

Seven Biblical Steps to be Debt-Free



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The increasing economic crisis in the world is exacerbating the debt problem. There are men who work hard, and obtain very little for their labour. Extravagant prices have been paid for property bought on credit. Repayment and interest with open mouth swallows up all the low income. Debts accumulate, and then come the closing and failure of banks, and then the foreclosure of mortgages. Thousands have been turned out of employment. Families lose their little all, they borrow and borrow, and then have to give up their property and come out penniless.

The Bible lays out principles that when heeded should keep us out of perplexities of debts. Whilst we should be industrious, biblical principles rather than the love of money should underpin our business dealings. “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” (1 Timothy 6:10).

There is a correlation between being enslaved by debts and breaking the eighth Commandment that

prohibits theft (Exodus 20:15). At the heart of both is dishonestly. In the spirit of the law taught by our Lord, stealing includes failing to pay debts, living on state benefits when you should not, paying unjust wage to your employee, attempting to enrich yourself by taking advantage of the other's ignorance, and taking advantage of other's misfortune. A plausible argument about why you stay in debts, why you steal or deprive others, is only a snare from the enemy of souls to cage you in sin.

When you get hooked to debts, the temptation to earn through dishonesty means increases. However trivial that might seem, the enemy of the souls knows you will not stop at that, you will next rob God Himself. "Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings" (Malachi 3:8). Do not allow yourself to develop a life of debts, leading to a cheating habit; otherwise you risk becoming accustomed to cheating others until you cheat yourself out of heaven.

Live within your means. Many, very many, have not so educated themselves that they can keep their expenditures within the limit of their income. They do not learn to adapt themselves to circumstances, and they borrow and borrow again and again, and

become overwhelmed in debt, and consequently they become discouraged and disheartened.

Many poor families are poor because they spend their money as soon as they receive it. You must not manage your affairs in a way that will incur debts. When you become involved in debt, you are in one of Satan's nets, which he sets for souls. Abstracting and using money for any purpose, before it is earned, is a snare.

Here are some tips, the seven steps, into becoming debt-free. It is important to keep in mind that it is difficult to fully serve God when you are enslaved by debts. It is not God's plan that His people shall live outside their means, in debts.

One: Return tithe and offerings

“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” (Malachi 3:10).

There you have it – an obligation that comes with a promise of a blessing. Many are in debts because they have by their not returning tithe to God forfeited

the blessings. "Prove me," says God, "if I will not pour you out a blessing." Blessings will come in different ways beyond monetary measure, if only you seek God's wisdom in counting your blessings.

You may ask, what is tithe? Tithe is one-tenth. God requires a tenth of your increase. "And concerning the tithe of the herd, or of the flock, even of whatsoever passeth under the rod, the tenth shall be holy unto the Lord" (Leviticus 27:32). Which means, ten percent of our income is holy for the Lord. We steal from God, and break the eighth commandment, if we keep the tithe for ourselves.

This tithe continues under the New Testament. To those that paid tithe but neglected other matters, Jesus said, "Woe unto you, scribes and Pharisees, hypocrites! for ye pay tithe of mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy, and faith: these ought ye to have done, and not to leave the other undone" (Matthew 23:23). The word "ought" denotes an obligation to pay tithe.

Paul explains the use of tithe as that of supporting the work of the gospel. "Do ye not know that they which minister about holy things live of the things of the temple? and they which wait at the altar are partakers with the altar? Even so hath the Lord

ordained that they which preach the gospel should live of the gospel” (1 Corinthians 9:13, 14). Paul traces the use of tithe in the Old Testament, and clearly teaches that the gospel minister is to be supported exactly the same way as the priests of the Old Testament.

Whoever withholds tithe from God, robs God of His tithe. “Will a man rob God? Yet ye have robbed Me. But ye say, Wherein have we robbed Thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed Me, even this whole nation” (Malachi 3:8, 9).

If you are still in debts, it does not excuse you to rob God. “Render to Caesar the things that are Caesar’s, and to God the things that are God’s” (Matthew 22:21). Some feel conscientious to “owe no man anything” (Romans 13:8), and think that God can require nothing of them until their debts are all paid. Here they deceive themselves. They fail to render to God the things that are His. Everyone must bring to the Lord a suitable offering. Those who are in debt should take the amount of their debts from what they possess, and give a proportion of the remainder.

