you can’t afford not to.

Suppose God owns a grocery store, and I go there and buy my groceries. He is kind and gracious enough that, when I do not have money, He lets me charge things there. I do not have money quite often, so I run up a pretty good bill. One day Doc tells me I can no longer charge anything because he needs money to restock the store. If I cannot pay him, he simply cannot extend me more credit.

I understand and walk out of the store. If Doc cuts me off, I might go over to Henry's store, and Henry might charge something to me. If God cuts off my credit, I might find someone else who will lend to me or let me have something on credit. But if God cuts me off, there is no one else to whom I can go. God is our first creditor. He is the one to whom we owe everything. He controls every blessing and is in charge of every providential act. If God says, "You dishonored me, I'll dishonor you," there is no one else to whom we can appeal.

But God has promised, if we are faithful, He will open the windows of heaven and pour out blessings that we cannot contain. God has said, "I can give you my grace that you always, having all sufficiency in everything, might be able to abound to every good work." There can be no way out of debt without first recognizing and honoring the one to whom we owe the greatest debt.

Our Heavenly Father, who has brought us salvation through Jesus Christ, our Lord, teaches us covenantal faithfulness. Father, teach us and help us. May we develop the Christian art of contentment and learn to be careful and considerate, charitable, and to use cash and avoid debt as much as possible. May we first and foremost recognize and honor Thee, that Thou art the sovereign God of heaven and earth, that Thou dost own everything, and Thou art the one that does supply our every need. Help us deliver Thee. In Christ's name we pray, Amen.

CHAPTER 8

The Christian & Debt

Part Eight

Introduction and Review of the Series

Let me tell those who are visiting today that I have been preaching a brief series. This is the eighth and final message on the Christian and debt. I have had several questions, and I am going to answer some in the not-so-distant future. Usually questions are asked, and I try to answer them biblically; one question concerned the Christian in debt. Those visiting are getting in on the tail end of this series, and we have the other tapes if you are interested. If this series has not helped anybody—which I hope it has—but if it has not helped anybody, I know of one person it helped. It helped my granddaughter and my grandson as well. They visited one time when I was preaching this series and dealing with the fact that we should not be borrowing and all that God said about borrowing.

Then I gave the illustration about the man selling the horse and saying, "Lord willing," and so forth. That really hit a nerve with Lacey and Tripp. They went on about their business, but that day and later they were playing some little game, and Rebecca told

Lacey, “I’ll let you have some of my marbles.” Lacey, who is five, said, “Oh, Mama, we’re not supposed to borrow.” Rebecca said, “I’m not going to loan them to you, Lacey. You may have them. I’m just giving them to you so you can join in the game.” Lacey replied, “All right, but I’m not going to borrow.”

Recently—or last night, or one day recently, yesterday—their mother and the two children rode their bicycles down to the gate, which is a mile there and a mile back. Some of it is sand, and Rebecca told me that Lacey kept saying, “Lord willing, we’re going to make it.” She said it four or five times. Just as they were starting to come around the last curve, she said, “Lord willing, we’ll see the light in a few minutes, Mama, and we’ll be almost home.” I said, “Praise the Lord.”

The Blessings of a Debt-Free Life

Proverbs 10:22 says, “The blessing of the Lord, it maketh rich, and he addeth no sorrow to it.” Look at that simple verse again: the blessing of the Lord maketh rich, and He addeth no sorrow to it. Proverbs 28:20 says, “A faithful man shall abound with blessings, but he that maketh haste to be rich shall not be innocent.” Look again at the first part: a faithful man shall abound with blessings.

In this series, we have dealt with the general teaching of debt in Scripture. Out of fifty direct verses and twenty indirect verses, there is not one Scripture that encourages debt. In fact, debt is always frowned upon and looked upon with condemnation. Although Scripture generally forbids debt, there are times when we have to borrow. The Bible says, first, that it is a life-emergency situation, even a life-and-death situation. When we borrow, we borrow from a Christian, at no interest, and with a limitation of six years. We also saw that long-term debt involved slavery, and even short-term debt could involve slavery. We have looked at several other truths concerning debt in the Bible, and in the last couple of messages we have dealt with how to avoid debt.

