

INTRODUCTION

In 1994, I was having a very successful year on the NIKE Tour. Magazines, newspapers and the television media were all doing stories on our family every week. Because of the widespread publicity we received, companies were also interested in me. One company, a credit card company, contacted me about representing them. Jack Nicklaus, Tiger Woods and others have represented American Express. This company felt I had the image they were looking for. I was honest, sincere and was a family man. I was also well known across America. They offered me over a hundred thousand dollars a year to represent their card. This would not be a one year contract, but a multi-year contract that would increase in value.

It did not take a lot of consideration for me to answer this. I have convictions about debt. I have done a lot of counseling with people in debt over the years. I have told people to cut their cards in pieces and throw them away. I have kidded them about melting them in their ovens. I have told people that the Scriptures say to make no provision for the flesh and not to carry them with them. I could not represent a product that I felt like was a stumbling block to so many.

When the company received my reply, they called me back and I spoke to them some more about it. I explained my convictions. I told them that I did not believe that having a credit card was a sin. I told them that I had used credit cards and that the proper use of credit cards is not wrong. It was just that so many people abuse it and it would be a contradiction of what I regularly share with people. Several hundred thousand dollars or ANY amount of money is not worth as much to me as seeing God's people walk in truth and freedom.

3 John 1:4 "I have no greater joy than this, to hear of my children walking in the truth."

Last week as I was driving someplace, I heard the following news report on the radio. It said that President Clinton was being turned down on a loan for a new \$1.7 million houses. The reason he was declined was two fold. First, he does not presently make enough to qualify for the loan. Secondly, he is already \$5 million in debt. Some bankers have wanted to loan him the money, but it would be a violation of federal policy to use his position for personal gain.

The President's financial position reflects our entire country. We are a country that is being swallowed up in debt. Many people have Christian ICHTHUS fish bumper stickers on their cars. Some of the non-Christians have started putting Darwin fish stickers on their cars. The newest sticker that I saw is a Christian ICHTHUS fish swallowing the Darwin fish. We think that things are going okay and we are just swimming around in the

wealth of the American Ocean. However, there is a Debt Shark swimming around with his mouth wide open, teeth exposed, mouth salivating, stomach growling just waiting for the right time to eat us alive.

The U.S. Government is \$5,669,391,498,977.28 in debt, that is over 5 trillion dollars. The national debt increases at a rate of \$308 million per day. The estimated population of the United States is 273,849,146 so each citizen's share is \$20,702.61. This problem was also a problem in the Roman Empire before it went asunder. Listen to what a man named Cicero who lived from 106-43 B.C. said:

"The budget should be balanced; the treasury should be refilled; public debt should be reduced; and the arrogance of public officials should be controlled."

The average American has about the same amount of personal debt as the citizen's share of \$20,702.61. The average American spends 1/4 of his salary on debt. Americans spend 10 times more on interest from their debt load than they give toward charity. Churches spend more on interest from their debt than they give towards missions.

Ministers are strapped in debt and no longer free to serve God. One minister in the area who has been in the ministry for 25 years was \$24,000.00 in debt. His son-in-law's car broke down and he borrowed another \$1,000.00 to lend them for car repairs. This minister borrowed at an 18-21% Visa rate and was loaning it to his son-in-law for free. That may be generous, but it is a violation of Scriptural principles. He has placed himself in more bondage, helped the son-in-law to be in bondage and not dealt with some root issues in both of their lives. The minister was not the least bit concerned about it.

Because of this minister's poor stewardship, his wife was forced to work outside the home. He was forced to divide his time between tent making and church work, not that this is wrong, but it is not the ideal. Whenever Silas and Timothy got to town, Paul devoted himself to the word and to his teaching. The apostles in Acts 6 tried not to get too busy serving widows that they wouldn't have time to devote to the Word of God and to prayer. My prayer and desire for this minister was to see him become debt free and to fulfill the destiny and calling on his life. He believed me to be wrong in my concerns for him.

Acts 18:5 "But when Silas and Timothy came down from Macedonia, Paul began devoting himself completely to the word, solemnly testifying to the Jews that Jesus was the Christ."

Acts 6:2-4 "And the twelve summoned the congregation of the disciples and said, "It is not desirable for us to neglect the word of God in order to serve tables. {3} "But select from among you, brethren, seven men of good reputation, full of the Spirit and of wisdom, whom we may put in charge of this task. {4} "But we will devote ourselves to prayer, and to the ministry of the word.""

I. WHAT IS DEBT?

Debt has become such a problem that the leaders in the church today have changed their definitions from a Biblical perspective to a more worldly perspective. For instance, one group of churches define debt the following way:

PDI (Brent Detweiler): Debt is defined as money borrowed to acquire something that depreciates in value, e.g., a car, clothing, furniture, vacations, etc. Investments, which are not debt, appreciate. Investments include land and houses.