Do you need a simple illustration to calculate tithe? Well, say you earn 1,000 pounds a month,

100 is tithe and belongs to God. Tithe is calculated from the increase or profit. Say you are a businessman, you earn a gross profit of 5,000 pounds a month, from which you pay 4,000 pounds in salaries and overhead expenses, your increase from which to calculate tithe is 1,000 pounds, that is, you pay 100 in tithe.

Besides tithe, we are to support God's work with our free-will offerings. Jesus was pleased with the widow for giving with love a free-will offering. This is recorded by Mark as follows: "And Jesus sat over against the treasury, and beheld how the people cast money into the treasury: and many that were rich cast in much. And there came a certain poor widow, and she threw in two mites, which make a farthing. And he called unto him his disciples, and saith unto them, Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury: For all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living" (Mark 12:41-44).

The requirement of giving offerings with love is so important that the story was recorded also by Luke: "And he looked up, and saw the rich men casting their gifts into the treasury. And he saw also a certain poor widow casting in thither two mites. And

he said, Of a truth I say unto you, that this poor widow hath cast in more than they all: For all these have of their abundance cast in unto the offerings of God: but she of her penury hath cast in all the living that she had” (Luke 21:1-4).

Clear the Bible teaches that the tithe is sacred, reserved by God for Himself. It is to be brought into His treasury to be used to sustain the gospel laborers in their work. If still in doubt, read carefully the third chapter of Malachi and see what God says about the tithe.

Some people think that tithe was only applicable to the Old Testament. Such view is unbiblical. The New Testament does not re-enact the law of the tithe, as it does not that of the Sabbath; for the validity of both is assumed, and their deep spiritual import explained.

The Lord now calls upon His faithful people in every locality to consecrate themselves to Him and to do their very best, according to their circumstances, to assist in His work. By their liberality in making gifts and offerings, He desires them to reveal their appreciation of His blessings and their gratitude for His mercy.

With the means that are give to us, we are placed on trial in this world, to determine our fitness for the

future life. None can enter heaven whose characters are defiled by the foul blot of selfishness. Therefore, God tests us here, by committing to us temporal possessions, that our use of these may show whether we can be entrusted with eternal riches.

Two: Pay your taxes

The apostle plainly outlined the attitude that believers should sustain toward the civil authorities: "Submit yourselves to every ordinance of man for the Lord's sake: whether it be to the king, as supreme; or unto governors, as unto them that are sent by him for the punishment of evildoers, and for the praise of them that do well. For so is the will of God, that with well-doing ye may put to silence the ignorance of foolish men: as free, and not using your liberty for a cloak of maliciousness, but as the servants of God. Honor all men. Love the brotherhood. Fear God. Honor the king" (1 Peter 2:13-17).

We have men placed over us for rulers, and laws to govern the people. Were it not for these laws, the world would be in a worse condition than it is now. Some of these laws are good, and some bad. The

bad have been increasing, and we are yet to be brought into straight places. But God will sustain his people in being firm, and living up to the principles of His word. Whilst some may not like paying taxes, they are part of the laws that govern the people, and most governments need taxes in order to pay for services that bring peace and security.

It is no excuse to fail to pay due taxes because you think state officials are corrupt. The government under which Jesus lived was corrupt and oppressive; on every hand were crying abuses – extortion, intolerance, and grinding cruelty. Yet the Saviour attempted no civil reforms. He attacked no national abuses, nor condemned the national enemies. He did not interfere with the authority or administration of those in power. He who was our example kept aloof from earthly governments. Not because He was indifferent to the woes of men, but because the remedy did not lie in merely human and external measures. To be efficient, the cure must reach men individually, and must regenerate the heart.