Today I want to bring a concluding message on the blessings of a debt-free life.

Unmistakably, God blesses obedience. Read Deuteronomy 28, Leviticus 26, and the general tenor of Scripture, and one clear principle emerges: God's blessings always follow obedience, and God's cursings always follow disobedience. God says that a faithful man abounds with blessings. Why does a faithful man abound with blessings? Because a faithful man is an obedient man. He faithfully obeys, and therefore he is blessed by God.

Psalm 1 shows what God says about the blessed man: "Blessed is the man that walketh not in the counsel of the ungodly." That is, he does not listen to the advice of the ungodly, "nor standeth in the way of sinners," meaning that he does not associate with those who are wicked and wrong, "nor sitteth in the seat of the scornful." He does not agree with them. He does not follow their vice, associate with them as such, or agree with them.

"But his delight is in the law of the Lord, and in his law doth he meditate day and night. And he shall be like a tree planted by the rivers of water that bringeth forth his fruit in his season. His leaf also shall not wither, and whatsoever he do shall prosper." Here is another way of saying that the faithful man shall abound with blessings.

Isaiah says the same thing in a different way: "And if thou draw out thy soul to the hungry and satisfy the afflicted soul," that is, your being obedient, "Then shall thy light rise in obscurity, and thy darkness be as the noonday. And the Lord shall guide thee continually, and satisfy thy soul in drought, and make fat thy bones. And thou shalt be like a watered garden, like a spring of water, whose waters fail not. And they that shall be of thee shall build the old waste places. Thou shalt raise up the foundations of many generations, and thou shalt be called the repairer of the breach, the restorer of paths to dwell in."

"If thou turn away thy foot from the Sabbath from doing thy pleasure on my holy day, and call the Sabbath a delight, the holy of the Lord, honorable, and shalt honor him, not doing thine own ways, nor finding thine own pleasure, nor speaking thine own words, then shalt thou delight thyself in the Lord, and I will cause thee to ride upon the high places of the earth, and feed thee with the heritage of Jacob thy father, for the mouth of the Lord hath spoken it."

This is another way of saying that the faithful man shall abound with blessings. In other words, God is going to honor those that honor him.

In the area of what you and I would call debt-free living, there are numerous blessings. I want to mention just six of them this morning. The first one is the blessing of unparalleled freedom.

The Blessing of Unparalleled Freedom

For those of you who have been here through this series, I have quoted Proverbs 22:7 numerous times. There the Word of God says, "The rich ruleth over the poor and the borrower is servant or slave to the lender." Notice what God says: the borrower is a servant or a slave to the lender. The man who borrows is actually working for the man from whom he borrows. He is his servant; he is his slave.

The opposite is just as equally true: he who does not borrow is not a slave or a servant to anyone. What does that mean? It means he is free, at liberty, and independent.

A free man is able to go as he pleases and do as he pleases, wherever he pleases. He is under no constraint and no obligation except the constraint and obligation to Jesus Christ. Turn in your Bibles to 1 Corinthians 9:21. Watch what the apostle Paul says. Paul says, "To them that are without law, as without law." Is that what he is saying? He became all things to all men. "To them that are without law is without law, being not without law to God, but under the law to Christ, that I might gain them that are without the law." At all times, Paul was under the law of God and under the law of Christ. When the Word of God says in Galatians 5:1, "Stand fast therefore in the liberty wherewith Christ hath made you free, and be not entangled again with the yoke of bondage," very clearly, although we walk in liberty, we do not walk apart from the commands of Christ or the law of God.

One who is basically without obligations may do as he pleases and go wherever he pleases. I have a good friend with whom I went to school, and this man had a tremendous business. Unhappily, it was one of those businesses in which he had a great deal of debt from

time to time. I went into his place of business one day because I wanted to do business with him.

