



**General Topics :: CREDIT CRUNCH**

**CREDIT CRUNCH - posted by enid, on: 2008/6/19 9:09**

I constantly get phone calls from companies who want me to take out a loan for credit cards, store cards etc.

I tell them I don't have any, and then the phone call has to end, because it isn't something they normally hear.

As it is, the credit crunch is being talked about on the news almost on a daily basis.

Over the years, people have lived above their means, and now, it is catching up with us, and the entire world is feeling the consequences.

As it is, the Christian should trust in the Lord to meet their needs. Sadly however, there are probably Christians taking out loans, having credit and store cards, getting in debt etc, exactly like the world is doing, and then telling the world that they are trusting God.

Sometimes, when it seems like God is not coming through, we turn to the world for help, as if God has let us down.

Psalm 1 tells us that the man who rejects the counsel of the ungodly is blessed. These people are sinners and scoffers, yet we run to them rather than God.

Isaiah 30v1-5 tells us of those who walk down to Egypt.

How is it we can trust the Lord for our salvation, but not for our finances, our needs etc.

If you are wondering why I wrote this, it's because of things I have seen and heard, and it is also for us to check where our trust really lies.

Just food for thought.

**Re: CREDIT CRUNCH - posted by KingJimmy (), on: 2008/6/19 11:59**

Quote:

-----  
As it is, the Christian should trust in the Lord to meet their needs. Sadly however, there are probably Christians taking out loans, having credit and store cards, getting in debt etc, exactly like the world is doing, and then telling the world that they are trusting God.  
-----

Just a sincere practical question, but, how in this world does one buy a house or car without taking out a loan? I mean, one might be able to save up to buy a decent car in cash. But, saving up to buy a house is near impossible to do unless you make a lot of money. Should Christians just live in apartments or trailer parks?

\*edit\* I ask this out of serious consideration. I'm just moving out on my own into an apartment for the first time, and would like to marry my fiance in a couple of years. We'd like to eventually live in a house. Together we'll make a comfortable living, but, no where enough to ever buy a house in cash.

**Re: - posted by PreachParsly (), on: 2008/6/19 12:54**

Here is somewhat of a rhetorical question.

If I go into a restaurant that you typically eat before you pay, am I in sin from the time between I have ate and actually paid the bill? Because in that time I "owned" them money.

Most would say no because there is an (in this case unspoken) agreement that you will pay before a certain time (in the case before you walk out). If you pay for the service at the time when you agreed to pay for it, is it sinful? There are actually several things we use before we pay for- utility bills are the obvious example.

With that said, I believe we should be debt free if it's at all possible. If God called you to go to X, how hard would it be to go if you have a mountain of debt to pay?

**Re: - posted by ccchhhrrriiiss (), on: 2008/6/19 13:35**

Hi KingJimmy...

Quote:

-----  
Just a sincere practical question, but, how in this world does one buy a house or car without taking out a loan? I mean, one might be able to save up to buy a decent car in cash. But, saving up to buy a house is near impossible to do unless you make a lot of money. Should Christians just live in apartments or trailer parks?

\*edit\* I ask this out of serious consideration. I'm just moving out on my own into an apartment for the first time, and would like to marry my fiance in a couple of years. We'd like to eventually live in a house. Together we'll make a comfortable living, but, nowhere enough to ever buy a house in cash.

-----  
My wife's family legally immigrated from Mexico when she was going into the 6th grade. From that time until they were in high school (about five years), they worked as migrant farm workers throughout the United States. During that period, they worked hard before the sun came up until long after it went down. Instead of being paid by the hour, the family was paid "by the bucket." As a result, it was important for the entire family to be involved in the work.

Eventually, they earned enough money to buy a few acres of land in the Rio Grande Valley of south Texas. Her dad eventually found a job as a janitor (first at K-Mart and now at Wal-Mart). With this money, they were able to build their own home from the ground up. All the while, the children completed public school and went on to college. The last sibling in high school graduated a couple of weeks ago. She will begin at Stanford University this fall.

The first attempt at a house by my wife's family was shabby at best. It more resembled a shack from a third world country than a home. However, they recently complete a new two-story brick home. It is a much larger, five bedroom home. We spent many days doing the work ourselves. They moved into it over a year ago (when it was nearly complete). This house is much better than the shack that they lived in before. Better yet -- it is completely paid for! They never borrowed a dime!

Now, I am not advocating the idea that home loans are unscriptural. My parents purchased their home and property with a 20 year home loan, and were extremely excited when they paid it off. My wife and I are paying on a vehicle for which we could never have afforded it with cash. Yes, we could have afforded a cheap, older used car. However, I don't know that I would trust such a vehicle to travel across the country (safely).

However, it is possible to save enough money and purchase land...and then build your home over time. Each of my wife's career siblings built their homes (rather than purchase one on a home loan). Since they have substantially more income, they were able to pay individuals to work. This helped them complete the homes in a much faster manner. They have beautiful, modern brick homes -- and they don't owe a dime on any of them.

So, yes, it is possible to build a home and pay it off without the necessity of a home loan. While this may not be for everyone -- it is possible. My wife and I are making preparations to move to the Palo Alto, California area this summer. We do NOT plan on purchasing a home there. We hope to rent...and save our money for an eventual home elsewhere. Property and building is much less expensive elsewhere.

:-)

**Re: - posted by PreachParsly (), on: 2008/6/19 14:20**

Great testimonies Chris.

**Re: CREDIT CRUNCH, on: 2008/6/19 14:50**

I dont think it is a sin to have a mortgage on a house so long as it is a reasonable home that you can afford. The problem in America is consumer debt. People living on credit cards. Driving \$40,000 SUV's. Having loans for boats and recreational stuff. Toys.

We were fortunate that we were able to pay off our house, but we also inherited some cash a few years back that enabled us to do that. As for other loans and credit... we are \$750 in debt. Thats it. And I only carry that debt so I can keep our credit rating excellent. Believe it or not, if you owe nothing to anyone it actually hurts your credit score.

But our vehicles are paid for... van, jeep, truck and motorcycle. (of course my truck is 28 yrs old!... and looks like every mile of it) They are paid for because our house is paid for.

Now granted, God blessed us in this, and it's not the norm... but it just shows that it isnt impossible. And by not being in debt we're better able to serve God's kingdom by supporting several missionaries and giving financially to organizations like Voice of the Martyrs.

I think debt free living is something we all should strive for... it just makes sense. Living within your means is the key. In other words, deny yourself... deny materialism.

Krispy

**Re: - posted by Miccah (), on: 2008/6/19 15:03**

Great topic. This is something that I have been wrestling with for the last few weeks and has been on my mind on and off for about 2 years. Here is the reason.

I took this present position about 2 years ago that I am working in now, with much prayer. It is a higher paying position that is demanding, but rewarding (financially and spiritually). While in prayer about taking this position, I came to the understanding that I would be in this position just long enough to pay off my earthly debt. I really believe that The Lord does not want His children bounded by the world and wants to free us from this bondage.

Once the debt is paid off, my family and I, more then likely, will be moving to Thailand and begin the Lords work in the non-American missionary field.

Until that time, I am to pray, lead a house church, work and prepare my family for the Lord's calling.

Are we in debt? yes. Is being in debt as a Christian ok? No. Does this mean that I am in sin? (Good question Christian :-)) I do not know if this is a sin question or not. We can all agree that we should not be in debt, but as life has it, most are in debt.

One thing for sure, I am in debt to our Lord Jesus Christ. This is a debt that I can never repay, but I will always strive to pay it by obeying Him and His will.

**Re:, on: 2008/6/19 18:25**

Great post, enid! The Lord spoke to me through what you'd written, convicting me of my unbelief.

Quote:

-----

PreachParsly wrote:

Here is somewhat of a rhetorical question.

If I go into a restaurant that you typically eat before you pay, am I in sin from the time between I have ate and actually paid the bill? Because in that time I "owned" them money.

Most would say no because there is an (in this case unspoken) agreement that you will pay before a certain time (in the case before you walk out). If you pay for the service at the time when you agreed to pay for it, is it sinful? There are actually several things we use before we pay for- utility bills are the obvious example.

-----

The analogy is imperfect. Because when you get into the restaurant to eat, you *already* have money in your pocket or in your debit card enough to pay your food. You don't buy a meal for \$15 if you only have a ten-dollar bill in your pocket. So it is not like you have no clue what you are going to pay your bill with when the meal is over--and are praying about it till the last minute. Doing this would be equal to tempting the Lord and is really irresponsible. When I don't have money I never go out to eat. It is unthinkable.

Deciding to buy a meal you can't afford is plain foolishness. You'll be greatly embarrassed when the waiter comes with the bill! How is then buying a house you can't afford not embarrassing AT THE END? When you spend 20 years to pay it back, fearing the loss of your job constantly so you can make that next payment? Or when you pay twice the amount of money it originally cost because of the mortgage? Or how about when it goes in default and the bank takes it away from you? I have made such mistakes in the past and I am still bearing bitter fruit from them.

Taking a loan to buy a house or a car is basically telling God you want something now--something the means for which He hasn't provided. It is like getting paid for a job you haven't done yet, or praise for a good work you haven't accomplished. It is shameful and demoralizing. Moreover, there is grief with it... because you have to pay the money with the interest for a long period of time after you have "bought" the house or the car. So it isn't really yours. It is the bank's, until you pay the last installment. And until then you are the bank's employee.

What is even more problematic is the fact that you can have *anything* you want this way. Regardless of whether you can afford it or the Lord gives it to you. It is easy to spend money you haven't yet earned. The problem is you become dependent on the person who gives you the loan: "The rich rules over the poor, And the borrower is servant to the lender" (Proverbs 22:7). So you are becoming somebody's servant--to do his will!--only because you have not waited for the Lord to give you the means to make the purchase in His timing. It is like going to the restaurant and eating a \$100-meal without having a penny in your pocket. And then, when they give you the bill and expect you to pay, you mumble that you actually didn't have any money and can help them do the dishes or mop the floor instead. This is absurd, shameless. Are these the good works people would see and glorify our Father in heaven?

