

Debt
April 3, 2011
Lynchburg, Virginia

EXHORDIUM

This is supposed to my sermon on debt in a series of sermons related to work and calling. In a couple of previous sermons I have suggested that the main reason that we are not able to do what we are called to do is because of the chain of debt that is around our necks. While it is true that we are weighed down by debt, the debt itself is not the root cause. The fact of the debt is a symptom of a deeper spiritual problem.

It is true that we need to get rid of the debt. But it is very possible to rid ourselves of the debt and not solve our problem. We may clean our house of the devil but unless the Spirit of God replaces the devil, then the devils will return with renewed vigor.

My main thesis stands, that debt keeps us from doing what we are called to do. We are tied down by debt into our current work, our current car loan, our current mortgage. This debt slavery is mostly self-inflicted and runs in terms of 3-30 years. This is not a good situation.

But the fact of debt is not the central problem. It is the symptom of a much greater problem and is, in fact, the judgment of the Lord that actually brings discipline and chastisement to us.

The life of slavery is a difficult one and we need a great deal of grace and mercy from the Lord to survive it well. We would prefer this life of slavery to being damned for all eternity. Most of us would agree with that statement. And given only those two choices, I would most certainly take slavery over eternal damnation.

But those are not our only two choices. We can choose God's blessing and obedience. I am not certain we are mature enough as a nation, as a church, or as individuals to handle both obedience and an abundance of blessing, but I do believe that the Bible teaches that this is God's will for His Church in the Eschatological kingdom.

So, if debt is a symptom and not our source problem, what is?

Deut. 28:47 Because thou servedst not the Lord thy God with joyfulness, and with gladness of heart, for the abundance of all things;

This verse is given at the end of the list of blessings and cursings that Israel should expect as they go into the Promised Land. It was the Lord's intent to bless them mightily. However, when they were blessed and became full of themselves, then the Lord brought all the promised curses upon them. They waxed fat and kicked.

Luke 12:21 So is he that layeth up treasure for himself, and is not rich toward God.

The fact of the earthly treasure is not the problem but when the earthly treasure becomes a replacement for God, then we have created an idol that God must topple.

1 Tim 6:17-19 17 Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy;

Trusting in riches is a great problem in our day.

Worldly rich and soul poor is not a good trade.

Rev 3:17-18 17 Because thou sayest, 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: 18 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, and that the shame of thy nakedness do not appear; and anoint thine eyes with eyesalve, that thou mayest see.

Matt 19:23-24 23 Then said Jesus unto his disciples, Verily I say unto you, That a rich man shall hardly enter into the kingdom of heaven. 24 And again I say unto you, It is easier for a camel to go

through the eye of a needle, than for a rich man to enter into the kingdom of God.

Luke 12:19-21 19 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. 20 But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided? 21 So is he that layeth up treasure for himself, and is not rich toward God.

1 Tim 6:6-12 5 Perverse disputings of men of corrupt minds, and destitute of the truth, supposing that gain is godliness: from such withdraw thyself. 6 But godliness with contentment is great gain. 7 For we brought nothing into this world, and it is certain we can carry nothing out. 8 And having food and raiment let us be therewith content. 9 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. 10 For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. 11 But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness. 12 Fight the good fight of faith, lay hold on eternal life, whereunto thou art also called, and hast professed a good profession before many witnesses.

1 Tim 6:17-19 17 Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; 18 That they do good, that they be rich in good works, ready to distribute, willing to communicate; 19 Laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life.

Church of Laodicea

Rev 3:17-18 17 Because thou sayest, 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: 18 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, and that the shame of thy

nakedness do not appear; and anoint thine eyes with eyesalve, that thou mayest see.

EXEGESIS

Borrow is the Lender's Slave

1 Cor 7:20-24 **20** Let every man abide in the same calling wherein he was called. **21** Art thou called being a servant? care not for it: but if thou mayest be made free, use it rather. **22** For he that is called in the Lord, being a servant, is the Lord's freeman: likewise also he that is called, being free, is Christ's servant. **23** Ye are bought with a price; be not ye the servants of men. **24** Brethren, let every man, wherein he is called, therein abide with God.

The Blessings of Faithfulness

If you are obedient...

Deut 28:1-9 **28** And it shall come to pass, if thou shalt hearken diligently unto the voice of the Lord thy God, to observe and to do all his commandments which I command thee this day, that the Lord thy God will set thee on high above all nations of the earth: **2** And all these blessings shall come on thee, and overtake thee, if thou shalt hearken unto the voice of the Lord thy God.

...then you will receive these blessings

3 Blessed shalt thou be in the city, and blessed shalt thou be in the field. **4** Blessed shall be the fruit of thy body, and the fruit of thy ground, and the fruit of thy cattle, the increase of thy kine, and the flocks of thy sheep.

