

11. Debt—A Daily Decision (1Q 2018—Stewardship: Motives of the Heart)

Biblical material: Ps. 37:21, Matt. 4:3–10, Matt. 6:33, Deut. 28:12, Prov. 13:11, Prov. 21:5, 2 Cor. 4:18; Romans 13:7, 8.

Quotes

- Rather go to bed supperless, than rise in debt. *Benjamin Franklin*
- When you get in debt you become a slave. *Andrew Jackson*
- Some debts are fun when you are acquiring them, but none are fun when you set about retiring them. *Ogden Nash*
- Good times are when people make debts to pay in bad times. *Robert Quinlin*
- Who goeth a borrowing, goeth a sorrowing. *Thomas Tusser*
- I'm in debt. I am a true American. *Balki Bartokomous*
- Never spend your money before you have it. *Thomas Jefferson*
- If you think nobody cares if you're alive, try missing a couple of car payments. *Earl Wilson*

Questions

Why is the issue of debt so important? How does being in debt relate to our Christian experience? Why is God interested in the way we manage our money? While we may agree that debt is “a bad thing,” how do we prevent it, and how do we get out of it? What spiritual principles are involved here?

Bible summary

Ps. 37:21 tells us that the wicked borrow and don't repay but those who live right give generously. Jesus' temptations are recorded in Matt. 4:3–10. We are called to seek God's kingdom first (Matt. 6:33). Israel is promised such great material blessings that they will lend to other nations, but borrow from none (Deut. 28:12). “Dishonest money dwindles away, but whoever gathers money little by little makes it grow.” Prov. 13:11. Careful plans bring profit but act in haste and you lose (Prov. 21:5). Our perspective is on the unseen eternal realities (2 Cor. 4:18). We don't sin to bring about good (Romans 13:7, 8).

Comment

The borrower is servant to the lender, according to Proverbs 22:7, and that is at the heart of debt. Debt places us under obligations to others, and restricts our freedom to act as we choose—especially in financial matters. We are also warned against taking on the debts of others (Proverbs 17:18) for again it cause many problems with the exercise of our free will. We are prevented from being “free to decide” when we know that we are indebted to others and that dealing with our debts is always going to hinder us.

In fact, the very fact that we are free to decide argues for God. A deterministic universe where every cause is followed by its contingent effect is the logical, “scientific” universe that avoids the God-hypothesis. But such a universe does not allow for the development of morality, ethical decisions etc. for they are all dependent on the exercise of free will, which can never be a logical derivative in a deterministic universe. Only by accepting the existence of thinking beings who have free will can the existence of our

free will be explained. As Meyer Levin comments, “For man to become truly free, God had to put man’s will beyond even divine intervention.”

If we accept an evolutionary perspective, then we not only deny God, we also deny our freedom to choose. If we believe, as W.S. Gilbert wrote, tongue in cheek, in *The Mikado*, “I can trace my ancestry back to a protoplasmal primordial atomic globule,” then any idea that we have free will is an illusion. We are just the product of a universe that has “no design, no purpose, no evil, no good, nothing but blind, pitiless indifference,” to quote Richard Dawkins, then there is no good or evil, and no choice to make.

But the truth is that we are free to decide. While our choices may not be totally free—our frame of reference, and our scope may be limited—but we still do choose, freely and without inescapable compulsion from my heredity, my environment, or divine intervention. The alternative is a system of moral and ethical pointlessness in a universe without meaning, objective or purpose.

Commenting on the right to choose, Edmund Burke said it well: “It is better to cherish virtue and humanity by leaving much to free will, even with some loss to the object, than to attempt to make men mere machines and instruments of a political benevolence. The world on the whole will gain by a liberty without which virtue cannot exist.”

The liberty we share is that freedom to make our choices; and no choice for good, no virtue, can exist without that ability to choose. The essence of liberty, true freedom of choice, is in this:

In the beginning, God chose. Which is why we are, and why we choose.

Ellen White Comments

Many poor families are poor because they spend their money as soon as they receive it. You must see that one should not manage his affairs in a way that will incur debt. . . . When one becomes involved in debt, he is in one of Satan’s nets, which he sets for souls. . . . {AH 392}

All must practice economy. No worker should manage his affairs in a way to incur debt. The practice of drawing money from the treasury before it is earned, is a snare. {CEv 67}

Some think it beneath their dignity to look after small things. They think it the evidence of a narrow mind and a niggardly spirit. But small leaks have sunk many a ship. Nothing that would serve the purpose of any should be allowed to waste. A lack of economy will surely bring debt upon our institutions. Although much money may be received, it will be lost in the little wastes of every branch of the work. Economy is not stinginess. {CH 305}

It is right to borrow money to carry forward a work that we know God desires to have accomplished. We should not wait in inconvenience, and make the work much harder, because we do not wish to borrow money. Mistakes have been made in incurring debt to do that which could well have waited till a future time. But there is danger of going to the other extreme. We are not to place ourselves in a position that will endanger health and make our work wearing. We are to act sensibly. We must do the work that needs to be done, even if we have to borrow money and pay interest. {CS 278}