

## ***Stewardship: Motives of the Heart***

### ***Debt—A Daily Decision***

Lesson #11 for March 17, 2018

Scriptures: Psalm 37:21; Matthew 4:3-10; 6:33; Deuteronomy 28:12; Proverbs 13:11; 21:5; 2 Corinthians 4:18; Romans 13:7-8.

1. This lesson will discuss the problems connected with borrowing money and being in debt. Many of us owe someone something. What do you owe? Do you owe money on your house? Your car? Credit cards? What about Jesus? Will we ever be able to repay Jesus for what He has done for us? Could we do anything to repay Him?
2. Financial debt is always a problem. It may be necessary to purchase a house, to buy a car, build a church, or get an education; but, it must always be done with careful consideration as to how we will pay the money back.
3. It is very interesting to notice that Ellen White in vision saw Satan talking to his angels. What he said is included in the following paragraph.

I saw that Satan bade his angels lay their snares especially for those who were looking for Christ's second appearing and keeping all the commandments of God. Satan told his angels that the churches were asleep. He would increase his power and lying wonders, and he could hold them. "But," he said, "the sect of Sabbathkeepers we hate; they are continually working against us, and taking from us our subjects, to keep the hated law of God. Go, make the possessors of lands and money drunk with cares. If you can make them place their affections upon these things, we shall have them yet. They may profess what they please, only make them care more for money than for the success of Christ's kingdom or the spread of the truths we hate. Present the world before them in the most attractive light, that they may love and idolize it. We must keep in our ranks all the means of which we can gain control. The more means the followers [267] of Christ devote to His service, the more will they injure our kingdom by getting our subjects. As they appoint meetings in different places, we are in danger. Be very vigilant then. Cause disturbance and confusion if possible. Destroy love for one another. Discourage and dishearten their ministers; for we hate them. Present every plausible excuse to those who have means, lest they hand it out. **Control the money matters if you can, and drive their ministers to want and distress. This will weaken their courage and zeal. Battle every inch of ground. Make covetousness and love of earthly treasures the ruling traits of their character. As long as these traits rule, salvation and grace stand back. Crowd every attraction around them, and they will be surely ours. And not only are we sure of them, but their hateful influence will not be exercised to lead others to heaven. When any shall attempt to give, put within them a grudging disposition, that it may be sparingly.**"—Ellen G. White, *Early Writings*\* 266.1-267.0; *1SG*\* 179.2 (1858); *CET*\* 171.2. [Bold type is added.]

4. Why is it so attractive to many people to borrow money so they can spend beyond their means? There are not many examples of stories from the Bible in which something was borrowed. Read 2 Kings 6:1-7. In this case, a very noble project was being undertaken. They were enlarging one of the schools of the prophets near the river Jordan, and God stepped

in so they could recover the borrowed ax.

5. Why do we borrow money? Is there any reason to borrow money except to spend money that we do not have? When we do that, we are risking the possibility of not being able to pay it back in the future. (Ecclesiastes 8:7)
6. There are some straight and scary comments about borrowing in the Bible.  
**Psalms 37:21:** The wicked borrow and never pay back, but good people are generous with their gifts.—American Bible Society. (1992). *The Holy Bible: The Holy Bible: The Good News Translation\** (2nd ed., Psalms 37:21). New York: American Bible Society.
7. In Ecclesiastes 5:5, Solomon warned about making promises that you cannot keep. In Deuteronomy 28:44-45 near the end of Moses's speech to the children of Israel on the border the Promised Land, he mentioned the fact that disasters would come upon them if they were not faithful to God. They might even be destroyed, and they would not be able to have money to lend to others; but, others would lend to them, and the lenders would become Israel's rulers. Is it the same today?
8. All of these passages make it very clear that we must be very careful about borrowing money and only do so following wise counsel and while serving God. Unfortunately, when we borrow money and spend it, there is a terrible temptation to borrow more so we can spend more. Borrowing is the center of our consumer culture. It affects the rich and the poor.
9. It is best not to start borrowing money if you can avoid it. If you already are a debtor, pay it back as soon as possible. If we believe that all that we have is given to us through God's blessings, we must not allow worldly money to rule over us. How can we be certain that we are not digging a deeper and deeper hole for ourselves?
10. People who allow themselves to become entangled in too much debt have a hard time focusing on what is really important in life. Often, all they can think about is to worry about their debt.
11. So, what is the attraction about borrowing and spending? Read Genesis 25:27-34. Esau sold his birthright for instant gratification: a bowl of soup! Hebrews 12:17 tells us that he wanted his birthright back. He sought it diligently with tears; but, he never got it. In Esau's case, it was hunger that led him to make that mistake. Contrast the example of Jesus. Despite forty days of fasting and being near starvation when Satan came to tempt Him, Jesus refused to yield in the slightest way. (Matthew 4:3-10)
12. None of us will be expected to fast for forty days. But, the example of Jesus shows us that we need to conquer the desire for instant gratification. He challenges us to share being joint heirs with Him (Romans 8:17; Titus 3:7) and not to give in when being tempted. (1 Corinthians 10:13) What should we learn from that experience of Jesus? No prize that can be purchased with worldly money could ever gain eternal life for us.
13. The example of David as recorded in 2 Samuel 11 is one example of instant gratification leading to so many later sorrows. From his rooftop he looked into his neighbor's yard and saw Bathsheba bathing. It was too much of a temptation for him. He ended up committing adultery, murdering one of his best friends, and causing a chain reaction that resulted in his almost losing his kingship and his life. Why hadn't Bathsheba had children with Uriah? Eventually, that experience led to the deaths of four of David's prominent children.
14. Read Genesis 3:1-6. Try to imagine yourself standing beside Eve as she reached out to take the fruit offered by the snake. What did she think she would accomplish by eating it?
15. In Romans 8:8, Paul stated clearly that obeying our human natures will never please God.