Debt has nothing to do with whether something is depreciating in value or appreciating in value. If you are going to borrow money, it is wiser to borrow on something you think will appreciate in value, but debt is debt whether it is appreciating or not. Larry Burkett is a man greatly respected for his financial prowess. Listen to his definition of debt:

Burkett: 1) Debt is when someone has delinquent financial obligations. Therefore, money borrowed and repaid according to agreement is not a debt, but an obligation. The total of unsecured liabilities exceeds total assets (in other words, if a calamity took place, there would be a negative balance.) 3) Financial responsibilities produce anxiety. God will give a sense of peace when finances are managed according to His will.

It is obvious that Larry's definition and the legal definition of debt are different. If you borrow \$80,000.00 on a house that costs \$100,000.00, you are \$80,000.00 in debt. Even though the net worth, the difference between the equity and the borrowed amount is \$20,000, if you default on your notes, you will lose the house. The bank will take possession of the house and you will lose the \$100,000.00 value. Your monthly payments on the house may be \$800.00 but your debt is \$80,000.00, not the \$800.00 monthly payment. Listen to what Random House Dictionary defines as debt:

Random House Dictionary on Debt: 1) Something that is owed; something that one person is bound to pay to or perform for another. 2) A liability or obligation to pay or render something. 3) The condition of being under such an obligation. 4) An offense requiring reparation; a sin; a trespass.

At the ACM Men In Ministry Conference in 1997, I was appalled at what I heard them tell to the church leaders who were there. They counseled them to refinance their houses and take the equity out of their houses and invest it with the new ACM Finance Group. Their counsel makes good worldly sense. You take money that you are paying 8% interest on and put it to work in the stock market making a 12-24% return. That makes sense. In addition, you get to deduct the interest you pay on your house from your taxes. On your \$100,000.00 house, your interest would be over \$8,000.00. In a 25% tax bracket, that would give you a \$2,000.00 break on your taxes, making your return even greater.

Well then, what is wrong with the counsel? What would make you upset? God's word regarding debt is what troubles me with this counsel. Even though the Bible does not say, "Thou shalt not borrow," it does not encourage people to go into debt. Let's take a look at what the Bible has to say about debt.

1. Debt is bondage. Proverbs 22:7 says that the borrower becomes the lender's slave. Until this century, debt was always looked at as a form of bondage. In fact, slavery was very common in Scripture and the leading cause of people becoming slaves was their inability to pay their debts. Nowadays, there is a lot of mental and emotional bondage but not any physical bondage.

Proverbs 22:7 "The rich rules over the poor, And the borrower becomes the lender's slave."

Let's take a look at some examples of this principle in Scripture. First, we will look at 2 Kings 4:1. One of the wives of the sons of the prophets cried out to Elisha for help. She was in debt and the creditors wanted to take her children as their slaves. Did you know that you and all that belonged to you became possession of your new master. Your children suffer the consequences of your mismanagement. Today, children suffer from the debt loads. Mothers have to work and their children don't get the full attention at home of their mother. Proverbs says that, "house and wealth are an inheritance from your fathers..." When we are not good stewards, we don't have house and wealth to pass on to our children and our children's children.

2 Ki 4:1-7 "Now a certain woman of the wives of the sons of the prophets cried out to Elisha, "Your servant my husband is dead, and you know that your servant feared the LORD; and the creditor has come to take my two children to be his slaves." {2} And Elisha said to her, "What shall I do for you? Tell me, what do you have in the house?" And she said, "Your maidservant has nothing in the house except a jar of oil." {3} Then he said, "Go, borrow vessels at large for yourself from all your neighbors, even empty vessels; do not get a few. {4} "And you shall go in and shut the door behind you and your sons, and pour out into all these vessels; and you shall set aside what is full." {5} So she went from him and shut the door behind her and her sons; they were bringing the vessels to her and she poured. {6} And it came about when the vessels were full, that she said to her son, "Bring me another vessel." And he said to her, "There is not one vessel more." And the oil stopped. {7} Then she came and told the man of God. And he said, "Go, sell the oil and pay your debt, and you and your sons can live on the rest.""

Proverbs 19:14 "House and wealth are an inheritance from fathers, But a prudent wife is from the LORD."

Proverbs 13:22 "A good man leaves an inheritance to his children's children, And the wealth of the sinner is stored up for the righteous."

