

Lesson 5

Dealing With Debt

Sabbath Afternoon, January 28

Some have not come up and united in the plan of systematic benevolence, excusing themselves because they were not free from debt. They plead that they must first “owe no man anything.” But the fact that they are in debt does not excuse them. I saw that they should render to Caesar the things that are Caesar’s, and to God the things that are God’s. Some feel conscientious to “owe no man anything,” 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.—Counsels on Stewardship, p. 258.

There is no position in life, no phase of human experience, for which the Bible does not contain valuable instruction. Ruler and subject, master and servant, buyer and seller, borrower and lender, parent and child, teacher and student,—all may here find lessons of priceless worth.

But above all else, the word of God sets forth the plan of salvation: shows how sinful man may be reconciled to God, lays down the great principles of truth and duty which should govern our lives, and promises us divine aid in their observance. It reaches beyond this fleeting life, beyond the brief and troubled history of our race. It opens to our view the long vista of eternal ages,—ages undarkened by sin, undimmed by sorrow. It teaches us how we may share the habitations of the blessed, and bids us anchor our hopes and fix our affections there.—Fundamentals of Christian Education, p. 542.

The wise man addresses the indolent in the words: “Go to the ant, thou sluggard; consider her ways, and be wise: which having no guide, overseer, or ruler, provideth her meat in the summer, and gathereth her food in the harvest.” Proverbs 6:6-8. The habitations that the ants build for themselves show skill and perseverance. Only one little grain at a time can they handle, but by diligence and perseverance they accomplish wonders.

Solomon points to the industry of the ant as a reproach to those who waste their hours in idleness or in practices that corrupt soul and body. The ant prepares for future seasons; but many gifted with reasoning powers fail to prepare for the future immortal life.—Counsels to Parents, Teachers, and Students, p. 190.

Sunday, January 29: The Debt Problems

To desire to bear your own weight and not to eat the bread of dependence is right. It is a noble, generous ambition that dictates the wish to be self-supporting. Industrious habits and frugality are necessary.

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.

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All should learn how to keep accounts. Some neglect this work as nonessential, but this is wrong. All expenses should be accurately stated.—*The Adventist Home*, p. 374.

The followers of Christ are not to despise wealth; they are to look upon wealth as the Lord's entrusted talent. By a wise use of His gifts, they may be eternally benefited, but we are to bear the fact in mind that God has not given us riches to use just as we shall fancy, to indulge impulse, to bestow or withhold as we shall please. We are not to use riches in a selfish way, devoting them simply to our own enjoyment. This course would not be doing right toward God or toward our fellow men, and would bring at last only perplexity and trouble. . . .

Both the poor and the rich are deciding their own eternal destiny and proving whether they are fit subjects for the inheritance of the saints in light. Those who put their riches to a selfish use in this world are revealing attributes of character that show what they would do if they had greater advantages, and possessed the imperishable treasures of the kingdom of God. The selfish principles exercised on the earth are not the principles which will prevail in heaven. All men stand on an equality in heaven.—*Counsels on Stewardship*, p. 133.

If you have extravagant habits, cut them away from your life at once. Unless you do this, you will be bankrupt for eternity. Habits of economy, industry, and sobriety are a better portion for your children than a rich dowry.

We are pilgrims and strangers on the earth. Let us not spend our means in gratifying desires that God would have us repress. Let us fitly represent our faith by restricting our wants.—“*Carrying Forward the Lord's Work*,” *Review and Herald*, December 24, 1903.

How often do we come in contact with people who are never happy. They fail of enjoying the contentment and peace that Jesus can give. They profess to be Christians but they do not comply with the conditions upon which the promise of God is fulfilled. Jesus has said, “Come unto me. . . . Take my yoke upon you, and learn of me; for I am meek and lowly in heart: and ye shall find rest unto your souls. For my yoke is easy, and my burden is light” (Matthew 11:28-30). The reason why many are in a state of unrest is that they are not learning in the school of the Master. The submissive, self-sacrificing child of God understands by experience what it is to have the peace of Christ.

Life's best things—simplicity, honesty, truthfulness, purity, unsullied integrity—are not to be bought or sold. They are free to the illiterate as to the educated, to the white man as to the black man, to the poor man as to the king upon his throne.—*That I May Know Him*, p. 85.

Monday, January 30: Following Godly Counsel

Some have no tact at wise management of worldly 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 their brethren, in whose judgment they can have confidence, before they carry out plans. I was directed to this text: "Bear ye one another's burdens." Some are not humble enough to let those who have judgment calculate for them until they have followed their own plans, and have involved themselves in difficulties. Then they see the necessity of having the counsel and judgment of their brethren; but how much heavier the burden then than at first. Brethren should not go to law if it can be possibly avoided; for they thus give the enemy great advantage to entangle and perplex them. It would be better to make a settlement at some loss.—Testimonies for the Church, vol. 1, p. 200.