I was not being nosy, and I certainly was not searching just to look around or to search out his business, but on the counter open in front of me were two monthly payment books from the bank. One monthly payment was $10,000, and the other was $8,000. I do not know how many other monthly payments he had, but very clearly, right there, were $18,000.

He had a lot of trucks and machinery. He was in the concrete business, and one day I was riding along the road with another friend who also grew up with this same gentleman. He said, "So-and-so is really doing good." I said, "What makes you say he's really doing good?" He said, "Well, he drives a Cadillac."

I did not tell him about the payments that I had seen, and there was a whole stack of them left, so I knew he owed a lot of money. I said, "Let me tell you something. I don't drive a Cadillac, and I don't have all the equipment that this brother has. But I can tell you something: I'm a lot freer than he is." He said, "How can you say that?" I said, "Well, if I want to take off tomorrow and go fishing, I can do it. He can't. He has payments to make at that bank every month."

Moreover, he had employees to pay and machinery to keep up. When it rains for three or four days in a row, you can't pour concrete in the rain. When it gets below freezing, you can't pour concrete. Those payments come regardless of whether it is freezing or raining.

He might have more money than I do, but I have more liberty and freedom and probably enjoy life to a greater degree than he has ever dreamed of. If you are not in debt, you are basically free. The man who is not burdened with debt is free to prosper himself and not others. The very first blessing of being debt-free is the blessing of unparalleled freedom.

The Blessing of Unexpected Delight

Here is the second blessing: the blessing of unexpected delight. The sheer exuberance of not owing anyone anything delights the soul. At the same time, it allows that soul to delight itself in whatever it

pleases. I have preached in many churches in this country, taught in many colleges, and preached at many conferences. One of the main complaints I hear from Christians about their lack of studying the Word of God is, “I don’t have the time.” Then they say, “I have bills to pay, and I have to work for a living.”

Everyone has bills to pay. Even a man who has no debts has bills to pay, because the electrical bill comes every month. You have to buy gas and food. Certain bills remain even if you are not in debt.

Secondly, everyone has to work, unless, of course, he is born into an extremely wealthy family. And even then, I believe he ought to work.

But thirdly, here is the difference: not everyone plunges foolishly and unwisely into debt. That is the big difference. Some individuals have more discipline than others; some have more self-control.

The point I am trying to make is this: if you do not have an exorbitant debt ceiling, then the time is yours, and you may delight yourself in the Word of God and study all you want to. Let me show you several passages. Look first in your Bibles to Psalm 37, and then to Psalm 119. Let us go there first.

God says, “Delight thyself in the Lord, and he shall give thee the desires of thine heart.” Now, isn't that interesting? The best way to get what we want is to serve Christ faithfully and delight in Him. He says, “...but the meek shall inherit the earth, and shall delight themselves in the abundance of peace.” The meek shall inherit the earth. Now I've told you before what the meek are. The meek are not some foot mat that allow people to wipe their feet on them all the time.

That's not meekness according to the Bible. You remember in Numbers chapter 11 in verse 3, Moses is called the meekest man on earth. And Moses, the meekest man on earth, got on his knees and said, Lord, I pray that a new thing will happen. I pray that the earth will open up and these rebels will go down alive into hell. Now that's the meekest man on earth. He just prayed that God would kill a lot of people, and God did so.

Meekness in the Bible is disciplined strife under God. It's just like that oxen that has the yoke on it. That strength of that ox is now

disciplined and you can control it. So the meek are those who have been yoked to Christ and now their strength is disciplined and it goes in the area that God tells it to go in. So God says it's the disciplined individuals that are going to inherit the earth.

David said, “I will delight myself in thy statutes. I will not forget thy word.” He also said, “Thy testimonies also are my delight and my counselors.” “Teach me, O Lord, by the way of thy statutes, and I shall keep it unto the end.” “I will delight myself in thy commandments, which I have loved.” “Their heart is as fat as grease, but I delight in thy law.” “Let thy tender mercies come unto me, that I may live, for thy law is my delight.” And, “I have longed for thy salvation, O Lord, and thy law is my delight.”