He also said in Philippians 3:19 that giving in to bodily desires will send us to hell. John shared similar sentiments in 1 John 2:16-17. He pointed out that everything that is worldly is coming to an end.

16. So, why is instant gratification such an attraction? Salespeople will do almost anything to get you to buy *right now!* Why is that? Instant gratification is a mortal enemy of patience. And patience is a skill that we all need to develop. We are certainly not born with patience. Our world does not regard patience as a popular idea. As we look around us, we see that everything seems to be oriented to instant responses. We have fast food, quick fixes, get rich quick schemes, etc. Christians must have a longer view. Unfortunately, many in this world think that living within a budget is like an unwanted diet.
17. Who do you think is more concerned about their money? The wealthy? Or, the poor who are living from paycheck to paycheck? The wealthy are concerned about maintaining their wealth; the poor are concerned about sustaining life.
18. Think about the life of Paul. The incredible experiences he went through are partially spelled out in 2 Corinthians 11:16-33. Later, he was able to say that whatever he had at any moment, he was comfortable with it. (1 Timothy 6:8) For him, to live was Christ. (Philippians 1:21; Galatians 2:20) What would it mean to live that kind of a life in 2018?
19. Read Matthew 6:33. Could we really depend on a promise like that? Could we be concerned with the kingdom of God above everything else? Do we think of our means not as income but as resources that we should spend for the glory of God?
20. The Bible study guide recommends setting up a budget. If you have a clear budget and you know how much money is available at any given time, it is easier to avoid overspending.
21. Read Luke 14:27-30. Clearly, Jesus was not talking about literally carrying a wooden cross. So, what did He mean when He said we must carry our cross? Immediately following that suggestion, He pointed out that before we take on any major project, we must be sure that we have the means to complete it, or people will laugh at us. Make careful plans.
22. Read Deuteronomy 28:12. We have already noted the warnings God gave later in that chapter. But, in this verse He said:

He will send rain in season from his rich storehouse in the sky and bless all your work, so that you will lend to many nations, but you will not have to borrow from any.—*Good News Bible\** (Deuteronomy 28:12).
23. Another thing that we need to avoid is taking on other people's debts. (Proverbs 17:18; 22:26) Ellen White concurred. But, she often went into debt to start institutions. However, she knew where the money was coming from; God would provide.

There must be a strict regard to economy or a heavy debt will be incurred. Keep within bounds. Shun the incurring of debt as you would shun leprosy.—Ellen G. White, *Letter 60*,\* 1896; *Counsels on Stewardship\** 272; *General Conference Daily Bulletin*,\* February 17, 1899, par. 1.
24. Debt can become such a problem that it becomes almost like a master. (Proverbs 22:7) Unfortunately, in our day, so many things run on debt that we have come to think of it almost as a requirement for doing business. We read about cities that go bankrupt. Whole nations exist on debt, and some are on the brink of bankruptcy.
25. How different would the progress of the gospel be if every Seventh-day Adventist paid a faithful tithe and avoided getting into financial problems in this life?