"Okay," you'll say, "but I will make an agreement with them to do this and that over a period of time to earn the money and pay it back. They know I have no money, but they offer me a deal." But how do you know what is going to happen in the future? Where the Lord is going to call you? Or you are willing to trade the next ten years of your life for a car or an apartment--and be tied to them until you have paid for them in full?

Apart from our *unbelief* that the Lord is sufficient for us and will provide our daily needs (not what we *want* but what we *need*), which unbelief leads us to take a loan, we are also effectively *trading our future for it*. We're saying that we're going to be working for six months or for 20+ years to pay this loan back. And who do we think we are to say such a thing? Is this not arrogance?

Jas 4:13 Come now, you who say, "Today or tomorrow we will go to such and such a city, spend a year there, buy and sell, and make a profit";

Jas 4:14 whereas you do not know what will happen tomorrow. For what is your life? It is even a vapor that appears for a little time and then vanishes away.

Jas 4:15 Instead you ought to say, "If the Lord wills, we shall live and do this or that."

Jas 4:16 But now you boast in your arrogance. All such boasting is evil.

Quote:

-----

PreachParsly wrote:

With that said, I believe we should be debt free if it's at all possible. If God called you to go to X, how hard would it be to go if you have a mountain of debt to pay?

-----

Good point, brother.

Re: - posted by Tears\_of\_joy, on: 2008/6/19 18:44

Amen, brother Slavyan.

Quote:

-----NotMe wrote:

When you spend 20 years to pay it back, fearing the loss of your job constantly so you can make that next payment?

-----

This is a modern day slavery. Taking those money automaticly you are becoming slave. Slave to everything, mainly to th e banks and the system, but not slave to God. Slave living in a constant fear. This is everything, but not the life that the L ord called us.

Quote:

-----NotMe wrote:

Apart from our unbelief that the Lord is sufficient for us and will provide our daily needs (not what we want but what we need), which unbelief leads us t o take a loan, **we are also effectively trading our future for it.**

-----

Yes! That is true. The question that comes is: Is this life ours, that we could trade it and sell it?

1Pe 1:18 Forasmuch as ye know that ye were not redeemed with corruptible things, as silver and gold, **from your vain conversation received by tradition from your fathers;**

1Pe 1:19 But with the precious blood of Christ, as of a lamb without blemish and without spot:

Re: - posted by KingJimmy (), on: 2008/6/19 19:03

But when you rent an apartment and sign a lease, aren't you essentially doing the same thing as taking a loan? For the only way to get out of the lease is to pay the rest of what you owe for the year, or get somebody else to rent out your ap artment.

Re:, on: 2008/6/19 19:14

I think it's best not to go in debt at all. When we bought our home we made sure that the payments were low enough th at we could survive on my husband's income alone. Anything I make is over and above.

Re:, on: 2008/6/19 19:17

Quote:

-----

Rebecca\_LF wrote:

I think it's best not to go in debt at all. When we bought our home we made sure that the payments were low enough that we could survive on my hu sband's income alone. Anything I make is over and above.

-----

This includes all of our bills. If things get really bad in the public school system than I can quit work easily.

Re:, on: 2008/6/19 19:40

Quote:  
-----  
KingJimmy wrote:  
But when you rent an apartment and sign a lease, aren't you essentially doing the same thing as taking a loan? For the only way to get out of the lease is to pay the rest of what you owe for the year, or get somebody else to rent out your apartment.  
-----

When you rent an apartment you pre-pay the succeeding period, usually one month. In Bulgaria, they even want you to pay for 1+1 months before you move in. So in case you move out without paying your bills, they have some sort of protection. Therefore, you don't pay money you don't have. When you can't afford to pay, you get kicked out or don't rent at all. Of course, it is stressful because you need to pay the rent every month (or week), but you are not obligated by contract to pay it for more than one period. So basically you can move out at any time, having informed the owner. True, you don't expect to come into possession of the apartment. Living in it doesn't make it yours. With the mortgage though you have something to lose, while renting an apartment is not as binding.

I believe that such questions continue to bother us because we are more or less dependent on--and haven't yet parted with--the world. We live in cities. Our ideas of church and community and living have been shaped by city life with its whole set of values. A Christian is not meant to live alone or in isolation. Moreover, if I were a Christian parent, sending my children away for school or better employment would be unthinkable. They will stay in the Christian community (if they so choose). Then they won't need to rent a house or get a loan to buy one. But we have been scattered among the gentiles; we have learned to live as individuals; we have been deceived. We've been taught to think that we live in Christian countries because the Government says so; because everybody has been baptized as an infant and has circled "I consider myself to be a Christian" in some form... There are so many internal and external factors that keep us from being the spotless bride of Christ.

Re: - posted by Miccah (), on: 2008/6/19 19:41

Rebecca\_LF wrote:  
Quote:  
-----  
If things get really bad in the public school system...  
-----

I think that time is here sister.

Re: - posted by KingJimmy (), on: 2008/6/19 19:49

In Bulgaria, they even want you to pay for 1+1 months before you move in. So in case you move out without paying your bills, they have some sort of protection.

Indeed, here we are paying for next month as well. But when we sign a lease to rent an apartment, it is for a term (usually 6 months or 1 year). To get out of that lease, one either has to pay the rest of the rent for the remainder of the lease, or whatever penalties stipulated in the lease agreement. You are not simply free to go whenever you decide you want to.

**Re: - posted by KingJimmy (), on: 2008/6/19 19:51**

Also, in the long run, is it not better to pay a fixed rate loan, where the amount one pays is the same every month for the life of the loan, than to pay rent every month, where the rate will (generally speaking) increase every year or two?

**Re: - posted by ccchhrrriiss (), on: 2008/6/19 19:54**

Hi Tears\_of\_Joy...

Quote:  
-----This is a modern day slavery. Taking those money automaticly you are becoming slave. Slave to everything, mainly to the banks and the system, but not slave to God. Slave living in a constant fear. This is everything, but not the life that the Lord called us.  
-----

Isn't this going a little *extreme*?

Are you saying that anyone who owes any money for anything is a *slave* to this world?

Look -- if you go into a restaurant or a drive thru window at a Kentucky Fried Chicken, you can order anything that you want. However, you have to have enough money to pay for it before you leave. If you have enough money to pay for it, you aren't a "slave" to the fried chicken, the restaurant or the world's banking system. It is just a means to pay for the meal.

If you own a construction company (or any other business), you are exchanging their work for money. Typically, workers are paid AFTER they finish a 40+ hour work week. In other words, you OWE them money because they worked a certain number of hours for you. The vice versa is also true. If you work for a company, that company is indebted to you according to the amount of hours that you worked. If you worked 40 hours that week, then the company is required to pay you for those 40 hours.

The same can be said for various services that we partake of. If you have a phone, internet service, electricity or water at your home -- you are "borrowing" those things until you pay for them (usually at the end of a month). Should I cut those services off because I am effectively "borrowing" for them?

If you were to call 9-1-1 in an emergency, the ambulance will come, pick you up, take you to the hospital, apply medical care, monitor your health, and then send you home with a HUGE bill. You are now in debt (unless you have adequate health insurance or government health assistance like Medicare/Medicaid). The bottom line is that most of us are in debt -- but we only consider indebtedness in the big things.

If I buy a home via a 20 or 30 year payment plan, I own the home. While this is considered a *loan* by the bank, it is actually a means to purchase a home via monthly payments. Few of us could afford a \$250,000 home (the national average) via cash. Few of us could afford a \$25,000 vehicle (or even a \$2500 vehicle) via cash. However, a credit company will allow us to pay for such an item via monthly payments. Sure, the reason they do this is because they make money off of the interest rate. But is it a sin to own a house or car through such a means?

If I purchase a house through a 30 year mortgage plan, I will own that home IMMEDIATELY. I am responsible for the property taxes (and not the bank, former owner, contractor, etc...). I can SELL the house and even make a profit from it. The "home loan" is literally a means via a person can own a home by making monthly payments. It is the equivalent to renting the house until it is entirely paid for (with interest). It is like a lay-away plan in which you can own the item immediately -- before it is entirely paid for. In most circumstances, it is cheaper to make a house payment than it is to rent a house.

I think that the implication of *slavery* is going a bit far. Why? Because a person can walk away from the house at any time. They can sell it, refinance it, or even mortgage it. If your house or car was to be repossessed (due to lack of payment), then you would only "owe" the difference between what you paid toward the principle and what it was resold for. In many cases, the difference is advantageous to the bank or credit company (which is why they repossess it in the first place)!

This is very different than a person who borrows money for no apparent reason...or a person who achieves bad credit via credit cards. Many times, a person will "buy" things via credit for which they do not have an adequate means to repay. This is true indebtedness.

I do believe in living a "debt free" life. Like I stated earlier, I believe that a person -- even in the United States -- can afford to build a home without borrowing a dime. However, it is difficult to do such a thing in every area of our lives. Most of us are forced to make payments on one thing or another. The difference is whether or not we are willing to continue working in order to pay for those things.

Some good advice is to put off as many purchases as possible until you have the means to pay for it with cash. If you can pay for it BEFOREHAND, it is much better than paying for it over a long period of time. If you are forced to make payments, make sure that you continue to make those payments.

:-)

**Re:, on: 2008/6/19 19:56**

Quote:

-----  
KingJimmy wrote:

But when we sign a lease to rent an apartment, it is for a term (usually 6 months or 1 year). To get out of that lease, one either has to pay the rest of the rent for the remainder of the lease, or whatever penalties stipulated in the lease agreement. You are not simply free to go whenever you decide you want to.

-----  
This is horrible. They have started doing the same with cell phones here. You need to sign a one- or two-year contract. And if you don't like the service or don't need it any longer, you'll need to pay all fees for the remaining period before you can quit.

Now if you do have the money for the whole period, I don't see a problem with that. Anything else, however, would be "playing with fire."

**Re: - posted by KingJimmy (), on: 2008/6/19 20:04**

Just thinking out loud: In a sense, when you buy something by taking a loan, you technically own it while you make payments on it. However, if you are unable to continue to make payments on it, the item is seized in order to satisfy the remainder of the payments needed. So, instead of the bank being satisfied by receiving its money in full 30 years from now, should you default it seeks to be satisfied instantly. Either way, the bank is satisfied, whether now or later. For when you take a loan from the bank, they loan you money against the value of the house. The house you own simply is the security for the loan you are given.