When we picked up Darius from Georgia Baptist Hospital, I saw a vivid illustration of this principle. When it was time to take the baby, they took the baby out on a cart. Then I heard the two Georgia State Department of Corrections Officers put the chains on Darius' mom. There is an unmistakable sound that prison chains have. There are two handcuff attached to two small chains that attach to the chain around the waist. I heard the handcuffs click. Then, I saw the mother wheeled out in a wheel chair, cry profusely. She was weeping. They had taken her baby away from her and now she was going back to prison. She was in bondage and it was separating her from her child. Bondage separates families. It has repercussions for generations to come.

Let's take a look at a New Testament example. In Matthew 18, we find a certain king who wanted to settle accounts with his slaves. When the one slave was unable to repay what was owed, he ordered him to be sold, along with his wife and children and all that he had, and for repayment to be made.

Matthew 18:23-25 ""For this reason the kingdom of heaven may be compared to a certain king who wished to settle accounts with his slaves. {24} "And when he had begun to settle them, there was brought to him one who owed him ten thousand talents. {25} "But since he did not have the means to repay, his lord commanded him to be sold, along with his wife and children and all that he had, and repayment to be made."

2. Debt is a curse. The Bible does not call debt sin, but the Bible does include debt as one of the curses of disobedience in Deuteronomy 28:12, 44. It also mentions that one of the blessings of hearing the voice of God and obeying God was that we would lend but we would never borrow. Debt is the fruit of disobedience and it listed as a curse.

Deu 28:12 ""The LORD will open for you His good storehouse, the heavens, to give rain to your land in its season and to bless all the work of your hand; and you shall lend to many nations, but you shall not borrow."

Deu 28:44 ""He shall lend to you, but you shall not lend to him; he shall be the head, and you shall be the tail."

I do not want to be operating under a curse, but want to be abiding in the blessings of Christ Jesus. Galatians tells us that Christ has redeemed us from the curse of the law. Debt is one of the curses of disobedience. It goes on to say that in Christ Jesus we can receive the blessings of Abraham. I want the blessings, not the curses. Furthermore, it says in Galatians 5:1 that it was for freedom that Christ has set us free. He wants us to keep standing firm and not to subject ourselves to a yoke of slavery. We need to take that word to heart and not subject ourselves to any form of slavery.

Galatians 3:13-14 "Christ redeemed us from the curse of the Law, having become a curse for us-- for it is written, "CURSED IS EVERYONE WHO HANGS ON A TREE"-- {14} in order that in Christ Jesus the blessing of Abraham might come to

the Gentiles, so that we might receive the promise of the Spirit through faith."

Galatians 5:1 "It was for freedom that Christ set us free; therefore keep standing firm and do not be subject again to a yoke of slavery."

Things can be difficult at times. In 1994, we moved up here from Orlando. We had saved up enough money for a new van. Our 1986 van was causing all kinds of problems. We had literally spent thousands of dollars on it and it had not been repaired properly. When we moved here, houses cost more than we had anticipated. We had heard that they were 25% less here than in Orlando. Wrong! They were 25% higher than in Orlando. We bought the most house that we could for the money. We used up our van money in order to avoid getting a mortgage on our house.

In March of 1994, Karen and the children took me to the airport. I was flying to Mexico for the Monterrey Classic. Because it was a very expensive week, I usually flew to Mexico by myself and roomed with other players. When I got there, I had a message to call Karen. That was not a good sign. When Karen called me long distance to a foreign country, it was not a good sign. I returned her call.

On the way home from the airport, the engine of our van blew up. She has eight children on I-75 downtown Atlanta waiting alongside the road and it is 42 degrees and misty outside. A balloon party van stopped and gave Karen and the children a ride to an exit sign. Then, she called a tow truck for the van and had it hauled to a dealership. Then, she called our pastor who came and picked up the family.

We did not have the money to buy a new van. With all the problems we were having, it did not make sense to pour money into the old van. The van was worth about \$3,000.00 and a rebuilt engine was going to cost us \$3,000.00. It would be worth exactly what we put into it. The carburetor on that year's model was defective and it was just better to buy a new van. We would have to get into debt to buy a new van. What is a man to do?

Because we were committed to being debt free, we used what money we had and fixed up our old van. It still did not run great afterwards, but it got us around. Two months later I got hot and finished 2nd two weeks in a row, winning enough money to buy a van and have money to travel on. Not only that, but I met a Regional Manager in Customer Service for Ford at a tournament in South Carolina a week before my two good finishes. He contacted Ford and they re-imbursed me for about \$500.00 of the repairs because we had so many problems. He also let us get an A-Plan for buying a new van. This entitled us to buy a new van for 10% below dealer cost. We bought a new \$28,000.00 van for \$22,000.00. God is an awesome God. He will work things out for our good when we trust Him and follow His principles rather than the principles of the world.

The principle of living debt free can help give us direction in our lives. We do not want to become enslaved through debt and we should not desire to enslave anyone else through debt. God's timing can sometimes be determined by whether the provision is there or not.