In Christ's day, taxes were seen as government or state extortion. As such, most Jews in Christ's day hated tax collectors. Christ did not interfere with political matters. He taught truth. But for teaching truth, the Pharisees hated Christ. So, one day, the

Pharisees sought to use the paying of taxes to entangle Christ in His talk. So they sent to Him the Herodians, who came to Him with trickery saying: "Tell us therefore, What thinkest thou? Is it lawful to give tribute unto Caesar, or not? ... Then saith He unto them, Render therefore unto Caesar the things which are Caesar's; and unto God the things that are God's" (Matthew 22: 17-21)

It is your legal duty to pay tax. Depending on where you live, most states will levy some tax on your income. The principle of honesty is at the heart of your obligation to pay taxes. A Christian who does not pay due taxes, steals from the state and breaks the eighth commandment: "thou shalt not steal." You cannot truly be debt-free by stealing, for what you possess then becomes another debt to the true owner, the state, in regard to taxes not paid.

The Pharisees sent spies to Jesus to ask Him: "Is it lawful for us to give tribute unto Caesar, or no? ... And he said unto them, Render therefore unto Caesar the things which be Caesar's, and unto God the things which be God's" (Luke 20:22-25). We must return due taxes to the state. We disobey God if we return not to Caesar what belongs to Caesar (the state).

Christ's reply was a candid answer to the question. Holding in His hand the Roman coin, upon which were stamped the name and image of Caesar, He declared that since they were living under the protection of the Roman power, they should render to that power the support it claimed, so long as this did not conflict with a higher duty. But while peaceably subject to the laws of the land, they should at all times give their first allegiance to God.

We are to recognise human government as an ordinance of divine appointment, and teach obedience to it as a sacred duty, within its legitimate sphere. But when its claims conflict with the claims of God, we must obey God rather than men. God's Word must be recognised as above all human legislation. A "Thus saith the Lord" is not to be set aside for a "Thus saith the state." The crown of Christ is to be lifted above the diadems of earthly potentates.

The wisdom and authority of the divine law are supreme. The ten precepts of Jehovah are the foundation of all righteous and good laws. Those who love God's commandments will conform to every good law of the land.

We are not required to defy authorities. We are to go forward in Christ's name, advocating the truths

committed to us. If we are forbidden by men to do this work, then we may say, as did the apostles, "Whether it be right in the sight of God to hearken unto you more than unto God, judge ye. For we cannot but speak the things which we have seen and heard" (Acts 4:19, 20).

Three: Pay back your debts

"The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth" (Psalms 37:21).

Pay debts to buy back your freedom, and be determined never to incur another debt. Deny yourself a thousand things rather than run in debt. Getting into debts is a curse of life. Avoid it as you would the smallpox. Shun the incurring of debt, as you would shun leprosy. Carelessness in incurring debts leads to carelessness in committing sin; the correlation is sure.

Make a solemn covenant with God that by His blessing you will pay your debts and "owe no man anything" (Romans 13:8) if you live on porridge and bread. It is so easy in preparing your table to throw out of your pocket fifty pence for extras. Take care of the pennies, and the pounds 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 pounds.

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.

The amount daily spent in needless things, with the thought, "it is only a nickel," "it is only a dime," seems very little; but multiply these littles by the days of the year, and as the years go by, the array of figures will seem almost incredible.

Moreover, failure to repay debts is robbery to your fellow men. Some may argue that banks are not fellow men. Banks are not simply abstracts aimed at benefiting abstracts, they are owned by men. God's word sanctions no policy that will enrich one class by robbing and suffering of another. In all our business transactions it teaches us to put ourselves in the place of those with whom we are dealing, to look not only on our own things, but also on the things of others.

“Ye shall do no unrighteousness in judgment, in measures of length, of weight, or of quantity” (Leviticus 19:35). “Thou shalt not have in thy bag diverse weights, a great and a small. Thou shalt not have in thy house diverse measures, a great and a small” (Deuteronomy 25:13, 14). “Just balances, just weights, a just ephah, and a just hin, shall ye have” (Leviticus 19:36). Pay back your debts.

Four: Be not enslaved by debts

“The rich ruleth over the poor, and the borrower is servant to the lender” (Proverbs 22:7).

Avoid debts or else be a slave to lenders. Financial difficulties are increasing. Many poor men are indebted to rich men, who in turn are indebted to financial institutions, which are in turn indebted to small states, which in turn are indebted to big states – forming a world economic order. The time is upon us when through the world economical order men will be enslaved in debts to financial institutions fully controlled by the state. Because you are indebted to the system that controls economies of the world, you will be subject to the powers that be.