To me, it seems, the lack of wisdom would be in the taking of an unsecured loan (credit cards), whereby no surety can be made towards the lender that you will be able to repay. For the in case you default on your home loan, you are able to pay in full by means of your home. Whereas with a credit card, you are up the creek without a paddle.

**Re:, on: 2008/6/19 20:06**

Quote:

-----  
KingJimmy wrote:

Also, in the long run, is it not better to pay a fixed rate loan, where the amount one pays is the same every month for the life of the loan, than to pay rent every month, where the rate will (generally speaking) increase every year or two?

-----  
The question here is not about what is more practical or better *for us* in the long run, but what is pleasing to the Lord. If we do not trust in God for our all--but go to people or banks or the government (for temporary peace and security)--then we are veering into idolatry and provoking His righteous anger. Is God our rock, our refuge, our salvation? Then why call upon any other names...

Slavyan



Re:, on: 2008/6/19 20:07

Quote:

-----  
Miccah wrote:

Rebecca\_LF wrote:

Quote:

-----  
If things get really bad in the public school system...

-----  
I think that time is here sister.

-----  
I'm working on it. :-) Please just keep me in prayer, thanks.

Re: - posted by Tears\_of\_joy, on: 2008/6/19 20:11

Hi Chris,

Quote:

-----Isn't this going a little extreme?  
-----

If you take my quote in a sense of how Watchman Nee said this:

"By the time the average Christian gets his temperature up to normal, everybody thinks he has a FEVER!"

Then yes, it is an "extreme".

Quote:

-----I do believe in living a "debt free" life. Like I stated earlier, I believe that a person -- even in the United States -- can afford to build a home without borrowing a dime. However, it is difficult to do such a thing in every area of our lives. Most of us are **forced** to make payments on one thing or another. The difference is whether or not we are willing to continue working in order to pay for those things.  
-----

Forced by who, by the Lord?

Kire

Re: - posted by KingJimmy (), on: 2008/6/19 20:17

This is horrible. They have started doing the same with cell phones here

Over here in America, increasingly it is being required that in order to enjoy any type of service that is "month to month," one usually has to enter into a 1-2 year contract. Cell phones, cable, satellite, the internet, etc. If they don't require such a contract, they at least make your monthly payments cheaper by entering into a contract.

Now if you do have the money for the whole period, I don't see a problem with that.

With the apartment I am getting ready to obtain, I'll have enough money in my savings to pay for about 12-16 months. However, I am guessing such is a rare thing.

But with that said, I also have a large amount of credit card debt. I am attempting to live without having to ever use it again, and since early this year, I have avoided using it almost altogether. However, there is the temptation to use it to pay the remainder of what I owe for a missions trip I plan on going on in October should I not be able to save up the money needed for that trip. But, I am attempting to believe God for the money (I still need about 1,000 in the next 3 months), and not to enter into debt for a missions trip. Though I could simply take the money from my savings that I have to pay rent with, I do not feel ok with doing that (especially since some of that money is a gift from somebody who gave it to me for the very purpose of paying rent).

Re:, on: 2008/6/19 20:26

Quote:

KingJimmy wrote:

Just thinking out loud: In a sense, when you buy something by taking a loan, you technically own it while you make payments on it. However, if you are unable to continue to make payments on it, the item is seized in order to satisfy the remainder of the payments needed. So, instead of the bank being satisfied by receiving its money in full 30 years from now, should you default it seeks to be satisfied instantly. Either way, the bank is satisfied, whether now or later. For when you take a loan from the bank, they loan you money against the value of the house. The house you own simply is the security for the loan you are given.

Who are you trying to satisfy, Jimmy? Whose will are you doing?

Quote:

-----To me, it seems, the lack of wisdom would be in the taking of an unsecured loan (credit cards), whereby no surety can be made towards the lender that you will be able to repay. For in the case you default on your home loan, you are able to pay in full by means of your home. Whereas with a credit card, you are up the creek without a paddle.

I don't know what surety you are talking about. The Word says plainly:

"...whereas you do not know what will happen tomorrow. For what is your life? It is even a vapor that appears for a little time and then vanishes away" (James 4:14).

If we hadn't been bought with a price and our life was our own, we could probably take a loan or two and feel good about it. But if we are among those "who follow the Lamb whithersoever he goeth", how can we sell ourselves back into bondage so lightly? Predetermining years of our lives for some temporal security? And that is what the banks--these ferocious wolves--are just waiting for!

Brethren, if we are not of this world, let us not become earthly-minded. When the Lord calls us, dare we not say, "Oh, Lord, but I have a diploma to obtain," or, "But I have a house to pay for... I cannot go." Do you remember what the Apostle Paul said?

"But what things were gain to me, those I counted loss for Christ. Yea doubtless, and I count all things but loss for the excellency of the knowledge of Christ Jesus my Lord: for whom I have suffered the loss of all things, and do count them but dung, that I may win Christ" (Phil. 3:7-8).

Is there anything we have not yet put on the altar?

**Re: - posted by KingJimmy (), on: 2008/6/19 20:31**

I don't know what surety you are talking about.

"Surety" in the legal sense of it. Your home, when you take a loan, is "surety" for the lender. That is, the value of the home when seized will satisfy the lender should one default. It says "If I can't pay you cash, I will pay you with my home."

**Re: - posted by KingJimmy (), on: 2008/6/19 20:49**

Food for thought: <http://www.crown.org/LIBRARY/ViewArticle.aspx?ArticleId=683>

**Re: - posted by ccchhrrriiiss (), on: 2008/6/19 21:22**

Hi Brother...

Quote:

-----  
Tears\_of\_joy wrote:

If you take my quote in a sense of how Watchman Nee said this:

"By the time the average Christian gets his temperature up to normal, everybody thinks he has a FEVER!"

Then yes, it is an "extreme".

-----  
No...I don't mean that your opinion about the limits of supposed "debt" is extreme...but the fact that you seemingly indict anyone who is buying a house or car via monthly payments is a slave. That is extreme -- regardless of whether your opinion is right or wrong.

Quote:

-----Forced by who, by the Lord?  
-----

"Forced" by our decision to buy a home. I wonder: Do you have a wife? Do you have children or dependents? Do you own a home? Do you ever want to own a home for you and your family?

In the United States, it is virtually IMPOSSIBLE to live without owing somebody something. The fact that you are on the Internet probably indicates that you owe money to an Internet Service Provider (ISP) -- unless you pay in advance for it (I don't think prepaid internet is "normal" in most areas of the US). The same is true for most "services" in our country. If you want water, you receive it ON CREDIT -- and are billed for this service later. It is also true for electricity, phone service, cell phone service, and even homeschool curriculum. If you enter into a "contract" with any business, you usually receive the service BEFORE you are billed. If you are on salary, you are entering a contract that stipulates that you will receive your pay as the result of future work.

Do you see the extent to "credit" in today's world? We no longer work like fishermen and carpenters of two thousand years ago. Most of us earn a living and receive payment via a government certificate called "money" (no longer on a gold standard) that is paid in return for promised work. Our homes are purchased via monthly payments in a manner that resembles a "rent to own" fashion more than "usury."

I think that it is a noble and wise thing to attempt to be as debt free as possible. However, I also think that it is unwise to call someone a "slave" simply because they buy a house, a car or even Internet services via a monthly payment or bill system.

:-{

**Re: - posted by PreachParsly (), on: 2008/6/19 22:54**

NotMe,

I would be interested in knowing if you have any bills (Water, electricity, sewer, ect.)and the answers to Chris's questions . It must be really different over there if there is no type of agreement you have to sign.

I still don't understand how it is sinful to make a payment agreement with someone and you pay it on time, every time. I understand how it would be if you make an agreement you can't keep. Of course, it's basically lying.

**Re: - posted by BenBrockway, on: 2008/6/20 0:38**

Tears of Joy,

Here's food for thought - Do you pay for things with cash? If you do, do you know that your \$1, \$5, and \$10 (etc, etc) bills are all loans from the government? Look on your money. What does it say? Federal Reserve Note.

So, unless you pay with gold for everything you own, then you yourself would be a slave to debt, for the very fact that you pay with a Federal Reserve Note.

So, I too, believe that what you're saying is a little extreme.

**Re: - posted by enid, on: 2008/6/20 2:44**

I can't believe this. When I switched off the computer, there was only 1 reply. Next day, there are 28. Guess it's to do with the time zone difference.

I realise that people will have different views concerning this, but what about Biblical views?

I get concerned when Christians start sounding like Jehovah witnesses. That is, they start to reason, use analogies, stories or anything other than scripture. Rather, we should look to scripture and see where we are going wrong concerning our finances.

That is not to say that debt cancels our salvation, but we need to see our error, and work toward getting things right.

We should have principles like the Rechabites in Jeremiah 35, whom God honoured, because they were faithful to the principles laid down by their forefather, and continued in it.

Also, in Proverbs 29v8-9 it says, '...give me neither poverty nor riches, feed me with the food allotted to me, v9 Lest I be full and deny You and say, "Who is the Lord?". Or lest I be poor and steal, and profane the name of my God.'

I don't know if God sees the use of credit as stealing, but I would rather not use credit, if it is in my power to do so.

Another thing is, this money that we have, God gave it to us, so, that means more than one thing.

He gave, so He can take away, remember Job. He says how we spend it, not us.

And if we suppose it is ours, God can easily show us that it is not.

Also, God says if we lack wisdom, to ask Him for it, James 1v5.

God can easily corner us so that we have no option but to look to Him for help, as Jonah realised when in the belly of the whale.

He will test us in this. He will test us.

**Re: CREDIT CRUNCH - posted by cnyusa, on: 2008/6/20 11:28**

Hello Fellow Believers,

I hope I am not violating the forum rules, since our posts are to be about fostering true revival and I'm not sure how this post qualifies?!

But I also understand it is about edification for the body of Christ too, so perhaps under that umbrella I share some of my recent experience on this topic. (If this is poor form, please remove my post...)