God promises in Matthew 6:33 that when we seek first the kingdom of God, all these things will be added unto us. If we do not have those things, we can safely assume one of two conclusions. Either we are not seeking first God's kingdom or those things we desire are not really God's desire for us at that time. They may be a luxury rather than a need at the time. Or it may not be the right timing for the thing.

II. PRINCIPLES ABOUT DEBT AND INTEREST

1. Debt was short term. The longest legal debt in Scripture was 7 years. Every 7th year was called a year of remission. All debts had to be canceled in the year of remission. If it was the 5th year and you borrowed something, you had 2 years to repay it. If at the end of two years, you couldn't repay it, then your debt was forgiven. The Lord commanded His people to not close their hand to others as it got closer to the year of remission.

Deuteronomy 15:7-18 ""If there is a poor man with you, one of your brothers, in any of your towns in your land which the LORD your God is giving you, you shall not harden your heart, nor close your hand from your poor brother; {8} but you shall freely open your hand to him, and shall generously lend him sufficient for his need in whatever he lacks. {9} "Beware, lest there is a base thought in your heart, saying, 'The seventh year, the year of remission, is near,' and your eye is hostile toward your poor brother, and you give him nothing; then he may cry to the LORD against you, and it will be a sin in you. {10} "You shall generously give to him, and your heart shall not be grieved when you give to him, because for this thing the LORD your God will bless you in all your work and in all your undertakings. {11} "For the poor will never cease to be in the land; therefore I command you, saying, 'You shall freely open your hand to your brother, to your needy and poor in your land.' {12} "If your kinsman, a Hebrew man or woman, is sold to you, then he shall serve you six years, but in the seventh year you shall set him free. {13} "And when you set him free, you shall not send him away empty-handed. {14} "You shall furnish him liberally from your flock and from your threshing floor and from your wine vat; you shall give to him as the LORD your God has blessed you. {15} "And you shall remember that you were a slave in the land of Egypt, and the LORD your God redeemed you; therefore I command you this today. {16} "And it shall come about if he says to you, 'I will not go out from you,' because he loves you and your household, since he fares well with you; {17} then you shall take an awl and pierce it through his ear into the door, and he shall be your servant forever. And also you shall do likewise to your maidservant. {18} "It shall not seem hard to you when you set him free, for he has given you six years with double the service of a hired man; so the LORD your God will bless you in whatever you do."

If someone was sold into slavery because of their indebtedness, they only had to serve until the year of remission. Then, they were set free. God did not want His people to be in bondage of any kind. He recognized that people were not all going to be wise in their finances. There are hardships that we all go through from time to time. God made a

provision for these difficult times.

In this country, mortgages were all short term until after World War II. The American government wanted to help all the soldiers coming back from the war get into houses. They offered longer mortgages to these soldiers, which made the monthly payments more affordable. They became very popular. With the longer mortgages, prices for new houses went up quickly. The average house at the time costs \$7,500.00. People owned their houses and debt was a short term solution. Since long term mortgages have become popular, the price of houses and cars have sky rocketed. Moving away from a cash market has inflated the prices.

2. Debt was not to be used for personal advantage among our countrymen. When someone loaned money to another countryman, he was not allowed to charge him interest. The context of these loans was for their basic needs. However, we find examples in Scripture where people had borrowed large amounts of money. I don't personally believe the examples were just people buying groceries. Some of these were for investments. God's people were allowed to charge interest to foreigners. I believe the application is that we should not charge interest to our brothers in the Lord, but we can charge interest to the world.

Exodus 22:25-27 ""If you lend money to My people, to the poor among you, you are not to act as a creditor to him; you shall not charge him interest. {26} "If you ever take your neighbor's cloak as a pledge, you are to return it to him before the sun sets, {27} for that is his only covering; it is his cloak for his body. What else shall he sleep in? And it shall come about that when he cries out to Me, I will hear him, for I am gracious."

Leviticus 25:36-37 ""Do not take usurious interest from him, but revere your God, that your countryman may live with you. {37} 'You shall not give him your silver at interest, nor your food for gain."

Deu 23:19-20 ""You shall not charge interest to your countrymen: interest on money, food, or anything that may be loaned at interest. {20} "You may charge interest to a foreigner, but to your countryman you shall not charge interest, so that the LORD your God may bless you in all that you undertake in the land which you are about to enter to possess."

Psalms 15 "(A Psalm of David.) O LORD, who may abide in Thy tent? Who may dwell on Thy holy hill? {2} He who walks with integrity, and works righteousness, And speaks truth in his heart. {3} He does not slander with his tongue, Nor does evil to his neighbor, Nor takes up a reproach against his friend; {4} In whose eyes a reprobate is despised, But who honors those who fear the LORD; He swears to his own hurt, and does not change; {5} He does not put out his money at interest, Nor does he take a bribe against the innocent. He who does these things will never be shaken."