We have seen poor nations getting poorer, rich nations getting greedy, and all calumniating into

world economic crisis. The author of sin, Satan, no doubt, is behind all this. His strategy seems to be that of creating chaos and then seizing power under the pretence of putting things back in order.

Soon, if not already by the time you read this, the religious world will unite with the political world to control the world economic crisis. It will be harder for souls indebted to the world economic system to escape worshiping the beast and receiving its mark. "And that no man might buy or sell, save he that had the mark, or the name of the beast, or the number of his name" (Revelation 13:17). To united religious and political world powers, the solution to economic crisis will include enacting a Sunday law, setting up a false Sabbath supposedly to worship God.

There are not many, even among educators and statesmen, who fully comprehend the causes that underlie the present state of economy. Those who hold the reins of government are not able to solve the problem of poverty. They are struggling in vain to place business operations on a more secure basis. If men would give more heed to the teaching of God's word, they would find a solution of the problems that perplex them.

But the time is upon us when Satan, through united religious and political powers, will seek to lead

the whole world into a false worship that breaks the fourth Commandment. If you are indebted to the system that Satan will soon fully control, as buying and selling become fully controlled by the powers that be, it will be very hard as a debt-slave not to opt to receiving the mark of the beast in order to survive. Get out of debts now while peace lingers.

So, what can you do to avoid debts? For a start, you need to rethink you spending. New brands of items are constantly coming into supermarket that entice people to spend even the money they do not have. People in this generation want things now without delay even if they cannot yet afford to pay for those wants. This culture of wanting things now takes many into debts. If you cannot afford to pay, you may be better off waiting, saving money until you can afford to pay than go into debts.

If you follow the culture of acquiring things now before you have the ability to pay for them, the snares of debts will have you take out a loan or credit card. Even in economic crisis, there are still financial institutions that will easily offer you a loan or a credit card without much proof that you have the ability to repay. The results will be slavery into debts.

The other problem to watch out is borrowing to buy new brands of things when our old brands can still serve the same purpose. If you have a car that takes you from A to B, and it is efficient enough, why would you need to borrow money in order to buy a brand new car? Often, we swap our vehicles for reasons other than age or high repair bills.

While you avoid unnecessary spending, for those living in developed countries, be aware of the three areas in which the majority of families get into financial trouble. These include motor vehicles, medical expenses, and household maintenance. Many times, when a crisis comes to one of these areas, it not only rains – pours. In just one day, your car battery dies, the washing machine erupts, and one of your youngsters needs to go to the emergency clinic. Already pinched by paying off debts, people slide further into the hole when they use a credit card to overcome these crises.

But what would you do if you did not have that credit card? You have a triplet crisis of car breaking down, washing machine broken, and a child that need taking to a pay clinic. Would you survive if you had no credit card to use? Amazingly, you would survive without a credit card. Do you serve God, do you trust God to take care of you when you have

followed His counsel to remain debt free? The Psalmist says, “I have been young, and *now* am old; yet have I not seen the righteous forsaken, nor his seed begging bread” (Psalm 37:25). It is time to live by the grace of God and not by the provisions of credit cards. You can survive without credit cards, but if you have kept that credit card, the temptation to use it will increase, and the results will be debts.

Five: Be not surety for debts

“He that is surety for a stranger shall smart for it: and he that hateth suretiship is sure” (Proverbs 11:15). “A man void of understanding striketh hands, and becometh surety in the presence of his friend” (Proverbs 17:18).

There are two types of surety or loan – guarantees. With the first, you contract to be responsible for another person’s debt, and you assume full responsibility for the money owed if he or she defaults. Parents often become surety when their adult children cannot make a deposit for a mortgage. The Bible says this is a mistake. Many sureties who cosign for loans end up making the repayments.

The other surety loan means signing an unconditional guarantee to pay. Credit cards are a form of this surety. The business sells you the goods, and the credit card company finances the purchase. If you default, returning the products does not cancel the debt because the credit card company has absolutely no interest in your merchandise.

Moreover, you become unfaithful steward if you become a surety for a stranger's debts. It displeases God. "Be not thou one of them that strike hands, or of them that are sureties for debts" (Proverbs 22:26).