I want to testify to God's goodness in this area. I took a loan out for college. And when my wife and I got married we consolidated her student loans and mine. Well after 6 years of paying the payments, we paid our loans down \$6000. I knew that was pitiful and to be honest I was ashamed to be in this debt. So two years ago we made a commitment, any additional income first gets tithed and the rest goes on our loan. This month we paid them off in full. When we began 2 years ago we still owed \$22,000 and I made an average of \$28,000 a year over the last 2 years. When we made this commitment, the Lord really began to work with us.

I am a big Fan of George Mueller. And had I learned of him before college, I don't believe I would have taken any student loans, better to not go at all... Anyway, I remember one story of Mr. Mueller returning money to a woman who gave to his orphanage work, he returned the money when he found out she had some debt. If that was a normal practice many of us would be disqualified to give.

I believe debt in America is out of control, but what's worse is debt in the Church is crippling. The bible certainly doesn't encourage debt, in fact it discourages it. Here are some scriptures:

"Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law." Romans 13:8

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

And for the idea of keeping a little debt for credit building...

"Do not say to your neighbor, "Go, and come back, And tomorrow I will give it," When you have it with you." Proverbs 3:28

If the scripture says to trust God for our needs, then does that mean we are in so much debt because we have borrowed for our wants? I hope that isn't so.

My wife and I have no credit score (good or bad). Which hasn't hurt us for the simple reason that good credit only allows you to buy things you don't have the money for. But if you don't have the money for it, you don't need it or God will provide it. And without a credit score we still were approved for a mortgage (which I couldn't bring myself to borrow). I even believe with patience and discipline it is possible to save up and buy a house outright. Our family lives very simply, not many envy our van or apartment, but it is refreshing to finally owe only the "debt of love".

I do implore you fellow believers Get out of Debt as just one small part of your personal testimony and peace of mind. Cut ties from this Culture's way of life. Certainly some of these preachers of old would have risen up and spoke against this too if they could have foreseen such bondage.

God Bless you and thanks for your consideration.

**Re: - posted by ccchhrrriiiss (), on: 2008/6/20 13:04**

Hello...

I don't have a problem with those who think that "borrowing" money to purchase a house or car is wrong. But we need to emphasize that you are NOT borrowing money to buy a house. When you apply for a "home loan," you are actually purchasing a house on equal monthly payments. The house will be legally "owned" by you - as long as you maintain your monthly payments (or have insurance in case you lose your job). In a sense, the lender is now the seller - and they are actually selling the house to the buyer via monthly payments. The person who purchases the home is the owner for all legal purposes. That person can turn around and sell that house almost immediately and either turn a profit or be liable for the difference.

If we are going to say that it is wrong to be in "debt," then we need to hold true to such a principle in the small things

as well as the large. Otherwise, we live a life of hypocrisy.

We have already pointed out that use of the Internet is (at least in America) provided first with a bill to be paid after the month of usage. Thus, the Internet Service Provider (ISP) has *loaned* you the service in exchange to a promise to pay at the end of the month. Where I live, there is NO OTHER WAY to get the internet into the home. Even if I were to pay in advance, I am merely offering credit to the ISP in exchange for future service (whereas I would actually cause the ISP to be in debt to me). The same is true of nearly all "services" offered. Home telephones, cell phones, electricity, water, gas, sanitation services— these are all provided BEFORE we are billed. Thus, we enter into a contract in which we are literally BORROWING these services until we pay for them at the end of the month. How is this any different in principle than borrowing a house until it is entirely paid off?

The essence behind the Scriptural principles about indebtedness seems to indicate gluttony for the things of this world for which we cannot afford. If we use a credit card on a very limited income, there is a strong risk that we will not be able to pay in back. This is foolish borrowing. However, if I have \$500,000 in the bank, and then I use a bank-issued credit card to purchase a new shirt for \$20 (which is automatically taken out of my bank account by the end of the month), then am I really breaking a Scriptural principle of being in debt? If I buy a house via a process that leads my purchase through equal monthly payments that I can afford, am I really in debt? By the black and white LETTER OF THE LAW, someone might point the finger and claim that I am in debt. But am I behind in debt if I am not behind in my payments? Is this any more "indebtedness" than a person who rents a house, uses electricity, gas, sanitation services and water with a bill coming at the end of the month?

If any of us have a bank account (of savings account), we are not simply storing our money in the bank (unless we simply stash it into a safety deposit box). Rather, we are loaning our money to a financial institute with an agreement that we can usually retrieve it at any time (or with a limited amount per day). If we open a savings account, we are loaning our money to the bank— in exchange for usury that comes in the form of an interest rate.

Do you see how complicated this matter is? So it is difficult to pass a "black and white," "letter of the Law" type of judgment in such a matter that is not entirely similar to the economics of 2000+ years ago. The principle is still entirely Scriptural: We should not owe money to someone in the sense that we should not be behind in our payments. If at all possible, we shouldn't have any payments to make.

Quote:  
----- My wife and I have no credit score (good or bad). Which hasn't hurt us for the simple reason that good credit only allows you to buy things you don't have the money for. But if you don't have the money for it, you don't need it or God will provide it. And without a credit score we still were approved for a mortgage (which I couldn't bring myself to borrow).  
-----

I'm not sure how entirely accurate this statement is. A credit score ranges from 350-850— unless a person has been entirely a non-participant in any economic transactions for at least 20 years. If you currently have either a bank account or a savings account, then you have a credit score. However, you also said that you borrowed student loans for college. Thus you probably have a credit score. If they were a financial aid loan, the government paid the interest while you were in school— giving you a good credit mark for every month that you were in college for each of the school loans). A bank will NOT offer you a mortgage for a house without a decent score (usually around 615 or higher). Otherwise, you would be considered a "risk" to the lender.

Quote:  
-----  
I even believe with patience and discipline it is possible to save up and buy a house outright. Our family lives very simply, not many envy our van or apartment, but it is refreshing to finally owe only the "debt of love".  
-----

Like I said before, I do believe that it is possible to save up and either build or buy a home outright. My wife's family did this. They built their home from scratch using the money that they earned from migrant farm work— at a time when none of them spoke English! However, they live in an area where property value is extremely low and the cost of building materials is cheap (because they live 15 miles from Mexico). Their first attempt at a house resembled a shack you would find in a third world country. However, they recently completed a 5 bedroom, 3 bathroom, 2 story brick home on 2 and ½ acres. Their entire bill since their last season of migrant work was less than \$25,000.

In fact, they recently divided their property and are building another one story, 3 bedroom brick home on the property. N

Now that the last child graduated from high school last week, my in-laws plan to move into the smaller home once it is completed and sell the larger. Of course, this was only possible because of the lax building laws in their county, low property cost, and the fact that the family built most of the house with their own hands (the oldest son drew up the plans while in college as an Architecture student). Several of the older children graduated from college, gotten married, and built homes for their families in a similar manner. Their homes are beautiful and are look better than homes that sell at the national average."

So I do believe that it is possible to build a home without needing to go through a bank. Unfortunately, this would have been far more difficult in states that have more rigid rules on home building. Land comes quite cheap in south Texas (where my in-laws live). The rules are lenient -- and not rigid. The cost of living is extremely low -- and it is easy to find a nice apartment to rent between \$350 to \$450 a month. Fuel prices in extreme south Texas are some of the cheapest in the nation (much cheaper than the rest of Texas). Yet unfortunately, my father-in-law is still responsible for the property taxes of his house. While the property taxes are cheap compared with many other states or regions, it is still difficult for him since he lives on a janitor's salary (just over minimum wage). This year, we all had to pitch in and to assist him in paying his property taxes. But what a joy to own a home! It is far better than being in debt every month to a renting landlord!

The point that I am trying to make is this: It is quite commendable to live as debt free as possible. We should make every effort to do so! However, there is hardly a soul alive in the United States who doesn't owe money to someone at any given moment. Whether a person owes for rent, electricity, water, phone, sanitation, cell phone, internet services for which they borrowed -- or if a person is responsible to maintain a monthly payment for their car or house -- many of us are in "debt" (at least according to the "letter of the law"). However, does this equate to being a "slave"? If you can sell all of your possessions for which you are still paying for via fixed payments (such as a house, car, etc...) at any time -- are you truly in *debt*?

I just think that we should commend those who strive to live without owing money to anyone, but we should refrain from judging those who do as "slaves." Why? Because I think that many of those same people owe money in the little things (rent, services, etc...). If we want to call someone a slave, then we should be readily able to point the finger to the man in the mirror and say the same...if the shoe fits.

:-)

BTW, let me welcome you to the forums, dear brother (cnyusa)! I know that some of these topics might not seem to fit the specific topic of true, Biblical revival -- but they are often important to people in their journey through "the wilderness of this world" (ala John Bunyan's *Pilgrim's Progress*). Some people might feel hindered in their desire for a personal revival via some of the cares of this life (like indebtedness). We don't want to come across like the men of Athens discussing the latest issues, but as men and women who have daily sought the face of God for His wisdom and guidance. It is in this hope that we can encourage one another through each and every issue.

The Lord bless you mightily along this pilgrimage!

:-)

**Re: - posted by PaulWest (), on: 2008/6/20 13:21**

Dear brother Chris (sorry, too lazy to count out all the repeated letters), I must say that I've been enjoying your posts here in this thread. I had my wife read a portion last night and she was nodding in complete agreement. Just thought I'd send you a bit of encouragement. Lots of good material for thought and prayer.

Thank you, brother.

Paul

p.s. My wife is Hispanic also. Her family is from Monterrey, Mexico. Our beliefs on the intricacies of debt and owing and borrowing for the Christian basically coincide with all you're saying here. Good to see it explained here in such a concise, thoughtful manner :)

**Re:, on: 2008/6/20 14:38**

I have a question...do you have to take out a loan or use a credit card in order to establish credit or can you establish credit some other way?

**Re: - posted by PreachParsly (), on: 2008/6/20 15:41**

Quote:

Rebecca\_LF wrote:

I have a question...do you have to take out a loan or use a credit card in order to establish credit or can you establish credit some other way?

Here is a few links. I don't know much of anything about credit though...

(<http://money.howstuffworks.com/credit-score.htm>) How Credit Scores Work

(<http://money.howstuffworks.com/credit-report.htm>) How Credit Reports Work

**Re:, on: 2008/6/20 17:07**

Quote:

PreachParsly wrote:

Quote:

Rebecca\_LF wrote:

I have a question...do you have to take out a loan or use a credit card in order to establish credit or can you establish credit some other way?