God calls us servants, which implies that we are employed by Him to do a certain work and bear certain responsibilities. He has lent us capital for investment. It is not our property, and we displease God if we hoard up our Lord's goods or spend them as we please. We are responsible for the use or abuse of that which God has thus lent us. If this capital which the Lord has placed in our hands lies dormant, or we bury it in the earth, even if it is only one talent, we shall be called to an account by the Master. He requires, not ours, but His own with usury. —Testimonies for the Church, vol. 2, p. 668.

"No man can serve two masters."—Matthew 6:24.

Christ does not say that man will not or shall not serve two masters, but that he cannot. The interests of God and the interests of mammon have no union or sympathy. Just where the conscience of the Christian warns him to forbear, to deny himself, to stop, just there the worldling steps over the line, to indulge his selfish propensities. On one side of the line is the self-denying follower of Christ; on the other side is the self-indulgent world lover, pandering to fashion, engaging in frivolity, and pampering himself in forbidden pleasure. On that side of the line the Christian cannot go.

No one can occupy a neutral position; there is no middle class, who neither love God nor serve the enemy of righteousness. Christ is to live in His human agents and work through their faculties and act through their capabilities. Their will must be submitted to His will; they must act with His Spirit. Then it is no more they that live, but Christ that lives in them. He who does not give himself wholly to God is under the control of another power, listening to another voice, whose suggestions are of an entirely different character. Half-and-half service places the human agent on the side of the enemy as a successful ally of the hosts of darkness.—Thoughts From the Mount of Blessing, pp. 93, 94.

Tuesday, January 31: How to Get Out of Debt

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. In this way the resources are limited, so that laborers cannot be supported in missionary work. When one voluntarily becomes involved in debt, he is entangling himself in one of Satan's nets which he sets for souls. . . .

The practice of borrowing money to relieve some pressing necessity, and making no calculation for canceling the indebtedness, however common, is demoralizing. The Lord would have all who believe the truth converted from these self-deceiving practices. They should choose rather to suffer want than to commit a dishonest act. If those who see the truth do not change in character corresponding to the sanctifying influence of the truth, they will be a savor of death unto death. They will misrepresent the truth, bring a reproach upon it, and dishonor Christ, who is truth.—Colporter Ministry, pp. 93, 96.

Men who might have done well if they had consecrated themselves to God, if they had been willing to work in a humble way, enlarging their business slowly, and refusing to go into debt, have made a failure because they have not worked on right lines. And after getting into difficulty, they have sold out, as men incompetent to manage. They desired relief from financial pressure, and did not stop to think of the after-results.

Those who help such ones out of difficulty are tempted to bind them with such strong cords in the shape of pledges that ever after they feel that they are bondslaves. They seldom outgrow the reputation of poor management and failure.

To those who thus become involved in debt, I am instructed to say: Do not give up if you are moving in right lines. Work with all your power to relieve the situation yourselves. Do not throw an embarrassed institution upon an association that is already heavily burdened with debt. It is best for every sanitarium to stand in its own responsibility.—Counsels on Stewardship, pp. 273, 274.

The practice of borrowing money to relieve some pressing necessity, and making no calculation for canceling the indebtedness, however common, is demoralizing. The Lord would have all who believe the truth converted from these self-deceiving practices. They should choose rather to suffer want than to commit a dishonest act. No soul can resort to prevarication or dishonesty in handling the Lord's goods, and stand guiltless before God. All who do this deny Christ in action, while they profess to keep and teach the commandments of God. They do not maintain the principles of God's law. If those who see the truth do not change in character corresponding to the sanctifying influence of the truth, they will be a savor of death unto death. They will misrepresent the truth, bring a reproach upon it, and dishonor Christ, who is truth.—Counsels on Stewardship, p. 255.

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.—The Adventist Home, p. 393.

Wednesday, February 1: Surety and Get-Rich-Quick Schemes

The desire of men and women to accumulate property is not sinful if in their efforts to attain their object they do not forget God, and transgress the last six precepts of Jehovah, which dictate the duty of man to his fellow man, and place themselves in a position where it is impossible for them to glorify God in their bodies and spirits which are his. If in their haste to be rich they overtax their energies, and violate the laws of their being, they place themselves in a condition where they cannot render to God perfect service, and are pursuing a course of sin. Property thus obtained is at an immense sacrifice.—Selected Messages, book 2, p. 429.

I saw that God was displeased with His people for becoming surety for unbelievers. I was directed to these texts: Proverbs 22:26: "Be not thou one of them that strike hands, or of them that are sureties for debts." Proverbs 11:15: "He that is surety for a stranger shall smart for it: and he that hateth suretyship is sure." . . . They pledge that which belongs to another,—their heavenly Father,—and Satan stands ready to aid his children to wrench it out of their hands. Sabbathkeepers should not be in partnership with unbelievers. God's people trust too much to the words of strangers, and ask their advice and counsel when they should not.—Testimonies for the Church, vol. 1, p. 200.