Ezekiel 18:7-9 "if a man does not oppress anyone, but restores to the debtor his pledge, does not commit robbery, but gives his bread to the hungry, and covers the naked with clothing, {8} if he does not lend money on interest or take increase, if he keeps his hand from iniquity, and executes true justice between man and man, {9} if he walks in My statutes and My ordinances so as to deal faithfully-- he is righteous and will surely live," declares the Lord GOD."

When Nehemiah investigates the land in Jerusalem and finds out that the people were charging interest to one another, he gets upset. He tells them they are exacting usury from one another. The word usury means an exorbitant amount or rate of interest. Do you know what interest rate that was? It was 1%. Nehemiah gets upset because they were charging an exorbitant amount of interest, 1%. I know that money was not losing its value like it is today, but still 1% was not a lot. It was however a violation of God's principle of not charging interest to our countrymen.

Usury: An exorbitant amount or rate of interest, especially in excess of the legal rate. 2) The lending or practice of lending money at an exorbitant interest rate. 3) *obsolete* Interest paid for the use of money.

Nehemiah 5:1-12 "Now there was a great outcry of the people and of their wives against their Jewish brothers. {2} For there were those who said, "We, our sons and our daughters, are many; therefore let us get grain that we may eat and live." {3} And there were others who said, "We are mortgaging our fields, our vineyards, and our houses that we might get grain because of the famine." {4} Also there were those who said, "We have borrowed money for the king's tax on our fields and our vineyards. {5} "And now our flesh is like the flesh of our brothers, our children like their children. Yet behold, we are forcing our sons and our daughters to be slaves, and some of our daughters are forced into bondage already, and we are helpless because our fields and vineyards belong to others." {6} Then I was very angry when I had heard their outcry and these words. {7} And I consulted with myself, and contended with the nobles and the rulers and said to them, "You are exacting usury, each from his brother!" Therefore, I held a great assembly against them. {8} And I said to them, "We according to our ability have redeemed our Jewish brothers who were sold to the nations; now would you even sell your brothers that they may be sold to us?" Then they were silent and could not find a word to say. {9} Again I said, "The thing which you are doing is not good; should you not walk in the fear of our God because of the reproach of the nations, our enemies? {10} "And likewise I, my brothers and my servants, are lending them money and grain. Please, let us leave off this usury. {11} Please, give back to them this very day their fields, their vineyards, their olive groves, and their houses, also the hundredth part of the money and of the grain, the new wine, and the oil that you are exacting from them." {12} Then they said, "We will give it back and will require nothing from them; we will do exactly as you say." So I called the priests and took an oath from them that they would do according to this promise."

III. Getting Free From Bondage

1. We must come to the place where we cry out for help. Until we decide that we do not want to be in bondage anymore, we will not get free. We will live in bondage. The children of Israel lived in Egypt for many, many years until they finally cried out to the Lord for deliverance. The Lord sent them a servant named Moses. The name Moses means to rescue. It comes from the word mashah which means to draw out. If you remember, Pharaoh's daughter named him Moses when she drew him out of the Nile river. God had other purposes in mind when He orchestrated the naming of His servant. He was going to use Moses to draw His people out of bondage or rescue them from bondage.

Exodus 2:23-25 "Now it came about in the course of those many days that the king of Egypt died. And the sons of Israel sighed because of the bondage, and they cried out; and their cry for help because of their bondage rose up to God. {24} So God heard their groaning; and God remembered His covenant with Abraham, Isaac, and Jacob. {25} And God saw the sons of Israel, and God took notice of them."

This crying out for deliverance can be from any type of bondage. It might be bondage from an addiction like crack or alcohol. It might be bondage from an addiction like smoking. It could be addiction to sugar and sweets. It could be bondage from a lust of the eyes, or a lust of the flesh. Romans 6 tells us that we are slaves to the one we obey. God wants us free from any bondage. Today, we are dealing with the financial bondage of debt, but God may want to set you free from some other bondage today. You have to decide if you have had enough. Too often, we like a little bit of sin. We can live with driving a few miles over the speed limit. We can live with not reporting a little bit of income on our taxes. We can live with a little bit of debt. Bondage in Egypt grew more and more severe until the people finally cried out in their distress. Have you come to the place in your life where you are crying out to the Lord for deliverance.

Romans 6:16-18 "Do you not know that when you present yourselves to someone as slaves for obedience, you are slaves of the one whom you obey, either of sin resulting in death, or of obedience resulting in righteousness? {17} But thanks be to God that though you were slaves of sin, you became obedient from the heart to that form of teaching to which you were committed, {18} and having been freed from sin, you became slaves of righteousness."