Here is a few links. I don't know much of anything about credit though...

(<http://money.howstuffworks.com/credit-score.htm>) How Credit Scores Work

(<http://money.howstuffworks.com/credit-report.htm>) How Credit Reports Work

35 percent of the score is based on your payment history. This makes sense since one of the primary reasons a lender wants to see the score is to find out if (and how timely) you pay your bills. The score is affected by how many bills have been paid late, how many were sent out for collection, any bankruptcies, etc. When these things happened also comes into play. The more recent, the worse it will be for your overall score.

30 percent of the score is based on outstanding debt. How much do you owe on car or home loans? How many credit cards do you have that are at their credit limits? The more cards you have at their limits, the lower your score will be. The rule of thumb is to keep your card balances at 25 percent or less of their limits.

15 percent of the score is based on the length of time you've had credit. The longer you've had established credit, the better it is for your overall credit score. Why? Because more information about your past payment history gives a more accurate prediction of your future actions.

10 percent of the score is based on the number of inquiries on your report. If you've applied for a lot of credit cards or loans, you will have a lot of inquiries on your credit report. These are bad for your score because they indicate that you may be in some kind of financial trouble or may be taking on a lot of debt (even if you haven't used the cards or gotten the loans). The more recent these inquiries are, the worse for your credit score. FICO scores only count inquiries from the past



year.

10 percent of the score is based on the types of credit you currently have. The number of loans and available credit from credit cards you have makes a difference. There is no magic number or combination of types of accounts that you should have. These actually come more into play if there isn't as much other information on your credit report on which to base the score."

Thanks, that helps... :-)

**Re: - posted by BeYeDoers (), on: 2008/6/20 17:32**

Good thing not every Christian lives by this "no loan" theology. We would have no Christian doctors, lawyers, etc. Education loans are viewed as an investment for both parties, so credit doesn't come into play here until one graduates.

Loans are not handed out like candy. Home, auto, and similar loans are based on credit score and you have to prove you have more than enough means to afford the payments, either through cash or assets.

People don't get in debt because they take out loans, but because they are irresponsible.

If you take out a loan and then don't make payments b/c you buy a bunch of other junk and get into more debt, then that's a problem. Living on credit cards you can't pay off is a problem.

I absolutely believe you should live as debt free as possible...which obviously means being careful with how you handle credit.

**Re: - posted by HeartSong, on: 2008/6/20 18:57**

I am not sure if this applies here or not, but somehow it seems to be directly related.  
(God keeps putting this before me, maybe someone can help clarify . . .)

Luke 19:45-46 KJV

And he went into the temple, and began to cast out them that sold therein, and them that bought; Saying unto them, It is written, My house is the house of prayer: but ye have made it a den of thieves.

Since our body is the temple of God;

"And he went into the temple and began to cast out them that sold therein, and them that bought; Saying unto them, It is written, My house is the house of prayer: but ye have made it a den of thieves.

**Re: - posted by BeYeDoers (), on: 2008/6/20 19:36**

what exactly are you suggesting? never buy or sell anything?

It is not money that is evil, but the love of it. Jesus didn't rebuke them for having, buying, and selling, but because they had desecrated the holy in the name of greed, etc. No doubt we are to buy spiritual riches and depend wholly on him to supply. But that doesn't mean living in a tent, no utilities, walking everywhere, growing your own food never to barter, etc.

I understand your concern for how money tends to run people's lives and the dangers of living in debt, but what exactly are you saying? Are you shunning all market activities, or just being hyperbolic to prove your point?

**Re:, on: 2008/6/20 19:55**

Quote:  
-----cnyusa wrote:  
I am a big Fan of George Mueller. And had I learned of him before college, I don't believe I would have taken any student loans, better to not go at all.  
.  
-----

Many of us have not been weaned from the ways of the world, brother. We have long taken those customs for granted w

without scrutinizing them. We have been enslaved, but we have called it freedom. Thus, we never thought we needed someone to set us free.

I can say the same with you: I took loans to go to college, which I am now paying back--and there is a long way to go. At least the Lord delivered me in time: I quit after my third year seeing the insanity I was becoming a part of. On one hand, I am glad I finally left that path; however, I am saddened that it took me so long to realize what bondage this was--especially mentally--to live my life by such principles, which had nothing in common with the Christian faith I saw in the Word. You are taught to press on, to be strong, to always have your back covered. You are never put on your knees because you always muscle through everything. And if the Lord shows you mercy to put you to open shame and bring you to your knees, you are still taught to fight on and resist Him--"because through Christ you can do ALL things," even those contrary to the will of God. See how dangerous this is? But thank God He broke through that self-righteousness and showed me the idolatry and self-reliance in me. And how many a Christian is running down that same path... without raising a question. It is the trodden path and many walk in it, so why bother ask?

Quote:

-----"Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law." Romans 13:8

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

Such verses have become inapplicable in modern-day conditions. This is what many will say, decrying the clear teaching of the Word of God in order to save themselves some embarrassment. And such are *no offense* to this present world. To them the world will give praise and honor; they will never be considered a thorn in its flesh; for the world hears them and applauds them--for in them every good and self-righteous soulful quality is embodied. They have avoided the offense of the Cross of Christ!

These are those who teach you to get a degree, to get loans, insurance, and all that stuff, to secure your life--so you avoid hardship and persecution in this present age. These are the "judaizers" who want to make a boast in their flesh. I am not advocating laziness or irresponsibility here. But this is another spirit which has infiltrated modern churches. There is no totality to that "Christian" life, but balance. There is no persecution, but compromise. There is no love, but tolerance. There is no self-denial, but self-establishment. There are no clear-cut commandments of God, but flexible philosophies of men. And all that under the Christian banner.

Quote:

-----If the scripture says to trust God for our needs, then does that mean we are in so much debt because we have borrowed for our wants? I hope that isn't so.

I think we haven't learned to trust God for our needs. We'd rather go ahead and ask our neighbor, or parents, or the bank, or the government, when we are running out of steam. We have learned to go to God as a last measure, if everything else fails us. This doesn't mean that we should wait and do nothing (say, go to a restaurant for dinner with empty pockets and hope that we get a "free meal"). But all ways of provision that God has not approved and all means which He hasn't given should be out of the question. Yes, this may leave us empty-handed, but "will the Son of Man find faith on the earth when He returns?"

Only a man who has no other alternative but complete dependence on God for his daily bread knows what I am talking about. For so long as we get certain support from here and there--whether it is a barn or a bank account, which we can always resort to--for what do we need to have faith? Or maybe we are just too foolish not to be taking advantage of our credentials and our intellectual prowess or all the well-paying career opportunities that flood this world?

It is also interesting that taking loans and living on credit would have been absurd only a hundred or even fifty years ago in secular countries, let alone in the church. And now, when the apostolic foundations have been blown up completely, and the Word of God has been dethroned, this American phenomenon is spreading like a landslide worldwide, and has even found its "place of honor" in the "Gospel of Jesus Christ."

Quote:  
-----So two years ago we made a commitment, any additional income first gets tithed and the rest goes on our loan.  
...  
Anyway, I remember one story of Mr. Mueller returning money to a woman who gave to his orphanage work, he returned the money when he found out she had some debt. If that was a normal practice many of us would be disqualified to give.  
-----

Brother, if George Mueller gave this woman her money back, then why is your money so gladly taken in by your local church? If you are disqualified to give, why do you still pay your tithe regularly? "For God loves a cheerful giver"..., or perhaps you do it because you are *required*? But this is a whole another discussion. It is interesting how churches nowadays take from those who have less and give it to those who have more... We have a whole prosperity movement.

Quote:  
-----I do implore you fellow believers Get out of Debt as just one small part of your personal testimony and peace of mind. Cut ties from this Culture's way of life. Certainly some of these preachers of old would have risen up and spoke against this too if they could have foreseen such bondage.  
-----

Some preachers are speaking against it even now. Moreover, the Word of God has not changed or evolved; the Lord still speaks through His Word to those who have ears to hear. The biggest deception here is that what you call bondage, others have embraced as liberty. To a man who has never been truly free, the concept of freedom has little meaning. But to those who have found freedom in the Lord, let them not use it too liberally.

So protect your freedom, brothers and sisters. Don't let others destroy your faith because you are "forced" to compromise by the cares of this life. If the Lord doesn't permit you to do something, even though everybody else sees no problem with it, and you are alone and weak, don't let this dishearten you. Remember the exhortation of the apostle Peter, "Resist him, steadfast in the faith, knowing that the same sufferings are experienced by your brotherhood in the world" (1 Pet. 5:9), knowing that the One who has called you IS *faithful*. He will not let you down.

In Christ,  
Slavyan

**Re: - posted by BeYeDoers (), on: 2008/6/20 21:02**

no electricity, no internet, no phone, no water, no Christian doctors, teachers/professors, businesses/owners, no car insurance (btw I am against it, but in America it's illegal not to have, at least in most states). Do you have electricity, water, internet, phone, etc.? how is it paid for? in America, it's credit, so the only way to avoid being "totally debt-free" is to not have any of these things.

I am not suggesting disobeying scriptures, but is there room for any of this, or do all Christians need to just move out of America (or live in primitive farming communities) and leave it be?

**Re: - posted by ccchhrrriiiss (), on: 2008/6/20 21:12**

Hi NotMe...  
Quote:  
-----  
I can say the same with you: I took loans to go to college, which I am now paying back--and there is a long way to go. At least the Lord delivered me in time: I quit after my third year seeing the insanity I was becoming a part of. On one hand, I am glad I finally left that path; however, I am saddened that it took me so long to realize what bondage this was--especially mentally--to live my life by such principles, which had nothing in common with the Christian faith I saw in the Word.  
-----

What are you implying? Are you implying that you should not have gone to college and earned a degree-- or that you should not have taken student loans? What is the "bondage" that you are speaking of that you insist had "nothing in common with the Christian faith" that you saw in the Word?

I went to college on several scholarships after graduating from a public high school. I went on to earn two undergraduat

e degrees and a graduate degree. I am currently finishing my doctoral dissertation. I don't believe that I am a slave to any of these things - because I count them as dung when COMPARED to the things of God. My wife has earned a BS and a MA. Although she received several academic scholarships, she did use government guaranteed Stafford loans to pay for some of her education. However, those loans have paid off.