The argument that I do not have time to study the Word of God, or that I have to work and make a living, falls to pieces when you realize that it is possible to live a more disciplined life and live without debt. Therefore, you have the opportunity to delight yourself in the Word of God and in the things of God. The man who can live without debt is free to do as he pleases.

Here is another area of this unexpected delight in living without debt: if you are living without debt, you are living without an awful lot of stress. Stop and think of the agitation, turmoil, and stress in an individual's mind when he realizes he has to have a certain amount of money by a certain date of the month in order to pay the bill, or else he is in problems like he cannot believe. Without agitation and stress, one can think, enjoy his family, enjoy his life, and enjoy the things that God has freely given unto him.

What I have just mentioned does not even include the added health benefits. Very clearly, stress destroys our bodies, and many times our sicknesses are stress-induced. We would be far healthier emotionally, mentally, and physically if we learned to live without debt.

It is absolutely amazing how delightful, exuberant, and cordial people can be when they are not overwhelmed by stress and financial difficulties. One of the blessings of debt-free living, then, is that you get an unexpected delight.

The Blessing of Uncorrupted Marital Unity and Intimacy

The third blessing of living debt-free is uncorrupted marital unity and intimacy. Do you realize that one of the major family problems is the fact that marital unity and marital intimacy have been corrupted and destroyed? Ephesians 5:31 says, “For this cause shall a man leave his father and mother and shall be joined unto his wife, and they two shall be one flesh.” This is a direct quote from the book of Genesis.

Now, the one flesh does not simply refer to the sexual union. It does not refer just to the physical, but it does refer to the mental and the emotional. It refers to everything. The husband and wife are to be one.

Alice and I, many times, while riding down the road, will look at each other and say exactly the same thing at the same time, or think about the same thing without having said anything. We turn to say something, and the other says, “Well, you know, I was just thinking about that very thing.”

There is a unity that God says should be in marriage, that two should be one. It may surprise you to learn that the number-one problem in marriages today is money. Money will divide, destroy, and dissolve the unity in marriage. This may happen through a lack of money, which could be caused by indolence and laziness; through a misuse of it, which is debt and wastefulness; or through a failure to manage it properly. The number-one family problem, and the number-one marital problem, is money. Sex is second, and in-laws are third. Isn’t that interesting?

When people begin to have money problems, there is stress, agitation, shortness, curtness, and sarcasm. Before long, the intimacy of the marriage falls apart. Then the husband and wife realize that, if they ever get out of this, they will have to cut their financial losses somehow.

What do they do? They either sell out and move in with somebody’s parents until they can recover, thus bringing on the third problem, the in-law problems. I am going to tell you something: there is no house big enough for two families.

That does not mean your mother or father cannot live with you. I am saying there has to be one head to a house. When two families try to run things in one house, there are problems. If I had to move in with my in-laws, and my father-in-law were still alive, then, if I were in his house, guess what? He would be the head of his house. It would not be long before he began telling me what he thought I ought to be doing, and there would be conflicts.

Money is the number-one problem, sex is number two, and in-laws are number three. You can save yourselves a lot of heartache by not going in debt. To me this is not “ha-ha” funny, but I have seen it so often it is unreal: here is a young couple who get married, and they are not willing to wait and save.

The Blessings of Debt-Free Living

Young couples are not willing to rent. They want a new house like Mom and Daddy have, so they go into debt to get one. Then they are not content with a dining room and a bedroom; they want the entire house filled at once with new furniture, and they go further into debt for that. Check this out: it happens every time. When somebody gets a new house and new furniture, inevitably they get a new car.

What do those young people think? Why cannot I have a new house? My mother and father have one. Why cannot I have good-looking furniture? My parents have it. Why cannot I have a new car? My parents have it. They never stop and think that, although their parents have those things, it took them forty and fifty years to acquire them.

The result is a lack of harmony and unity. Husband and wife begin going contrary to each other and going their separate ways; the next thing you know, there is a divorce. You are not going to disrupt the harmony and unity if you learn to stay out of debt and learn biblical economics. If the husband and wife apply those economics, they will not have the problems that the average family has in marriage.

I can teach you the principles of God's Word from the dawn to the setting sun, but unless you practice, apply, and use them, they will never benefit you one little bit. Period. Another blessing, then, of debt-free living is uncorrupted marital unity and intimacy.

The Blessing of Unrestrained Conservation of Resources

The fourth blessing of debt-free living is an unrestrained conservation of resources. If you do not have debt, you can save as much money as you want to save. It is impossible to put back when you must constantly put out. Married couples have told me, “We cannot afford to save.” My response is, “You cannot afford not to save.”

No individual, family, church, or entity will ever get ahead until it has a disciplined, consistent savings program. Prudence dictates that we plan for the unforeseen. Proverbs 14:15 says, “The simple believeth every word: but the prudent man looketh well to his going.” What does that mean? He plans ahead. Look also in Proverbs 22:3.

I've quoted this one before, but I want you to see it in this context. Proverbs 22 and verse 3 says, "A prudent man foreseeth the evil and hideth himself, but the simple pass on and are punished." Now look in Proverbs 27 and verse 1. This one may surprise you: "Boast not thyself of tomorrow, for thou knowest not what a day may bring forth."

You better be doing some preparation. The problem is not that we do not make enough money to save. The problem is that we do not consistently save from what we do make.

About a year ago, I saw a news program about a black woman. I think she was in Mississippi. She had just donated a million bucks to a college for scholarships for black students who were not able to afford college. The amazing thing was that the woman who gave the money was nothing more than a housekeeper. She was a janitor, so to speak. But she was an older woman who had saved her money and invested it wisely. When she was in her seventies, she was able to give away a million bucks on a housekeeper's pay. People who keep houses do not make that much money.

So the problem is not that we do not make enough to save; the problem is that we do not save out of what we make. Most of us have never realized the power of pennies. God's Word tells us to teach the truth: Isaiah 28, line upon line, line upon line, precept upon precept,

precept upon precept, here a little, there a little. You do not realize how much a little adds up if it is done consistently.

Some of you have known me for many years. You know there have been trying times financially in our lives, and still are to a certain degree. But when Rebecca, our youngest, was in college, it came time for her quarterly tuition to be paid. It had to be paid or she could not go that quarter. I did not have the money. I simply did not have the money.

I told Alice, "I don't know what we're going to do." Then I had a thought. Her quarterly tuition was only, you know, $350, $60, something like that. I said, "You know, I've been saving pennies for a long time. Let's get those pennies and count them." When we finished counting, do you remember the total? We had nearly $500 in pennies. I took them to the bank, exchanged them, paid our tuition, and had some money to spare—from pennies! From pennies!

Do you realize that if you took the change you receive every day and put it in a box—all your change, pennies, nickels, dimes, quarters, whatever—how much money you would have at the end of six months or a year? I am simply pointing out this fact: it is amazing how that change will add up.

You say, "I can't afford it." You can save. You might not be able to save as much as someone else, but you can save. If you don't have debt, you can save more. Once you learn the power of cash, it will excite you.

When Rebecca was still in school, she was working some and had a little money. Rebecca has always been our daughter who loved jewelry. The other girls could care less about it, but Becca loves jewelry. She came to me and said, "Daddy, I've seen a watch down at the jewelry store that I want to buy." I asked how much it was, and she said it was 140-something dollars. Then she said, "You know the jeweler pretty well, don't you? Would you talk to him and see if he would let me pay him 20 or 30 bucks down and 20 or 30 bucks a week until I could pay for that watch?"

I said, "Sugar, I won't talk to him for you. But I will tell you what I shall do: give me all the money you were going to give him, and I will save it for you. When we have enough money, we'll go down and buy

the watch." She agreed. When I had about $85 or $90, I said, "Let's go get the watch." She said, "But Daddy, the watch is $140." I put her in the car, walked into the jewelry store, and asked my friend, "How much is that watch?"