1. You will bear children.
2. You will produce greatly at all sorts of work. The blessing of the Land.

5 Blessed shall be thy basket and thy store.

3. Current and future needs will be met.

6 Blessed shalt thou be when thou comest in, and blessed shalt thou be when thou goest out. 7 The Lord shall cause thine enemies that rise up against thee to be smitten before thy face: they shall come out against thee one way, and flee before thee seven ways.

4. Protection from and victory over enemies.

8 The Lord shall command the blessing upon thee in thy storehouses, and in all that thou settest thine hand unto; and he shall bless thee in the land which the Lord thy God giveth thee.

5. Storehouses. He will give us ample supply to draw from. These are presumably collective storehouses so that the people of God acquire great wealth.

9 The Lord shall establish thee an holy people unto himself, as he hath sworn unto thee, if thou shalt keep the commandments of the Lord thy God, and walk in his ways. 10 And all people of the earth shall see that thou art called by the name of the Lord; and they shall be afraid of thee.

Anybody afraid of us, now? Not really. Only lip service every four years.

11 And the Lord shall make thee plenteous in goods, in the fruit of thy body, and in the fruit of thy cattle, and in the fruit of thy ground, in the land which the Lord sware unto thy fathers to give thee. 12 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.

We are one probably the greatest producer in the history of the world but we are now becoming its biggest debtor, as well. The Lord has poured out His good treasure and we are squandering it faster than He can pour it out. That is what debt does.

13 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 that thou

hearken unto the commandments of the Lord thy God, which I command thee this day, to observe and to do them:

The head determines his direction. The tail simply follows.

14 And thou shalt not go aside from any of the words which I command thee this day, to the right hand, or to the left, to go after other gods to serve them.

Debt is a sign of God's curse for our idolatry.

Curses

Key Verses

Deut 28:30 30 Thou shalt betroth a wife, and another man shall lie with her: thou shalt build an house, and thou shalt not dwell therein: thou shalt plant a vineyard, and shalt not gather the grapes thereof.

Divorce, loss of house and hard work. Loss of ability to earn, cannot even enjoy the fruit of one's labor.

Deut 28:43-47 43 The stranger that is within thee shall get up above thee very high; and thou shalt come down very low. 44 He shall lend to thee, and thou shalt not lend to him: he shall be the head, and thou shalt be the tail. 45 Moreover all these curses shall come upon thee, and shall pursue thee, and overtake thee, till thou be destroyed; because thou hearkenedst not unto the voice of the Lord thy God, to keep his commandments and his statutes which he commanded thee: 46 And they shall be upon thee for a sign and for a wonder, and upon thy seed for ever.

47 Because thou servedst not the Lord thy God with joyfulness, and with gladness of heart, for the abundance of all things;

Prov 22:1-8 22 A good name is rather to be chosen than great riches, and loving favour rather than silver and gold. 2 The rich and poor meet together: the Lord is the maker of them all. 3 A prudent man foreseeth the evil, and hideth himself: but the simple pass on, and are punished. 4 By humility and the fear of the Lord are riches, and honour, and life. 5 Thorns and snares are in the way of the froward: he that doth

keep his soul shall be far from them. 6 Train up a child in the way he should go: and when he is old, he will not depart from it. 7 The rich ruleth over the poor, and the borrower is servant to the lender. 8 He that soweth iniquity shall reap vanity: and the rod of his anger shall fail

EXHORTATION

So, what do we do with all of this? Do we make a vow of poverty so that we are certain not to be taken in by the deceitfulness of riches? That is one option. But the Lord promises to bless us abundantly above what we ask. So, do we refuse His blessings?

The point is to get the heart straight. Be content in want or content in blessing. Are you content with your life now? No, then why do you want the Lord to bless you with more things?

Are you discontent with your debt? That is a good thing but to what end? Do you want to get out of debt so that you are not constrained in your giving? Would that free you up to serve God more or to serve yourself more? Do you believe that your stuff, your job, your blessings are given to you to make you happy? Or, rather to build the kingdom of God? Until you understand these principles and actually put them in practice, you should not expect the Lord to lift your yolk of chastisement and discipline.

But if and when you do, if and when we do, as the body of Christ, then we should expect the Lord to rain down great blessings upon us.

It is difficult to think that way without thinking about how much we will receive when that blessing starts. But we ought not to think about how much we will receive. As long as we are thinking that way, the blessing will likely not start. Until our natural response is thinking about how much we can give, the Lord is likely to withhold the blessing. We have to be faithful to receive His blessings in the way He intends them to be received by good and faithful servants, prepared to disburse His largesse for the sake of His Kingdom.