Make a solemn covenant with God that by His blessing you will pay your debts

and then owe no man anything if you live on porridge and bread. It is so easy in preparing your table to throw out of your pocket twenty-five cents for extras. Take care of the pennies, and the dollars will take care of themselves. It is the mites here and the mites there that are spent for this, that, and the other, that soon run up into dollars. Deny self at least while you are walled in with debts.... Do not falter, be discouraged, or turn back. Deny your taste, deny the indulgence of appetite, save your pence and pay your debts. Work them off as fast as possible. When you can stand forth a free man again, owing no man anything, you will have achieved a great victory.—Ellen G. White, *Letter 4*,\* 1877; *Counsels on Stewardship*\* 257.2.

26. We might chuckle when Ellen White talks about pennies and twenty-five cents. However, we need to remember that in those days one could buy a complete meal for two people for twenty-five cents! So, why do many Christians fall behind in their financial affairs and end up in debt? What are we saying to fellow church members and the world when we drive the latest cars, live in very expensive houses, and otherwise live affluent lives?

27. Read Proverbs 6:6-8. It is interesting to note that the wise man recommends that we learn from ants. Ants have no ability to think for themselves. They are programmed to do what they do. Are we so bad at money management that we need to learn from them? Clearly, they prepare for winter, and they do it well. So, how well are we doing?

“Money needlessly spent is a double loss. Not only is it gone, but its potential for earnings is also gone. Had we set it aside, it could have been multiplying on earth through savings or in heaven through giving. . . . Saving is a discipline that develops authority over money. Instead of letting money take us wherever our whims incline, we take control.”—Randy C. Alcorn, *Money, Possessions and Eternity* (Carol Stream, Ill.: Tyndale House Publishers, 2003), p. 328.—[as quoted in *Adult Sabbath School Bible Study Guide*\* for Thursday, March 15].

28. Read Proverbs 13:11,18; 21:5. Is it really true that the easier you gain your wealth, the quicker you will lose it? Could it be true that the harder it is to earn, the more you will have? Why would that be? If it is hard to earn, does that help us to appreciate what we have?

29. The question that we need to consider as we think about these issues is not how much do we have but how wise is our use of those funds in promoting the cause of God? We need to care for our families, and we need to save for potential family needs. When investing, we need to spread out our risks. (Ecclesiastes 11:1-2) It is also a good idea to find competent, expert help to advise us. (Proverbs 15:22) Always remember that it is God who gives us the ability to gain wealth. (Deuteronomy 8:18) The safest investments are always those investments placed in the bank of heaven. (Matthew 13:44) In heaven there are no recessions, no risks, no thieves, no market downturns, no moths, and no purses that wear out.

30. Read Luke 12:33. Is God really asking us to sell everything we have and give the money to the poor? Should we all do it? What does it mean to follow the advice in 2 Corinthians 4:18:

**2 Corinthians 4:18:** For we fix our attention, not on things that are seen, but on things that are unseen. What can be seen lasts only for a time, but what cannot be seen lasts for ever.—*Good News Bible*\* (2 Corinthians 4:18).

31. God has given each of us a set of talents and skills. The question is: How are we to use them? Some people are blessed genetically to do certain things. Others learn their skills.

Getting a good education is one excellent way to develop one's skills. A good education not only allows one to earn a better salary but also makes it possible for one to make a greater contribution to the church and society in general.

32. Bezalel and Oholiab were blessed by God with wisdom and understanding which they applied to the building of the sanctuary at the foot of Mount Sinai. (Exodus 35:31-34) In fact, they were instructed to teach others some of their skills.

33. To be successful at anything, you must practice again and again until you can do it well.

As the lessons of the Bible are wrought into the daily life, they have a deep and lasting influence upon the character. These lessons Timothy learned and practiced. He had no specially brilliant talents, but his work was valuable because he used his God-given abilities in the Master's service.—Ellen G. White, *Youth's Instructor*,\* February 13, 1902, par. 6; *The Acts of the Apostles*\* 205.2; *7SDABC*\* 915.7.

**Romans 13:7-8:** Pay, then, what you owe them; pay them your personal and property taxes, and show respect and honour for them all.