But have a closer look at Proverbs 11:15: "He that is surety for a stranger shall smart for it: and he that hateth suretyship is sure." This forbids partnership with unbelievers, who fear not God. God's people trust too much to the words of strangers, and ask their advice and counsel when they should not. The enemy makes them his agents, and works through them to perplex and take from God's people.

Some have no tact at wise management of financial matters. They lack the necessary qualifications, and Satan takes advantage of them. When this is the case, such should not remain in ignorance of their task. They should be humble

enough to counsel with God-fearing brethren in Christ, in whose judgement they can have confidence, before they carry out plans.

Credit cards are a form of surety the word of God prohibits. Make an end to the use of credit cards. Destroy the credit card and work towards paying off the balance without incurring further debts. Make the destruction of your charge and credit cards a family ceremony similar to the public burning of witchcraft and occult scrolls by the early Christians in Ephesus (Acts 19:18-20). This drastic step will be a great beginning in preventing you from burying yourself even deeper in debt – and it will be a great lesson for your children and fellow believers.

Six: Be not a sluggard

“The soul of the sluggard desireth, and hath nothing: but the soul of the diligent shall be made fat” (Proverbs 13:4).

Many look upon labour as drudgery, and they try to obtain a livelihood by scheming rather than by honest toil. This desire to get a living without work opens the door to wretchedness and vice and crime almost without limit.

Work was ordained for man before the fall. Among the Jews physical toil was not thought strange or degrading. Through Moses the Hebrews had been instructed to train their children to industrious habits, and it was regarded as a sin to allow the youth to grow up in ignorance of physical labour. Every youth, whether his parents were rich or poor, was taught some trade. Those parents who neglected to provide such a training for their children were looked upon as departing from the instruction of the Lord.

At Thessalonica Paul had met those who refused to work with their hands. It was of this class that he afterward wrote: "There are some which walk among you disorderly, working not at all, but are busybodies. Now them that are such we command and exhort by our Lord Jesus Christ, that with quietness they work, and eat their own bread." While labouring in Thessalonica, Paul had been careful to set before such ones a right example. "Even when we were with you," he wrote, "this we commanded you, that if any would not work, neither should he eat" (2 Thessalonians 2:11, 12, 10).

It is a duty of every man to work to provide for his family. Paul says, "But if any provide not for his own, and specially for those of his own house, he

hath denied the faith, and is worse than an infidel” (1 Timothy 5:8). You must employ your time during the six working days, to earn a living to support your family, lest you bring dishonour to God. The best sermon a man may preach is to provide for his own family. Moreover, if you are lazy, if you do not work, it will be hard to pay off debts.

Christ says, “Occupy till I come” (Luke 19:13). It may be but a short time until our life’s history shall close, but we must occupy till then.

Christ would have everyone educate himself to calmly contemplate His second appearing. All are to search the Word of God daily, but not neglect present duties.

Christ declared that when He comes some of His waiting people will be engaged in business transactions. Some will be sowing in the field, others reaping and gathering in the harvest, and others grinding at the mill. It is not God’s will that His elect shall abandon life’s duties and responsibilities and give themselves up to idle contemplation, living in a religious dream.

We should work to earn a living, within the principles God has given in the Bible, and do the good works we find to do in this life, while we wait for Christ’s soon return.

Seven: Give instead of receiving

“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” (Luke 6:38).

By this, the Bible teaches us the principle of self-denial through seed sowing. God created the seed, as He created the earth, by His word. By His word He gave it power to grow and multiply. He said, “Let the earth bring forth grass, the herb yielding seed, and the fruit tree yielding fruit after his kind, whose seed is in itself, upon the earth; and it was so . . . And God saw that it was good” (Genesis 1:11, 12).

It is that word which still causes the seed to grow. Every seed that sends up its green blade to the sunlight declares the wonder-working power of that word uttered by Him who “spake, and it was”; who “commanded, and it stood fast” (Psalms 33:9).

It is in obedience to the law of God that the spire of grain bursts through the ground, “first the blade, then the ear, after that the full corn in the ear” (Mark 4:28). These the Lord develops in their proper season because they do not resist His working. And

can it be that man, made in the image of God, endowed with reason and speech, shall alone be unappreciative of His gifts and disobedient to His will? Shall rational beings alone cause confusion in our world?

Liberality both in spiritual and in temporal things is taught in the lesson of seed sowing. The Lord says, "Blessed are ye that sow beside all waters" (Isaiah. 32:20). "This I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully" (2 Corinthians 9:6).

To sow beside all waters means a continual imparting of God's gifts. It means giving wherever the cause of God or the needs of humanity demand our aid. This will not tend to poverty. "He which soweth bountifully shall reap also bountifully." The sower multiplies his seed by casting it away. So it is with those who are faithful in distributing God's gifts.

By imparting they increase their blessings. God has promised them a sufficiency that they may continue to give. To those who have squandered His goods, Christ still gives opportunity to secure lasting riches. He says, "Give, and it shall be given unto you" (Luke 6:38). As you escape your debt crisis, give, lest you forfeit God's blessings.

“Provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth” (Luke 12:33). “Charge them that are rich in this world, . . . that they do good, that they be rich in good works, ready to distribute, willing to communicate; laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life” (1 Timothy 6:17-19). Hearken to the call to give.

At Sunday Law, the prophecy will be fulfilled: “And that no man might buy or sell, save he that had the mark, or the name of the beast, or the number of his name” (Revelation 13:17). This time is soon coming, if not already by the time you read this neither booklet, when commandment-keepers can neither buy nor sell. Make haste to dig out your buried talents. If God has entrusted you with money, show yourselves faithful to your trust; unwrap your napkin, and send your talents to the exchangers, that when Christ shall come, He may receive His own with interest. In the last extremity, before this work shall close, thousands will be cheerfully laid upon the altar, as did the early apostolic church.

The early church in the book of Acts gave all to the cause of the gospel work. Men and women will feel it a blessed privilege to share in the work of

preparing souls to stand in the great day of God, and they will give hundreds as readily as dollars are given now. If the love of Christ were burning in the hearts of His professed people, we would see the same spirit manifested today. If men and women did but realise how near is the end of all work for the salvation of souls, they would sacrifice their possessions as freely as did the members of the early church. They would work for the advancement of God's cause as earnestly as worldly men labour to acquire riches. Tact and skill would be exercised, and earnest and unselfish labour put forth to acquire means, not to hoard, but to pour into the treasury of the Lord, to give to gospel ministry to finish the work.

Conclusion

“Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth” (Ephesians 4:28).

Have you been stealing from God, His tithe? Have you been stealing from Caesar, his taxes? Have you been stealing from your lenders, the interest on loans? Have you been stealing from the needy, by keeping yourself in debts that you are of

no help to the needy? Have you been an accomplice to stealing, by being surety to others to incur debts they cannot pay back? Have you been stealing from others, by not working and therefore becoming a burden to others? Have you been stealing from God by not giving to the gospel cause? "Let him that stole steal no more" (Ephesians 4:28).

Cares, riches, pleasures, all are used by Satan in playing the game of life for the human soul. The warning is given, "Love not the world, neither the things that are in the world. If any man love the world, the love of the Father is not in him. For all that is in the world, the lust of the flesh, and the lust of the eyes, and the pride of life, is not of the Father, but is of the world" (1 John 2:15, 16).

He who reads the hearts of men as an open book says, "Take heed to yourselves, lest at any time your hearts be overcharged with surfeiting and drunkenness and cares of this life" (Luke 21:34).

And the apostle Paul by the Holy Spirit writes, "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. 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” (1 Timothy 6:9, 10).

God in His word has advised us to live within our means. To be content with what we have and avoid debts. “For I have learned, in whatsoever state I am, therewith to be content. ... And I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need” (Philippians 4:11, 12).

God’s advice is God’s command; you disobey it at your own eternal peril. If you are in debts, ask God to forgive you and grant you wisdom to recover from debts. If you have credit cards, destroy them forthwith and incur no more debts. Make no provision for the lust of debts. Review your lifestyle, your spending attitudes, and admit that you have been out of control and that you need to change your attitude about spending. Obey all God’s advice concerning debts, as you would obey all His Commandments. Be careless in debt matters and be sure to be careless in other spiritual matters.

Finally, “Let us hear the conclusion of the whole matter: Fear God, and keep His commandments: for this is the whole duty of man” (Ecclesiastes 12:13).

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