2. We must receive the word of God. Remember a couple of weeks ago, we were talking about Moses and how humble he was. We talked about how it requires humility to receive the word of God. In James it says that in humility we are to receive the word of God which is able to save our souls. We must receive the word of God if we want to be saved from our financial bondage.

James 1:21 "Therefore putting aside all filthiness and all that remains of wickedness, in humility receive the word implanted, which is able to save your souls."

Isaiah 66:2 ""For My hand made all these things, Thus all these things came into being," declares the LORD. "But to this one I will look, To him who is humble and contrite of spirit, and who trembles at My word."

We find in Deuteronomy 8:3 that God humbled them and let them go hungry in order that they might know that man does not live by bread alone, but by every word that proceeds from the mouth of God. The nation of Israel were led out into the wilderness to learn that they had to live on the word of God. The word is part of the freedom that we get.

Deu 8:3 ""And He humbled you and let you be hungry, and fed you with manna which you did not know, nor did your fathers know, that He might make you understand that man does not live by bread alone, but man lives by everything that proceeds out of the mouth of the LORD."

John 8:31-32 "Jesus therefore was saying to those Jews who had believed Him, "If you abide in My word, then you are truly disciples of Mine; {32} and you shall know the truth, and the truth shall make you free.""

Listen to what the Lord says in Proverbs 1. He is calling out to us to turn to His reproof. God wants to make His words known to us. He wants to set us free. What we must do is receive what the word of God has to say.

Proverbs 1:23-33 ""Turn to my reproof, Behold, I will pour out my spirit on you; I will make my words known to you. {24} "Because I called, and you refused; I stretched out my hand, and no one paid attention; {25} And you neglected all my counsel, And did not want my reproof; {26} I will even laugh at your calamity; I will mock when your dread comes, {27} When your dread comes like a storm, And your calamity comes on like a whirlwind, When distress and anguish come on you. {28} "Then they will call on me, but I will not answer; They will seek me diligently, but they shall not find me, {29} Because they hated knowledge, And did not choose the fear of the LORD. {30} "They would not accept my counsel, They spurned all my reproof. {31} "So they shall eat of the fruit of their own way, And be satiated with their own devices. {32} "For the waywardness of the naive shall kill them, And the complacency of fools shall destroy them. {33} "But he who listens to me shall live securely, And shall be at ease from the dread of evil.""

He says that if we listen to Him, He will:

- Pour out His Spirit on us.
- Help us live securely.
- Put us at ease from the dread of evil.

If we refuse Him, He will:

- Laugh at our calamity.
- Mock when our dread comes.
- Not answer us when distress and anguish come.

And we will:

- Eat the fruit of our own ways.
- Our waywardness will kill us.
- Our financial complacency will destroy us.

We must turn to the word of God. We must receive the word of God. We must be committed to the word of God. We must hearken and obey.

Let's go back to Romans 6 again. In verse 17, we find that when we became obedient from the heart to that form of teaching which we are committed to, we are freed from sin and become slaves of righteousness. We must receive the word of God and become committed to the word. Whatever the word says to do, we need to do it. No questions, no reservations. We need to hearken to the word of the Lord and obey the Word. God promises us blessings and not curses when we listen and obey.

Romans 6:16-18 "Do you not know that when you present yourselves to someone as slaves for obedience, you are slaves of the one whom you obey, either of sin resulting in death, or of obedience resulting in righteousness? {17} But thanks be to God that though you were slaves of sin, you became obedient from the heart to that form of teaching to which you were committed, {18} and having been freed from sin, you became slaves of righteousness."

3. We must put our faith in God's miraculous power. Exodus 2-14 The Lord was not just hardening Pharaoh's heart when he performed all the miracles. The people of God were also seeing all these miracles. Their crops were being spared. Their flocks were being spared. Their first born sons were spared. The people of Israel were having their faith in God stretched and strengthened. They had to see God move mightily just to get them partially released from Pharaoh. Then, before they could leave Egypt, they had to cross the Red Sea. God had to part the waters in order for them to get out of their bondage.

We find another account of someone being set free from debt in 2 Kings 6:1-7. Some of the prophets wanted to expand their living quarters. They borrowed an axe and went to the Jordan to cut some trees. The ax head fell off into the water. They were distressed because it belonged to someone else. They cried out for help. Then, they saw the miraculous hand of God as Elisha cut off a stick and threw it in the water and made the iron float. He told the prophet to take it up for yourself. The prophet put out his hand and took it.