8 Be under obligation to no one—the only obligation you have is to love one another. Whoever does this has obeyed the Law.—*Good News Bible*\* (Romans 13:7-8).

34. How would you respond to those who say we shouldn't worry about going into debt because Jesus is coming back soon? While it is true that Jesus is coming soon, He has already waited for us for more than 173 years since 1844. We have no way of knowing how much longer He will wait!

35. So, what are the things which most commonly lead Christians in our day to go into debt? Are there certain safeguards that we should put in place to avoid going into debt? If we manage to save even a small amount of money each month and invest it wisely, does that protect us from debt?

36. Credit cards are marvelous and useful tools; but, they can be extremely dangerous to those who are inclined toward instant gratification. Credit card accounts should be paid in full every month.

37. Could heavenly investments and wise earthly investments actually complement each other in some way?

38. God has done a perfect job of providing sinners an escape from their sinful wickedness. He is perfectly capable of helping us escape from financial indebtedness as well.

39. Think of the problems that have occurred as a result of debt. It has resulted in divorces and depression, even suicides. We noted earlier that Satan and all of his evil forces would do anything possible to get us tied up in worldly pursuits and debt to take our minds away from the real spiritual things we should be focusing on.

40. One of the worst things that we can do is having a credit card and only making the minimum payment each month while the sum we owe continues to increase. That is a guaranteed way into bankruptcy. Debt is now a worldwide epidemic. The United States, which at one time was a major creditor to the world, is now a debtor.

**Proverbs 22:7:** Poor people are slaves of the rich. Borrow money and you are the lender's slave.—*Good News Bible*\* (Proverbs 22:7).

41. We should not need to remind people especially in the developed world that the interest paid on credit cards is highly unfavorable. Sometimes, they charge as much as 30% annual

interest. That is insane!

42. In our day by surrendering to instant gratification, could we sell our spiritual birthright like Esau did? We live in a world of instant meals, microwave ovens, overnight loans, easy credit, and fast food restaurants. There is instant communication around the world.
43. When my family and I first went to Africa as missionaries in 1970, it took a month to send a letter to the United States and get a reply. By the time we left Africa in 1987, we could dial directly to almost anywhere in the world! We may rejoice in these ways of instantly satisfying certain needs. But, the idea of “I want it now, and I will find a way to get it now” can lead to all kinds of problems.
44. Ahab wanted Naboth’s vineyard, and his evil wife Jezebel arranged to have Naboth killed so that Ahab could have it. (1 Kings 21:1-24) King Saul became impatient because Samuel was delayed in arriving. Then, Saul did a foolish thing, cutting himself off from God’s blessing. (1 Samuel 13:1-14)
45. How can we differentiate between real needs and wants? What about differentiating between things that can wait and things that need immediate attention?
46. Read again 1 Timothy 6:6-10. Do we allow the love of money to lead us into all kinds of problems? We live in a world where entitlements and greed are causing the nations of the world to go deeper and deeper into debt. People believe that they have a right to things which they could never begin to pay for on their own, and they expect someone else to pay on their behalf. Our Bible study guide says:

Desiring nicer things is not wrong, but coveting them is sinful. Money is not the problem; *loving* money is. Living contentedly (1) demonstrates appreciation for God’s generous provision, (2) demonstrates confidence about His ongoing watchfulness, and (3) provides personal tranquility. Worrying about our futures changes nothing anyway.—*Adult Teachers Sabbath School Bible Study Guide*\* 148. [Italic type is in the source.]
47. Paul made it clear that it is not money that is the problem; instead, it is the love of money. Is that issue clearly understood by all in our day?
48. This lesson has focused on the negative consequences of falling into debt. We need to take a few moments and talk about the benefits of saving and investing. A good budget will first set aside God’s portion of tithe and offerings; then, it will take care of personal and family needs; and then, it will include a portion for savings and investments to prepare for future needs. God has given us the ability to earn money and to some the ability to accumulate wealth. Robert LeTourneau started a business and later founded a Christian college. By the end of his life, he was reportedly living on 10% of his income and returning 90% to God. Could we do that?
49. Parents have an additional responsibility to their children. How can we teach our children to budget wisely and to save and prepare for the future if we are not doing it ourselves? What steps can Christians take to extricate themselves from paralyzing debt? Should Christians be successful investors?
50. How would Christ want us to relate to those who may have borrowed from us? After considering the material in this lesson, could we commit ourselves to a better use of money and better support for God’s cause?

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