A college degree can open up doors of employment opportunity that cannot be opened without a degree. For instance, you can NEVER teach in an accredited school without a college degree. You could never become a doctor without a degree. You could never become an Engineer or Scientist without a college degree. If you look through the HELP WANTED section of a newspaper or through online job websites, you will notice that a great many of these require an educational background (whether a high school diploma, training or a college degree). People with degrees are paid more for less hours of work. This allows a man to provide more adequately for his family as he is commanded by the Word of God. It also allows such a man to spend more time with his family too.

I have read several posts over the years in which the poster claims that a college degree (or a degree at a "secular" college) is ungodly or unscriptural. Personally, I just don't believe the judgment upon which such an opinion (that is usually shared without an indication that it is, after all, an opinion) is based.

Quote:  
-----  
You are taught to press on, to be strong, to always have your back covered. You are never put on your knees because you always muscle through everything. And if the Lord shows you mercy to put you to open shame and bring you to your knees, you are still taught to fight on and resist Him--"because through Christ you can do ALL things," even those contrary to the will of God. See how dangerous this is? But thank God He broke through that self-righteousness and showed me the idolatry and self-reliance in me. And how many a Christian is running down that same path... without raising a question. It is the trodden path and many walk in it, so why bother ask?

-----  
Brother, are you speaking of yourself here? Because this was NOT my experience. If anything, my college education and the affairs of this life have taught me to follow ever more closely after the things of God. I was never in danger of "losing my faith" while attending college or working a "secular" job. If such a thing is a problem, then the problem is not college or a "secular" job; the problem is the result of a feeble relationship with Christ. I can stand in a college classroom and not only survive - but stand as a light. The same is true regardless of circumstance - at my "secular" job or in the grocery store. We need men and women, boys and girls who can walk with Jesus regardless of the lies of this world.

Quote:  
-----  
"Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law." Romans 13:8

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

-----  
Such verses have become inapplicable in modern-day conditions. This is what many will say, decrying the clear teaching of the Word of God in order to save themselves some embarrassment. And such are no offense to this present world. To them the world will give praise and honor; they will never be considered a thorn in its flesh; for the world hears them and applauds them--for in them every good and self-righteous soulful quality is embodied. They have avoided the offense of the Cross of Christ!

-----  
Brother, no one is saying that these verses are "inapplicable in modern-day conditions." And I don't know anyone who is attempting to "save themselves some embarrassment" by acknowledging the possible acceptability of buying a home or car (or education, or Internet service, or phone service, or electricity, or rent, etc...) via monthly payments. But don't you think that you are being a little, uh, melodramatic by claiming that such individuals are "self-righteous" and looking for the "applause" of the world? Are you claiming that anyone who earns a degree, purchases a home via monthly payments, etc... - has attempted to "avoid the offense of the Cross of Christ?" If this is what you're trying to declare, then I have to admit that I find it just plain SILLY.

Quote:  
-----  
These are those who teach you to get a degree, to get loans, insurance, and all that stuff, to secure your life--so you avoid hardship and persecution in this present age.

-----  
Huh?!? Where did you get such nonsense? We aren't trying to avoid persecution! Speaking for myself, I want to be a

ble to provide for my family more adequately. Scoff all you want, but a college degree can open the door to a better opportunity to fulfill God's call for a man to provide for his family. If you don't get a degree, you still must find a trade. You have to educate yourself to be a fisherman, a carpenter, a mechanic, etc... This isn't to "avoid hardship and persecution." It is to simply provide for ourselves and our families and not be a burden to someone else.

Quote:  
-----These are the "judaizers" who want to make a boast in their flesh. I am not advocating laziness or irresponsibility here. But this is another spirit which has infiltrated modern churches. There is no totality to that "Christian" life, but balance. There is no persecution, but compromise. There is no love, but tolerance. There is no self-denial, but self-establishment. There are no clear-cut commandments of God, but flexible philosophies of men. And all that under the Christian banner.

-----  
Brother, you need to slow down. You are now calling those with who you disagree, "judaizers." Do you think that it is wrong to provide for your family? Do you think that it is wrong to work with your own hands? This is what we are espousing. A college degree can provide an opportunity. A recent study by the Bureau of Labor Statistics in the United States revealed that the average college degree earns individuals more than twice the income of the average high school graduate (who, in turn, earns more than a high school dropout). It is not a sin to provide more adequately for your family. In fact, it IS a sin if you do not (I Timothy 5:8).

Quote:  
-----  
I think we haven't learned to trust God for our needs. We'd rather go ahead and ask our neighbor, or parents, or the bank, or the government, when we are running out of steam. We have learned to go to God as a last measure, if everything else fails us. This doesn't mean that we should wait and do nothing (say, go to a restaurant for dinner with empty pockets and hope that we get a "free meal"). But all ways of provision that God has not approved and all means which He hasn't given should be out of the question. Yes, this may leave us empty-handed, but "will the Son of Man find faith on the earth when He returns?"

-----  
Interesting. I think that you can be right in this. However, sometimes instead of "running out of steam" (as you say), we might remember the story of Elijah running out of "STREAM." Remember how he depended upon the Lord to provide for him via ravens and a brook? This was fine for Elijah for awhile. But Elijah became used to the idea of God providing for him (with no effort or work on Elijah's part). Elijah may have enjoyed his little Ravine for years-- but the brook dried up. At this point, God spoke to Elijah to move out of the Ravine and go to a poor widow woman's house (and we know the story from there).

Today, we have many believers who depend upon God for everything. And why shouldn't we? Our God is Jehovah Jireh-- the LORD our Provider! God could turn rocks into bread for us if He wanted. He could bring fruit out of the ground and allow our oil to never run out. But we aren't in Eden anymore. We are commanded by God to work with our hands and to provide for our families. All of the great men of God in the New Testament had a trade. They were not lazy men or "career" preachers who depended upon working believers to provide for all of their needs all of the time. Peter, James and John were fishermen. Paul was a Pharisee and a tentmaker. Luke was a physician. I am sure that their careers and very lives were at the disposal of God. Are we any different? Although I have earned several degrees-- they are easily at the disposal of God! I would lay them down for Him in an instant! In fact, they are nothing to me compared with my relationship with Jesus!

Quote:  
-----  
Only a man who has no other alternative but complete dependence on God for his daily bread knows what I am talking about. For so long as we get certain support from here and there--whether it is a barn or a bank account, which we can always resort to--for what do we need to have faith? Or maybe we are just too foolish not to be taking advantage of our credentials and our intellectual prowess or all the well-paying career opportunities that flood this world?

-----  
Brother, how can you say this? I have hungered. I have been thirsty. Believe me, I have gone an entire week without food-- and not because I was fasting (I suppose that it was a "forced" fast). I just plain didn't have any money! Thanks be to God that He was able to get me through those days! I can recount days in which God took care of me in supernatural ways. I remember receiving money in an unmarked envelope that contained \$250 in it-- when I had told no one that I didn't have any food to eat! I remember sitting outside my college dorm as a second year undergraduate student. Due to a clerical aid, my financial aid was on hold and my scholarship money wasn't going to be available for two months. As a result, I couldn't use my "meal card" at the school. I prayed until 5 A.M. for an answer from God. I w

ent to my room, went to sleep, and was awakened by a call from the Financial Aid department saying that a strange governmental grant (free money) worth over \$2500 appeared in my account – and all I needed to do was go and sign that I accepted it.

I could go on and on with the times that the Lord took care of me. But you know what? I am just as satisfied with the Lord's provisions when I am NOT in need. In other words, I see my employment opportunities available via my college degrees as a means through which the Lord provides (and I, in turn, can provide for my wife). Regardless, I am content with whatever the Lord provides for me – because my life belongs to Him. I am pleased that He trusts me to provide for my wife.

Quote:

-----  
It is also interesting that taking loans and living on credit would have been absurd only a hundred or even fifty years ago in secular countries, let alone in the church. And now, when the apostolic foundations have been blown up completely, and the Word of God has been dethroned, this American phenomenon is spreading like a landslide worldwide, and has even found its "place of honor" in the "Gospel of Jesus Christ."  
-----

This isn't anything new. There were loans in the Old Testament! Even during the Exodus, the people of Israel were not forbidden to borrow or lend. Rather, they were forbidden from charging interest (Exodus 22:25). Proverbs warns against charging exorbitant interest (Proverbs 28:8). Even in the New Testament, we remember the Parable of the Talents. The ruler criticized the unrighteous servant who buried his talent, because the lord told him, "Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury." (Matthew 25:27). This is a strange parable coming from our Lord – if He thought that all borrowing and lending was "slavery."

Quote:

-----  
Some preachers are speaking against it even now. Moreover, the Word of God has not changed or evolved; the Lord still speaks through His Word to those who have ears to hear. The biggest deception here is that what you call bondage, others have embraced as liberty. To a man who has never been truly free, the concept of freedom has little meaning. But to those who have found freedom in the Lord, let them not use it too liberally.  
-----

Brother, do you not see the danger in proclaiming your opinion about this matter as indisputable? You are dismissing anyone with an opinion different from your own as being in "bondage." It even seems that you are suggesting that each of those with a different opinion "has never been truly free." That is something you should be very careful about spreading, dear brother. It seems that you are even questioning the salvation of some simply because they don't feel that buying a house or services via monthly payments is prohibited by the Scriptures.

Brother, I wonder: How do you pay for your water? How do you pay for your household gas? How do you pay for your electricity? How do you earn a living? How do you pay for Internet service? How do you pay for sanitation services? Are all of these things prepaid in your country? Or are you just as much of the "slave" that you describe as someone who buys a house, car or education via monthly payments? While these things may seem petty, they are purchased in the same type of manner (credit) as a house or car.

Call me a "slave of this world" if you want, but I am a slave of Christ. I will accept all that He provides – including the command to work for the needs of my family.

**Re: - posted by MrBillPro (), on: 2008/6/20 22:22**

All believers are in debt and will always be in debt to Jesus Christ. :-)

**Re: - posted by HeartSong, on: 2008/6/20 22:28**

We were bought for a price. He paid the price for our sin. We were purchased by His blood.