2 Ki 6:1-7 "Now the sons of the prophets said to Elisha, "Behold now, the place before you where we are living is too limited for us. {2} "Please let us go to the Jordan, and each of us take from there a beam, and let us make a place there for ourselves where we may live." So he said, "Go." {3} Then one said, "Please be willing to go with your servants." And he answered, "I shall go." {4} So he went with them; and when they came to the Jordan, they cut down trees. {5} But as one was felling a beam, the axe head fell into the water; and he cried out and said, "Alas, my master! For it was borrowed." {6} Then the man of God said, "Where did it fall?" And when he showed him the place, he cut off a stick, and threw it in there, and made the iron float. {7} And he said, "Take it up for yourself." So he put out his hand and took it."

We find in 2 Kings 4:1-7 that the Lord did a miracle to get the woman out of debt and to keep her sons from being sold as slaves. The woman called for the man of God and cried out to Elisha. She was putting her trust in God to deliver her. She reminded him that her husband had been a god-fearing man. And now, she was believing God to do a miracle to deliver her from her financial bondage.

We find another example in the New Testament where the ones who collected the two-drachma tax came to Peter inquiring whether or not Jesus was going to pay the tax. Peter responded that Jesus would pay. When Peter comes to the Lord, Jesus corrects him. But Jesus, to avoid giving offense, tells Peter what to do. Peter and the Lord did not have the money on hand. Jesus performs a miracle to provide the temple tax.

Matthew 17:24-27 "And when they had come to Capernaum, those who collected the two-drachma tax came to Peter, and said, "Does your teacher not pay the two-drachma tax?" {25} He said^, "Yes." And when he came into the house, Jesus spoke to him first, saying, "What do you think, Simon? From whom do the kings of the earth collect customs or poll-tax, from their sons or from strangers?" {26} And upon his saying, "From strangers," Jesus said to him, "Consequently the sons are exempt. {27} "But, lest we give them offense, go to the sea, and throw in a hook, and take the first fish that comes up; and when you open its mouth, you will find a stater. Take that and give it to them for you and Me.""

4. We must be tested. God tested the nation of Israel in the wilderness. He let them go without water and they grumbled. He let them go without meat and they complained and grumbled. They murmured. They fussed about everything. They made a cow and worshiped it. They asked to go back to Egypt. They were tested by the Lord.

When you and I decide that we want to get out of bondage, we are going to be severely tested. We cannot fail the tests. We must put our trust in the Lord and resolutely decide that we are not going to go back. When we decide that we are going to be debt free, we will learn how to go without meat or water. You and I have to learn to live on less than we did before. We have to humble ourselves and live below what we are used to living on. We have to live on less than what the world is living on.

When we do without food, meat or water, we call that a fast. In other words, we might have to fast to see our deliverance. There are some bondages that require fasting to break. When Jesus' disciples could not get a break through, they asked Jesus and He responded that this kind comes out only by prayer and fasting. We may have to fast to get free from the bondage of debt. (Much of debt is caused by lack of self control. When we learn to have self control in what we eat, we will have self control in our finances as well.)

Matthew 17:15-21 ""Lord, have mercy on my son, for he is a lunatic, and is very ill; for he often falls into the fire, and often into the water. {16} "And I brought him to Your disciples, and they could not cure him." {17} And Jesus answered and said, "O unbelieving and perverted generation, how long shall I be with you? How long shall I put up with you? Bring him here to Me." {18} And Jesus rebuked him, and the demon came out of him, and the boy was cured at once. {19} Then the disciples came to Jesus privately and said, "Why could we not cast it out?" {20} And He said[^] to them, "Because of the littleness of your faith; for truly I say to you, if you have faith as a mustard seed, you shall say to this mountain, 'Move from here to there,' and it shall move; and nothing shall be impossible to you. {21} <**"But this kind does not go out except by prayer and fasting."**>"

Things might look more bleak than they were before, but we need to hold fast to our commitment to be free. We need to keep our eyes on the Promised Land, a land of freedom which is flowing with milk and honey. Expect to be tested and determine to trust the Lord no matter what. Learn to take everything to God in prayer like Moses did.

Exo 15:23-24 "And when they came to Marah, they could not drink the waters of Marah, for they were bitter; therefore it was named Marah. {24} So the people grumbled at Moses, saying, "What shall we drink?"

Exo 16:2-3 "And the whole congregation of the sons of Israel grumbled against Moses and Aaron in the wilderness. {3} And the sons of Israel said to them, "Would that we had died by the LORD'S hand in the land of Egypt, when we sat by the pots of meat, when we ate bread to the full; for you have brought us out into this wilderness to kill this whole assembly with hunger."

Exo 17:1-3 "Then all the congregation of the sons of Israel journeyed by stages from the wilderness of Sin, according to the command of the LORD, and camped at Rephidim, and there was no water for the people to drink. {2} Therefore the people quarreled with Moses and said, "Give us water that we may drink." And Moses said to them, "Why do you quarrel with me? Why do you test the LORD?" {3} But the people thirsted there for water; and they grumbled against Moses and said, "Why, now, have you brought us up from Egypt, to kill us and our children and our livestock with thirst?"