Of course, it was marked $145. He said, "It's $145." I asked, "How much for cash?" He said, "I'll take $90." I had enough money to buy her the watch, and I think she had about $5 left over. I said, "Now let that be a lesson to you. The $145 is for those who want to charge things and pay for them over time. When you offer the man cash, you're going to get it for less."

Now you say, "I can't save." You can. And if you don't have the debts, it's unrestrained. One of my favorite stories—I don't know if it's true, but it was told as true—is about a fellow I know who was going around helping churches, supposedly. He was selling church bonds to build buildings. He said he went to a black church, and the black church wanted a bond program.

Unfeigned Contentment and Trust in God's Provision

He said they looked at their expenses and what they had coming in. They did a study that took them two or three days. He said there was no way in the world that that black church could afford to build a building. He said they could not do the bond program for it. He called his partner's name and said he went there on a Sunday night and explained to the people that they could not do the bond program.

He used all the legal terms, trying to beat around the bush and not hurt anybody's feelings. When he got through, all the folks in the congregation were looking at each other: What did he say? The old black preacher got up, stepped behind the pulpit, and said, "Folks, what the man here is trying to say is this: When your outgo exceeds your income, then your upkeep is going to be your downfall."

He said the old black pastor said that. But that's the truth, folks. When your outgo exceeds your income, then your upkeep is going to be your downfall. If you don't have something stuck back, you will find that downfall occurring quite frequently. One of the blessings of

debt-free living is that it allows you to conserve your resources to the maximum extent.

The Blessing of Unfeigned Contentment and Trust in God's Provision

Number five. The fifth blessing of debt-free living is unfeigned contentment and trust in God's provision. Unfeigned contentment and trust in God's provision. Now, remember, the word unfeigned is found in the Bible. It means unhypocritical or unpretended. So you can have unhypocritical and unpretended contentment and trust in God's provision.

Let me show you two passages. First Timothy, chapter six. I'm not going to expound this verse; I did so two weeks ago. First Timothy, chapter six, verse eight. God says, “And having food and raiment, let us therewith be content.” What is He saying? Be content with your needs, with the necessities of life.

Now look to the book of James, chapter 4, and let's begin reading there with verse 1. James 4, verse 1. Look what He says: “From whence come wars and fightings among you? Come they not hence even of your lusts that war in your members? Ye lust and have not. Ye kill and desire to have and cannot obtain. Ye fight and war, yet ye have not because ye ask not.”

Then he makes this amazing statement: “Ye ask and receive not, because ye ask amiss, that ye may consume it upon your own lusts.”

One reason we do not have is that we do not ask. Another reason is that we ask amiss—we ask wrongly. We do not ask for God's honor and glory; we ask simply to consume it upon our own lusts. We ask and receive not, God says, because many times we do not really need what we are asking for. We may want it, but we do not really need it.

We must learn to be content with God's provision and be willing to wait for God's timing. Unhappily, most people are not content with God's provision and are unwilling to wait for God's timing. When we are unwilling to wait and discontented, what do we do? We go out and borrow and make it happen. Translated, that means we go into debt. The absence of debt is evidence of contentment, trusting in the Lord, and being willing to wait upon Him.

Here is a principle you ought to write down: What God orders, He pays for. God has never demanded that His people go into debt to build Him a building. Offerings were taken to build the tabernacle and the temple, but when those structures were built, they were debt-free. There were no bond programs and no loans from the bank.

I am terribly afraid that most of our modern-day building programs are not for God's honor and glory, but for the praise and adulation of man. The reason I can say that is that most of our modern-day buildings are not paid for, no matter church buildings. The average church is in debt up to its eyeballs, flying a lack of contentment and trust in God's provision.

I am afraid this charge can be leveled today at modern-day Christians. Hosea 8:14 says, "For Israel hath forgotten his Maker, and built the temples, and Judah hath multiplied fenced cities. But I will send a fire upon his cities, and it shall devour the palaces thereof."