**Re: CREDIT CRUNCH, on: 2008/6/20 22:41**

What a blessing to be able to share thoughts with people who talk about Jesus! Thank you God!

If my thoughts do not please God then may one who has understanding pray that God would grant me to repent. Those who trust in him will not be put to shame.

If those who say that borrowing money and entering into contracts with men are signs of disloyalty - if they are not commended by the word of God in this regard - then what? Let them not judge the servants of Christ or impose their devotion on all.

And if I am free from restriction in the Lord Jesus to borrow money or to enter into contracts with men regardless of whether those men profess Christ or not then I am free indeed and no man should judge me. But if my brother seeks to glorify God by restraining himself in a matter of personal conscience between him and God and I offend him with my freedom - then what? I would hope to repent - having condemned myself in neglecting to love the servants of Christ.

I don't believe it is a matter of personal inward questioning though. The apostle Paul instructed "do not be planning ahead for the desires of the flesh" and in regard to money - "owe no debt"

The Lord taught not to give thought for these things. He commanded that we observe the birds and how God provides for them. The flowers don't even move except if the wind spreads their fragrance and they are beautifully clothed! How much less do they know calculus.

I deserve to be called least in his kingdom for my disobedience to these and the example it sets for others. I am not worthy to be writing these things for his servants. Please pray that God would grant my heart to be broken in repentance and not to be hardened. That he would give me a heart like Jesus.

I am in debt myself because of my own stupid anxiety! I know that the debt is not the issue as much as my lack of faith. The widow that Elisha visited was about to lose her children because of the debt of her husband. God provided for them abundantly - If God can save us from the trouble we get ourselves into then he can be trusted to provide for us so that we don't get into trouble in the first place!

A wise man is strong, Yes, a man of knowledge increases strength; For by wise counsel you will wage your own war, And in a multitude of counselors there is safety. Wisdom is too lofty for a fool; He does not open his mouth in the gate. Where there is no counsel, the people fall; But in the multitude of counselors there is safety

Without counsel, plans go awry, But in the multitude of counselors they are established.

Your testimonies also are my delight And my counselors.

I see the heart of the Lord pleasing his Father greatly in psalm 119 and it is the heart that I should have.

What about those called Amish? Does anyone know people who love Jesus and live like that? Do they do any evangelism? Maybe that's a topic for a new thread?

**Re: - posted by cnyusa, on: 2008/6/20 23:33**

Quote:

-----  
ccchhrrriiisss wrote:

I just think that we should commend those who strive to live without owing money to anyone, but we should refrain from judging those who do as "slaves." Why? Because I think that many of those same people owe money in the little things (rent, services, etc...). If we want to call someone a slave, then we should be readily able to point the finger to the man in the mirror and say the same...if the shoe fits.

-----  
Doesn't Proverbs call us "slaves" if we are borrowers?? That is not judging, maybe uncomfortable, but not judging. As far as service industry, how do you know what you owe until the service has been provided, so I don't know that utilities and such qualify as debt. Certainly if you don't pay them they do. But isn't that the only way to "Buy" those things? It seems like that argument is a stretch. And as far as rent, don't most landlords get paid for the month to come plus have a months security on top of that. (So they actually owe the renter). But cars, education, all kinds of things in our culture ca

n be bought outright with patience and cash.

A few years back when my wife and I did look at buying a house and we decided against it. I called my realtor and said " We have decided not to buy a house because I'm not comfortable borrowing the money for it." There was a silence on the other end of the phone for a while. Then she finally said with confusion "But that's the American way?!" I think we have really bought into the culture and this credit issue in America is coming crashing down and it's already hurting many believers who have been told that borrowing is just a part of life.

Anyway, I just want to really encourage others to consider those scriptures and consider paying off all you can. Praise God!

**Re: - posted by pastorfrin, on: 2008/6/21 0:19**

Rev. 13:16-18

And he causeth all, both small and great, rich and poor, free and bond, to receive a mark in their right hand, or in their foreheads: 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. Here is wisdom. Let him that hath understanding count the number of the beast: for it is the number of a man; and his number is Six hundred threescore and six.

The question comes to mind, will what you have now, in earthly possessions, keep you in Christ Jesus or cause you to fall away when the day of decision arrives?

<http://artkatzministries.org/decade-of-the-nineties-1-of-3/>

This 3 part series is a must listen for all who are looking at the issue of earthly possessions and the addiction to credit.

**Re: - posted by Miccah (), on: 2008/6/21 0:20**

Great conversation, but not a salvation issue. To make it one, in any degree, is minimizing the price that Christ paid.

Any decision about loans should be made with much praying and seeking His guidance. He will always lead us in the right direction.

**Re: - posted by BenBrockway, on: 2008/6/21 0:34**

Quote:

ccchhrrriiiss wrote:

Hi NotMe...

Quote:

I can say the same with you: I took loans to go to college, which I am now paying back--and there is a long way to go. At least the Lord delivered me in time: I quit after my third year seeing the insanity I was becoming a part of. On one hand, I am glad I finally left that path; however, I am saddened that it took me so long to realize what bondage this was--especially mentally--to live my life by such principles, which had nothing in common with the Christian faith I saw in the Word.

What are you implying? Are you implying that you should not have gone to college and earned a degree--or that you should not have taken student loans? What is the "bondage" that you are speaking of that you insist had "nothing in common with the Christian faith" that you saw in the Word?

I went to college on several scholarships after graduating from a public high school. I went on to earn two undergraduate degrees and a graduate degree. I am currently finishing my doctoral dissertation. I don't believe that I am a slave to any of these things--because I count them as dung when COMPARED to the things of God. My wife has earned a BS and a MA. Although she received several academic scholarships, she did use government guaranteed Stafford loans to pay for some of her education. However, those loans have paid off.

A college degree can open up doors of employment opportunity that cannot be opened without a degree. For instance, you can NEVER teach in an accredited school without a college degree. You could never become a doctor without a degree. You could never become an Engineer or Scientist without a college degree. If you look through the HELP WANTED section of a newspaper or through online job websites, you will notice that a great many of these require an educational background (whether a high school diploma, training or a college degree). People with degrees are paid more for less hours of work. This allows a man to provide more adequately for his family as he is commanded by the Word of God. It also allows such a man to spend more time with his family too.

I have read several posts over the years in which the poster claims that a college degree (or a degree at a "secular" college) is ungodly or unscriptural.



ral. Personally, I just don't believe the judgment upon which such an opinion (that is usually shared without an indication that it is, after all, an opinion) is based.

Quote:  
-----

You are taught to press on, to be strong, to always have your back covered. You are never put on your knees because you always muscle through everything. And if the Lord shows you mercy to put you to open shame and bring you to your knees, you are still taught to fight on and resist Him--"because through Christ you can do ALL things," even those contrary to the will of God. See how dangerous this is? But thank God He broke through that self-righteousness and showed me the idolatry and self-reliance in me. And how many a Christian is running down that same path... without raising a question. It is the trodden path and many walk in it, so why bother ask?

-----

Brother, are you speaking of yourself here? Because this was NOT my experience. If anything, my college education and the affairs of this life have taught me to follow ever more closely after the things of God. I was never in danger of "losing my faith" while attending college or working a "secular" job. If such a thing is a problem, then the problem is not college or a "secular" job; the problem is the result of a feeble relationship with Christ. I can stand in a college classroom and not only survive -- but stand as a light. The same is true regardless of circumstance -- at my "secular" job or in the grocery store. We need men and women, boys and girls who can walk with Jesus regardless of the lies of this world.

Quote:  
-----

"Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law." Romans 13:8

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

-----

Such verses have become inapplicable in modern-day conditions. This is what many will say, decrying the clear teaching of the Word of God in order to save themselves some embarrassment. And such are no offense to this present world. To them the world will give praise and honor; they will never be considered a thorn in its flesh; for the world hears them and applauds them--for in them every good and self-righteous soulish quality is embodied. They have avoided the offense of the Cross of Christ!

-----

Brother, no one is saying that these verses are "inapplicable in modern-day conditions." And I don't know anyone who is attempting to "save themselves some embarrassment" by acknowledging the possible acceptability of buying a home or car (or education, or Internet service, or phone service, or electricity, or rent, etc...) via monthly payments. But don't you think that you are being a little, uh, melodramatic by claiming that such individuals are "self-righteous" and looking for the "applause" of the world? Are you claiming that anyone who earns a degree, purchases a home via monthly payments, etc... -- has attempted to "avoid the offense of the Cross of Christ?" If this is what you're trying to declare, then I have to admit that I find it just plain SILLY.

Quote:  
-----

These are those who teach you to get a degree, to get loans, insurance, and all that stuff, to secure your life--so you avoid hardship and persecution in this present age.

-----

Huh?!? Where did you get such nonsense? We aren't trying to avoid persecution! Speaking for myself, I want to be able to provide for my family more adequately. Scoff all you want, but a college degree can open the door to a better opportunity to fulfill God's call for a man to provide for his family. If you don't get a degree, you still must find a trade. You have to educate yourself to be a fisherman, a carpenter, a mechanic, etc... This isn't to "avoid hardship and persecution." It is to simply provide for ourselves and our families and not be a burden to someone else.

Quote:  
-----

-----These are the "judaizers" who want to make a boast in their flesh. I am not advocating laziness or irresponsibility here. But this is another spirit which has infiltrated modern churches. There is no totality to that "Christian" life, but balance. There is no persecution, but compromise. There is no love, but tolerance. There is no self-denial, but self-establishment. There are no clear-cut commandments of God, but flexible philosophies of men. And all that under the Christian banner.

-----

Brother, you need to slow down. You are now calling those with whom you disagree, "judaizers." Do you think that it is wrong to provide for your family? Do you think that it is wrong to work with your own hands? This is what we are espousing. A college degree can provide an opportunity. A recent study by the Bureau of Labor Statistics in the United States revealed that the average college degree earns individuals more than twice the income of the average high school graduate (who, in turn, earns more than a high school dropout). It is not a sin to provide more adequately for your family. In fact, it IS a sin if you do not (I Timothy 5:8).