I was shown that it is a dangerous experiment for our people to engage in speculation. They thereby place themselves on the enemy's ground, subject to great temptations, disappointments, trials, and losses. Then comes a feverish unrest, a longing desire to obtain means more rapidly than present circumstances will admit. Their surroundings are accordingly changed in hope of making more money. But frequently their expectations are not realized, and they become discouraged and go backward rather than forward. . . . Had the Lord prospered some of our dear brethren in their speculations, it would have proved their eternal ruin. God loves His people, and He loves those who have been unfortunate. If they will learn the lessons which He intends to teach them, their defeat will in the end prove a precious victory.—Testimonies for the Church, vol. 4, p. 617.

There is a class of poor brethren who are not free from temptation. They are poor managers, they have not wise judgment, they wish to obtain means without waiting the slow process of persevering toil. Some are in such haste to better their condition that they engage in various enterprises without consulting men of good judgment and experience. Their expectations are seldom realized; instead of gaining, they lose, and then come temptation and a disposition to envy the rich. They really want to be benefited by the wealth of their brethren, and feel tried because they are not. But they are not worthy of receiving special help. They have evidence that their efforts have been scattered. They have been changeable in business, and full of anxiety and cares which bring but small returns. Such persons should listen to the counsel of those of experience. But frequently they are the last ones to seek advice. They think they have superior judgment and will not be taught. . . .

They do not take home the instruction of Paul to Timothy: "But godliness with contentment is great gain."—Testimonies for the Church, vol. 1, pp. 480, 481.

Thursday, February 2: Term Limits and Borrowing Points

The observance of the sabbatical year was to be a benefit to both the land and the people. The soil, lying untilled for one season, would afterward produce more plentifully. The people were released from the pressing labors of the field; and while there were various branches of work that could be followed during this time, all enjoyed greater leisure, which afforded opportunity for the restoration of their physical powers for the exertions of the following years. They had more time for meditation and prayer, for acquainting themselves with the teachings and requirements of the Lord, and for the instruction of their households. . .

To the poor, the seventh year was a year of release from debt. The Hebrews were enjoined at all times to assist their needy brethren by lending them money without interest. To take usury from a poor man was expressly forbidden. . . . If the debt remained unpaid until the year of release, the principal itself could not be recovered. The people were expressly warned against withholding from their brethren needed assistance on account of this: "If there be among you a poor man of one of thy brethren, . . . thou shalt not harden thine heart, nor shut thine hand from thy poor brother. . . . Beware that there be not a thought in thy wicked heart, saying, The seventh year, the year of release, is at hand; and thine eye be evil against thy poor brother, and thou givest him nought; and he cry unto the Lord against thee, and it be sin unto thee."—Patriarchs and Prophets, p. 532.

Mind the little things. It is the little losses that tell heavily in the end. Look after the littles, gather up the fragments, that nothing be lost; for many who look after the larger matters have never learned to guard and save the trifles. Waste not the minutes, for they mar the hours. Persevering diligence, work done in faith, will always be crowned with success. Some men think it beneath their dignity to look after small things. They consider it the evidence of a narrow mind and small spirit to be careful of the littles. Watch the little outgoes; save the little incomes. The smallest leak has sunk many a ship. No derision or jesting should keep us from saving the littles. Nothing that would serve the purpose should be left to go to waste. A lack of economy will bring debt upon our institutions. Much money may be received, but it will be lost in the little wastes of every branch of the work. Economy is not stinginess.—The Publishing Ministry, p. 331.

In the prayer which Christ taught His disciples He said, "Forgive us our debts, as we forgive our debtors." Matthew 6:12. By this He did not mean that in order to be forgiven our sins we must not require our just dues from our debtors. If they cannot pay, even though this may be the result of unwise management, they are not to be cast into prison, oppressed, or even treated harshly; but the parable does not teach us to encourage indolence. The word of God declares that if a man will not work, neither shall he eat. (2 Thessalonians 3:10.) The Lord does not require the hard-working man to support others in idleness. With many there is a waste of time, a lack of effort, which brings to poverty and want. If these faults are not corrected by those who indulge them, all that might be done in their behalf would be like putting treasure into a bag with holes. Yet there is an unavoidable poverty, and we are to manifest tenderness and compassion toward those who are unfortunate. We should treat others just as we ourselves, in like circumstances, would wish to be treated.—Christ's Object Lessons, p. 247.

Friday, February 3: For Further Reading

Selected Messages, "Providing for the Day of Need," book 2, pp. 329, 330;

The Ministry of Healing, "Business Principles," pp. 187, 188.