God was not pleased with the buildings. He said the trouble was that His people had forgotten Him and were intent on building temples and buildings. The average congregation has forgotten God and His law and is intent on building for its own pride and glory, not for God.

I want to show you a statement by the Apostle Paul, a statement mirrored by many pastors, especially once they get into the sinking fund payment and the debts and bills that have to be paid regularly. In Acts chapter 26 and verse 29, Paul is before Agrippa and is in prison. Verse 28 says, “Agrippa said unto Paul, Almost thou persuadest me to be a Christian.” Paul answered, “I would to God that not only thou, but also all that hear me this day were both almost and altogether such as I am, except these bonds.” Paul said, “I would to God that every man was like I am, except these bonds.” He was referring to his imprisonment. Most modern pastors, after a while, say, “Would to God, I was without these bonds,” referring to church bonds when those sinking fund payments come due every day.

We must covenantally and faithfully exercise our responsibility and work as hard and as well as we can for God's honor and glory, and then rest. We have to be content. You cannot rush God. God is the slowest individual you will ever get hooked up with, but He is always on time—His time, not ours. We must learn to experience and exercise unfeigned contentment and trust in Him, saying, "Lord, I am willing to do my best. I am willing to work hard. I am willing to trust You, and I am willing to rest. In Your time, You will work it out."

That way, you can live a debt-free life. The very fact that you are debt-free would be evidence of your contentment and trust in God's provision.

The Blessing of an Unblemished Testimony

Number six: the sixth blessing of a debt-free life is the blessing of an unblemished testimony. Look in your Bibles at 1 Timothy 3:7. This verse refers to a pastor: "He must have a good report of them which are without, lest he fall into reproach and the snare of the devil." Verse 10 refers to a deacon: "And let these also first be proved; then let them use the office of a deacon, being found blameless." God says His church officers, pastors and deacons, must be blameless. Every qualification listed in 1 Timothy chapter 3 for a pastor is required of every other Christian except one: the requirement in the latter part of verse 2, "apt to teach."

Christians are required to be vigilant, sober, of good behavior, given to hospitality, not given to much wine, not strikers, not greedy of filthy lucre, but patient, not brawlers, and not covetous. Christians are required to rule their own houses as well. When the pastor is supposed to be blameless—that is, having an unblemished testimony—certainly Christians are supposed to be that way also.

One of the greatest disgraces among pastors, deacons, and Christians is failing to pay their bills. Let me tell you something, folks: it is more than a disgrace. It is a sin. It is a violation of the eighth commandment, "Thou shalt not steal." Fraud, deceit, and failure to pay are aspects of theft.

You may say, “Brother Weaver, you do not understand. I am a Christian, but my problem is not that I want to have a blemished testimony. My problem is that I simply do not have enough money to pay my bills.” Well, the answer is very simple: if you do not have enough money to pay the bills, do not make the bills to begin with. No one can charge you with not paying your bills if you have not made any bills, if you do not have any money to pay a bill. But if you make a bill, you must pay that bill; you must have the money for it.

If we do not have debt, there is no one to repay, no late payments, and no penalties. Being debt-free is one step toward having an unblemished testimony. Unhappily, most pastors, preachers, deacons, and Christians have tarnished their testimonies through their inability to discipline themselves and pay their debts as they ought. It is not only a disgrace; it is a sin.

This has always been my philosophy, and my wife can tell you. There have been plenty of times when we ate beans for a week or two because I was going to make sure my bills were paid. I am not going to steal from someone else. If I have to do without, that is one thing. If we have to do without, that is one thing. But I am not going to steal from someone else just to put food on my table.

I have news for you: I can ask someone for food before I do that, or I can lose a few pounds. But you and I must learn that God requires us to have a blameless, unblemished testimony. One aspect of that unblemished testimony is knowing how to manage your money biblically and stay out of debt. Whatever few bills you have, make sure they are paid on time.