In 1982, Karen and I were completely debt free. We had our trailer and truck paid off and were living debt free. We paid cash for everything. In 1984, with three children, we decided to buy a house. We took on \$70,000.00 of debt. In 1986, Karen and I began to cry out to God to get completely out of debt. I was making good money as the Head Golf Professional. We could easily have afforded a bigger house for our growing family. But, our commitment was to be debt free. We lived in a small house. We cut back on lots of areas of our life. We lived on a strict budget. We didn't spend anything without praying about it. We trusted God to provide all kinds of things that people don't think about. We had to learn to do without.

Finally, God spoke to my heart and told us to pray specifically that in three years time we would be completely debt free. We prayed and prayed specifically. God led us to a number of Scriptures that we clung to in regard to being debt free. One of the Scriptures we prayed over was Proverbs 19:14. It says that house and wealth are an inheritance from fathers. It didn't matter which fathers gave, we were trusting God to move on their hearts and help us with this matter. At the end of three years, we received a phone call from Karen's grandfather in Fort Worth. He did not like me. I took away his pride and joy when I married Karen. He abandoned her for Kathryn, Karen's sister. God moved on his heart and at the end of three years, almost to the day, we got a call from Papaw. He asked Karen how much we owed on the house. She told him \$59,000.00, for we had paid off about \$11,000. Papaw wrote out the check and put it in the mail. What a celebration we had when we paid off the house. But we had to survive many tests during those years before we saw God's miraculous deliverance of that debt.

Proverbs 19:14 "House and wealth are an inheritance from fathers, But a prudent wife is from the LORD."

CONCLUSION

The Lord is telling some of you today that he is going to make provision for you to get out of debt. He is letting you know this day that He wants His people free. He is willing to help. He is waiting to see how many want freedom. Some are content being in Egypt. They don't want to go through the wilderness in order to get free. They want freedom, but they are willing to make sacrifices in order to get there. God wants to know who is serious about their financial freedom.

God is willing to pour out His Spirit on those who turn to and receive His reproof. He is willing to part the waters for those who will be obedient in their heart to the form of teaching they are receiving. He is willing to float axe heads. He is willing to give you a plan like he did the widow. He is willing to fill up the pots with oil that so that you can pay off your debts. He is willing to do the miraculous.

If you are wanting freedom, God is asking you to step out today. He is asking you to make a commitment to leave Egypt today. He is asking you to make a commitment to go through the wilderness. Some of you have been in the wilderness and it is time for you to go on in the promised land. If this is the cry of your heart today, I want to pray for you.

Mountain Of The Lord Church and Ministries
FINANCIAL TRUTHS FOR FINANCIAL FREEDOM # 2
Delivery From The Bondage Of Debt

10/31/99

INTRODUCTION 3 John 1:4, Acts 18:5, Acts 6:2-4

I. WHAT IS DEBT?

Random House Dictionary on Debt: 1) Something that is owed; something that one person is bound to pay to or perform for another. 2) A liability or obligation to pay or render something. 3) The condition of being under such an obligation. 4) An offense requiring reparation; a sin; a trespass.

1. Debt is _____. Proverbs 22:7, 2 Ki 4:1-7, Proverbs 19:14, Proverbs 13:22, Matthew 18:23-25

2. Debt is a _____. Deuteronomy 28:12, 44, Galatians 3:13-14, Galatians 5:1

II. PRINCIPLES ABOUT DEBT AND INTEREST

1. Debt was _____. Deuteronomy 15:7-18,

2. Debt was not to be used for _____ **among our countrymen.**
Exodus 22:25-27, Leviticus 25:36-37, Deu 23:19-20, Psalm 15, Ezekiel 18:7-9, Nehemiah 5:1-12

Usury: An exorbitant amount or rate of interest, especially in excess of the legal rate. 2) The lending or practice of lending money at an exorbitant interest rate. 3) *obsolete* Interest paid for the use of money.

III. Getting Free From Bondage

1. We must come to the place where we _____. Exodus 2:23-25, Romans 6:16-18

2. We must receive the _____. James 1:21, Deuteronomy 8:3, John 8:31-32, Proverbs 1:23-33, Romans 6:16-18, Isaiah 66:2

3. We must put our faith in God's _____. Exodus 2-14, 2 Kings 6:1-7, 2 Kings 4:1-7, Matthew 17:24-27

4. We must be _____. Matthew 17:15-21, Exodus 15:23-24, Exodus 16:2-3, Exodus 17:1-3, Proverbs 19:14

My Response: