

Sabbath School Lesson #11 – Debt—A Daily Decision – 10–16 March 2018

Christ would have us avoid debts so that we do not make covetousness and love of earthly treasures the ruling traits of our character. “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 any thing, but to love one another: for he that loveth another hath fulfilled the law” (Romans 13:7-8). Our Lesson study this week is taken from: Psalms 37:21, Matthew 4:3-10, Matthew 6:33, Deuteronomy 28:12, Proverbs 13:11, Proverbs 21:5, and 2 Corinthians 4:18.

Sunday: Borrowing and Spending – “The wicked borroweth, and payeth not again” (Psalm 37:21). That fixes the standing of the man who does not pay his debts, and especially of a man who contracts a debt which he has no prospect of paying. A Christian never does such a thing.

If one puts his hand into another’s pocket or wallet and takes the money, that is universally recognised as stealing. It must be evident that there is no less sin if one finds money belonging to another, and appropriates it. Likewise if one is entrusted with money to deliver to another, and he fails to do it, but uses the money himself, this is also stealing, equally with the other, although it is sometimes designated by a milder term. What is the difference, then, if one has received from another goods or service, for which he owes a certain amount of money, and he fails to pay the debt? No matter how men may regard it, or what the law of the land may say about it, the fact remains that it is a direct violation of the eighth commandment. The Saviour’s quotation of this commandment was, “Defraud not” (Mark 10:19), – deprive no one of that which is his due; so the convenient way some people have of forgetting to pay their debts is a transgression of this commandment. For true Christians, the Bible way is to pay a thing just as soon as it is due.

Some one will say, ‘One cannot always have by him the means wherewith to pay a debt.’ Very true, and this emphasises the necessity for the apostolic injunction, “Owe no man anything” (Romans 13:8). If people realised that failure to pay a just debt is a violation of God’s law, and if they had a proper sense of the sacredness of the law, they would not order things for which they cannot pay. You again might say, ‘I go in debt only for the actual necessities of life; if I have no food in the house, and no money, I cannot see my children crying for bread, when the baker will trust me.’ That is exactly the argument that some people use for taking money without leave. In either case it is lack of trust in God. Anyone who, because he is in need, incurs a debt which he has no prospect of paying, cannot truly condemn the act of stealing under pressure of need.

If people would, in fear of the commandment, “Thou shalt not steal,” refuse to incur a debt, no matter what the need, they would enjoy some wonderful experiences of what God could do in supplying their need. He knows what His children need, and He says, “Seek ye first the kingdom of God, and His righteousness, and all these things shall be added unto you.” But when men reverse the order, seeking first to provide for themselves, they shut God off from bestowing upon them the riches of the kingdom. It is impossible to lay too much stress on this feature of the violation of the commandment. If one has money laid aside for some specific purpose, it is very tempting and very easy to use it for something else. Of course this would be all right if it were simply that one were purposing to purchase a certain thing, and should use that money for something else instead; but it is far from being right, when the money thus laid aside is due to another. If rent is due quarterly, the only way that people with small incomes can ensure to pay it, is by laying aside each month the monthly proportion. Even though the rent technically be not due until the close of the quarter, it is really due each month; and if the money be used for food or clothing, or worse yet, for pleasure, so that the sum is not ready by quarter day, there is a direct transgression of the commandment. One has appropriated that which is not his own. The money laid aside month by month belongs to the landlord, as much as though it were already in his pocket. The fact that we are allowed to keep it in our possession for a time, does not give us any more right to use it than we would have to use an equal amount that some other tenant had entrusted to us to pay to the landlord on his account.

Monday: Stewardship and Instant Gratification – In Genesis 3:6 we see the dangers of instant gratification. God gave to Adam and Eve the whole world, and everything in it except one tree. You think they ought to have been contented with a world full of beautiful things, and so they were for a time. Seeking instant gratification, Eve “saw that the tree was good for food, and that it was pleasant to the eyes, and a tree to be desired to make one wise, and she took of the fruit thereof, and did eat, and gave also unto her husband with her, and he did eat.” They broke the law that God had written in their members, and they thought that they had gained a great deal. But, do you know that “a man can receive nothing, except it be given him from heaven” (John 3:27)? We may try to get what God has not given to us, but this is the surest way to lose it altogether. All that God sees is for our good, He will give us when the right time comes; for “your Heavenly Father knoweth

what things we have need of.” So let us trust in Him, and then we shall never want to steal, – to get by dishonesty what He has not given to us. We may seem to grasp and hold it for a time, but “the wages of sin is *death*,” and that means the loss of *everything*. The spirit of instant gratification is lack of contentment. Paul says, “Godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment; let us be therewith content. But they that will be rich fall into temptation and a snare” (1 Timothy 6:6-9).

Tuesday: Living Within Your Means – To live within our means is to “Take heed, and beware of covetousness.” The Greek word rendered “covetousness” signifies to have or to claim more than one’s share; to claim more than another. What is one’s share? – Just what he can use to-day, and no more. He may have more in his possession, and have it honestly; but he is to have it simply as a good steward of the manifold grace of God. “Give us this day our daily bread,” is a prayer that ought to be prayed by every person, and prayed not as a form. He who does not from the heart make that petition, is trusting in another god than the living God. “Charge them that are rich in this world, that they be not high-minded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy” (1 Timothy 6:17). “For we brought nothing into this world, and it is certain that we can carry nothing out. And having food and raiment, let us be therewith content.”

He who lives by this rule will be “rich toward God,” even though he have no possessions of lands. He will “do good,” like the Master, and “be rich in good works, ready to distribute, willing to communicate.” Such ones lay up in store for themselves “a good foundation against the time to come,” and that foundation is the only one that can be laid, namely, Christ Jesus. Thus they lay hold on eternal life, and hold it fast. The principle of worldly kingdoms is, ‘Get all you can.’ The principle of the kingdom of Christ is, ‘Give all you can.’ This world says, “Make my brother divide with me;” the world in which Christ rules says, ‘Let me divide with my brother.’ And the reason why Christians can thus differ from the rest of mankind is that they have an inheritance – Christ – which multiplies the more it is divided. He is their life. The children of Israel in the wilderness ate of the spiritual meat which came down from heaven. It was spiritual meat, the very life of the Lord, and like all of God’s blessings, it was “new every morning.” God wishes us to have a fresh supply every day, and not to eat stale food. So “he that gathered much had nothing over; and he that gathered little had no lack.” Each one in the family of Christ looks after the welfare of the others, instead of his own, and thus each one is cared for by all the rest. And in this world as well as in the world to come, they all share equally in that which is the whole of life, – the righteousness of God in Christ.

Wednesday: Saying No to Debt – “The borrower is servant to the lender” (Proverbs 22:7). But God’s people are all free; God is the Deliverer, and He does not rule over slaves. God’s subjects are all rulers. He says that His people shall lend to many nations, and not borrow. “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;” “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” (Deuteronomy 15:6; 28:12). No true Christian who really understands and values the liberty wherewith Christ makes us free will voluntarily subject himself to the bondage of debt.

Thursday: Saving and Investing – “Beware that thou forget not the Lord thy God.” “And thou say in thine heart, my power and the might of my hand hath gotten me this wealth. But thou shalt remember the Lord thy God; for it is He that giveth thee power to get wealth” (Deuteronomy 8:11, 17, 18). If we remember this, and are “diligent in serving the Lord,” being always “ready to distribute,” we honour God in using our means; but “the love of money is the root of all evil” (1 Timothy 6:10). “But thou, O man of God, flee these things,” writes Paul to Timothy, – turn away from the love of money. Job testified that if he had eaten without considering the fatherless, – he says, “Let mine arm fall from my shoulder-blade, and mine arm be broken from the bone.” It is safe to say that there are not many men living to-day who could take such an oath, expecting God to take them at their word, and not become one-armed men. Job did not wait to be told where the fatherless were, but he searched for them. Does not God, then, give means to some that they may bless others? “Cast thy bread upon the waters: for thou shalt find it after many days. Give a portion to seven and also to eight, for thou knowest not what evil shall be upon the earth. If the clouds be full of rain, they empty themselves upon the earth” (Ecclesiastes 11:1-3). If the clouds should selfishly withhold rainwater for fear of coming to want, what would be the result? If now the Lord places in our hands more than we need, is it not that we may dispense to others who lack? Let every Seventh-day Adventist make as much money as possible, honourably and honestly, but hold every additional penny above that which is necessary for personal needs, subject to God’s call. If every one acted in this spirit, the cause of God would go forward with a power never yet witnessed.