Practical Applications for Debt-Free Living

You say, “Brother Weaver, I wish I could live debt free.” Well, the answer is you can. The first step is repentance. You have to change your mind about debt and about obedience. Repentance is a change of mind that affects your conduct. If I am walking toward the east and I repent, I turn around and walk toward the west. I cease going toward the east. If I am constantly in debt, I repent; that means I learn to stay out of debt and avoid debt.

The second application is this: not only must we have repentance, but the method of recovery is discipline—Christian discipline. You remember the Bible says in 1 Timothy chapter 4 and verse 7, “But exercise thyself rather unto godliness.” The word exercise is gymnasio, from which we get our English words gymnasium and gymnastics. God is saying that we have to discipline ourselves.

It is God's Word that gives us the hope and direction for change. It is God's Spirit that gives us the power and ability to change. But Christian discipline is the method He uses for change. We have to learn to discipline ourselves. If we are going to get out of debt, we must start with repentance, secondly develop discipline, and thirdly formulate a structured, deliberate payment schedule to get out of debt.

There are several suggestions you could follow, but it depends upon your personality and makeup. Many people are easily discouraged. If a person is easily discouraged, my suggestion is to take the smallest bills first and knock them out because they will be the easiest. Then do not make any more after you knock them out. Go from one to the other, one at a time.

If you are not easily discouraged and can do this for the long haul, start with the one charging the most interest—the one costing you the most—and put your energy there. Many people want to see something right away. But if you start knocking those things out and refuse to go back into debt, you will find that, one by one, you will be out of debt.

Next thing you know, you have all the money you can do with what you wish to do with, and you will not be giving it to someone else. Fourthly, we must learn to live within our means.

I am going to tell you something, folks. I like a Cadillac as much as anybody, but I cannot drive one. I cannot afford one. I like those fine Ford Explorers. They are beautiful, but I cannot drive one. I cannot afford it. I love ribeye steak, but I cannot eat it every day. I cannot afford it. I like expensive clothes and expensive furniture, but I cannot afford them. So I am going to wear what I can wear and sit on what I can sit on.

Let me put it to you like this: I am not going to sell my liberty to gratify my lusts. My liberty and my freedom mean more to me than my lusts. You have simply got to learn to live within your means. If you make two hundred dollars a week and that is all you can make, you have got to live within it. If you make five hundred dollars a week and that is all you make, you have got to live within it. You cannot make five hundred a week and live like you make a thousand.

I never will forget—this was thirty years ago or longer. When Alice and I got married, I used to work with State Farm Insurance. We had a couple insured; he was the president of a local college. His wife wore fancy high-heeled shoes, and, even in the dead of summer, she had one of those furs around her neck, dolled up to make Tammy Faye Bakker look sick. She had a little fancy toy poodle on a leash, with a diamond-studded collar around its neck. The little dog had its toes painted and bows in its ears.

You would see that woman walking down the street with that. And you know what? They never could pay their insurance. They would have to come in and work out payments. Why in the world are you dressing like that when you cannot even pay your bills? The want exceeded the needs. They were not able to distinguish between a need and a want. But if you do not live within your means, your upkeep is going to be your downfall. It is just that simple.

Fifthly, you have to learn to save regularly, consistently, and purposefully. You can have general savings, but if you want a new shotgun, a new tractor, a new car, or some new clothes, you can put money aside for that particular purpose. You do not have to deplete your other savings just to get one little thing that you want. But unless you learn to save regularly, consistently, and purposefully, it will not do you any good to get out of debt. If you do not have it when you need it, you will have to go right back into debt. But it starts with a repentant heart.

Father, we thank Thee for Jesus Christ today. We acknowledge His Lordship and His salvation. We acknowledge, Lord, that we are what we are only by the grace of God. We have what we have only by the grace of God, and we must be stewards of what You have given us. Maybe one of the reasons, Lord, You have not given us more is because we have not used well that which You have already given us.

Help us to be honest and faithful stewards, and to realize the truth that a faithful man shall abound with blessings, because a faithful man will obey Thee faithfully in every area of his life. Help us in Christ's name, we pray. Amen.

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