Quote:  
-----

I think we haven't learned to trust God for our needs. We'd rather go ahead and ask our neighbor, or parents, or the bank, or the government, when we are running out of steam. We have learned to go to God as a last measure, if everything else fails us. This doesn't mean that we should wait and do nothing (say, go to a restaurant for dinner with empty pockets and hope that we get a "free meal"). But all ways of provision that God has not approved and all means which He hasn't given should be out of the question. Yes, this may leave us empty-handed, but "will the Son of Man find faith on the earth when He returns?"

-----  
Interesting. I think that you can be right in this. However, sometimes instead of "running out of steam" (as you say), we might remember the story of Elijah running out of "STREAM." Remember how he depended upon the Lord to provide for him via ravens and a brook? This was fine for Elijah for awhile. But Elijah became used to the idea of God providing for him (with no effort or work on Elijah's part). Elijah may have enjoyed his little Ravine for years-- but the brook dried up. At this point, God spoke to Elijah to move out of the Ravine and go to a poor widow woman's house (and we know the story from there).

Today, we have many believers who depend upon God for everything. And why shouldn't we? Our God is Jehovah Jireh-- the LORD our Provider! God could turn rocks into bread for us if He wanted. He could bring fruit out of the ground and allow our oil to never run out. But we aren't in Eden anymore. We are commanded by God to work with our hands and to provide for our families. All of the great men of God in the New Testament had a trade. They were not lazy men or "career" preachers who depended upon working believers to provide for all of their needs all of the time. Peter, James and John were fishermen. Paul was a Pharisee and a tentmaker. Luke was a physician. I am sure that their careers and very lives were at the disposal of God. Are we any different? Although I have earned several degrees-- they are easily at the disposal of God! I would lay them down for Him in an instant! In fact, they are nothing to me compared with my relationship with Jesus!

Quote:

-----  
Only a man who has no other alternative but complete dependence on God for his daily bread knows what I am talking about. For so long as we get certain support from here and there--whether it is a barn or a bank account, which we can always resort to--for what do we need to have faith? Or maybe we are just too foolish not to be taking advantage of our credentials and our intellectual prowess or all the well-paying career opportunities that flood this world?

-----  
Brother, how can you say this? I have hungered. I have been thirsty. Believe me, I have gone an entire week without food-- and not because I was fasting (I suppose that it was a "forced" fast). I just plain didn't have any money! Thanks be to God that He was able to get me through those days! I can recount days in which God took care of me in supernatural ways. I remember receiving money in an unmarked envelope that contained \$250 in it-- when I had told no one that I didn't have any food to eat! I remember sitting outside my college dorm as a second year undergraduate student. Due to a clerical aid, my financial aid was on hold and my scholarship money wasn't going to be available for two months. As a result, I couldn't use my "meal card" at the school. I prayed until 5 A.M. for an answer from God. I went to my room, went to sleep, and was awakened by a call from the Financial Aid department saying that a strange governmental grant (free money) worth over \$2500 appeared in my account-- and all I needed to do was go and sign that I accepted it.

I could go on and on with the times that the Lord took care of me. But you know what? I am just as satisfied with the Lord's provisions when I am NOT in need. In other words, I see my employment opportunities available via my college degrees as a means through which the Lord provides (and I, in turn, can provide for my wife). Regardless, I am content with whatever the Lord provides for me-- because my life belongs to Him. I am pleased that He trusts me to provide for my wife.

Quote:

-----  
It is also interesting that taking loans and living on credit would have been absurd only a hundred or even fifty years ago in secular countries, let alone in the church. And now, when the apostolic foundations have been blown up completely, and the Word of God has been dethroned, this American phenomenon is spreading like a landslide worldwide, and has even found its "place of honor" in the "Gospel of Jesus Christ."

-----  
This isn't anything new. There were loans in the Old Testament! Even during the Exodus, the people of Israel were not forbidden to borrow or lend. Rather, they were forbidden from charging interest (Exodus 22:25). Proverbs warns against charging exorbitant interest (Proverbs 28:8). Even in the New Testament, we remember the Parable of the Talents. The ruler criticized the unrighteous servant who buried his talent, because the lord told him, "27Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury." (Matthew 25:27). This is a strange parable coming from our Lord-- if He thought that all borrowing and lending was "slavery."

Quote:

-----  
Some preachers are speaking against it even now. Moreover, the Word of God has not changed or evolved; the Lord still speaks through His Word to those who have ears to hear. The biggest deception here is that what you call bondage, others have embraced as liberty. To a man who has never been truly free, the concept of freedom has little meaning. But to those who have found freedom in the Lord, let them not use it too liberally.

-----  
Brother, do you not see the danger in proclaiming your opinion about this matter as indisputable? You are dismissing anyone with an opinion different from your own as being in "bondage." It even seems that you are suggesting that each of those with a different opinion "has never been truly free." That is something you should be very careful about spreading, dear brother. It seems that you are even questioning the salvation of some simply because they don't feel that buying a house or services via monthly payments is prohibited by the Scriptures.

Brother, I wonder: How do you pay for your water? How do you pay for your household gas? How do you pay for your electricity? How do you earn a living? How do you pay for Internet service? How do you pay for sanitation services? Are all of these things prepaid in your country? Or are you just as much of the "slave" that you describe as someone who buys a house, car or education via monthly payments? While these things may seem petty, they are purchased in the same type of manner (credit) as a house or car.

Call me a "slave of this world" if you want, but I am a slave of Christ. I will accept all that He provides-- including the command to work for the needs of my family.

-----

Most excellent points Chris!

**Re: - posted by HeartSong, on: 2008/6/21 0:39**

Quote:  
-----Great conversation, but not a salvation issue.  
-----

Oh but it is! He saves us from all bondage if we but trust and obey.

**Re:, on: 2008/6/21 1:44**

I laughed cynusa when I read about that pause on the phone and the "american way"  
In one sense the world definitely confirms that it's following its way and not God's ways. On the other hand I wish that I had faith enough that I would have compassion in my heart for people who think that way instead of just taking consolation from it. Thank you for the encouragement, truly. If it pleases God, I also will not borrow money for a "house" (mansions are what they really are).

pastorfrin my heart skipped a beat when you quoted revelation. I'm listening to the link you posted right now - he's talking about the world's reaction to the unworldly in the first minute or so and I'm excited to hear it.

I was thinking about the mark a couple hours ago in connection with all this financial talk. I wonder if there might be whole churches full of people singing worship songs in the end, all having this mark. An imaginary example:

"I LOVE Jesus, but I HAD to get the mark, what do you want me to do? DIE? I have a FAMILY to take care of. You have a family right? There's something wrong with you if you think God doesn't want you to provide for your family."

I know that sounds ugly and I think it's the kind of thing we should all expect.

**Re: - posted by Miccah (), on: 2008/6/21 2:35**

Quote:  
-----  
HeartSong wrote:  
  
Quote:  
-----Great conversation, but not a salvation issue.  
-----

Oh but it is! He saves us from all bondage if we but trust and obey.  
-----

So, God stated

**John 3:16 (NKJV)**

For God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life.....AND he who obtains no debt. ???

Love ya

:)

**Re: - posted by wta (), on: 2008/6/21 2:53**

This is a great thread with an important issue at its heart. My wife is a debt management specialist (she counsels people on how to get out of debt) and the whole credit industry is very sorted from the top down.

With that said the following verses have been used as proof text to not be in debt but unfortunately that interpretation is taken out of context...

Rom 13:1 Let every soul be subject to the governing authorities. For there is no authority except from God, and the authorities that exist are appointed by God.

Rom 13:2 Therefore whoever resists the authority resists the ordinance of God, and those who resist will bring judgment on themselves.

Rom 13:3 For rulers are not a terror to good works, but to evil. Do you want to be unafraid of the authority? Do what is good, and you will have praise from the same.

Rom 13:4 For he is God's minister to you for good. But if you do evil, be afraid; for he does not bear the sword in vain; for he is God's minister, an avenger to execute wrath on him who practices evil.

Rom 13:5 Therefore you must be subject, not only because of wrath but also for conscience' sake.

Rom 13:6 For because of this you also pay taxes, for they are God's ministers attending continually to this very thing.

Rom 13:7 Render therefore to all their due: taxes to whom taxes are due, customs to whom customs, fear to whom fear, honor to whom honor.

Rom 13:8 Owe no one anything except to love one another, for he who loves another has fulfilled the law.

This section of scripture is talking about honor and love and respect relating to authorities people in general. The following is a breakdown from the renowned theologian Adam Clark...

Rom 13:8 -

Owe no man any thing, but to love one another - In the preceding verses the apostle has been showing the duty, reverence, and obedience, which all Christians, from the highest to the lowest, owe to the civil magistrate; whether he be emperor, king, proconsul, or other state officer; here he shows them their duty to each other: but this is widely different from that which they owe to the civil government: to the first they owe subjection, reverence, obedience, and tribute; to the latter they owe nothing but mutual love, and those offices which necessarily spring from it. Therefore, the apostle says, Owe no man; as if he had said: Ye owe to your fellow brethren nothing but mutual love, and this is what the law of God requires, and in this the law is fulfilled. Ye are not bound in obedience to them as to the civil magistrate; for to him ye must needs be subject, not merely for fear of punishment, but for conscience sake: but to these ye are bound by love; and by that love especially which utterly prevents you from doing any thing by which a brother may sustain any kind of injury.

Adam Clarke's Commentary on the Bible

Adam Clarke, LL.D., F.S.A., (1715-1832)

My wife and I have done some very deep study and prayer on this very issue because ultimately it's my wife's ministry to help God's people get out of debt and by this call we need to have a very good understanding of the heart of God and His word to teach with precision. Don't get me wrong I'm not suggesting getting deep into credit is good or bad but the Lord's heart is the vital place to know for each person as individuals what is best at any given time. There were Old Testament laws for the lending and borrowing of money as has already been stated.

The Lord's church in the new testament are supposed to have all things in common (Acts 2) as this was the apostles' doctrine, of course the Lord Himself taught this principle to them so there should not be a need to borrow ever, the obvious problem is precious few have the heart to be obedient to the Lord in this matter and by this I believe we really get a working understanding of why there are so many challenges in the body, imo.

All for souls,

wta

Re:, on: 2008/6/21 6:46

Quote:  
-----cnyusa wrote:  
A few years back when my wife and I did look at buying a house and we decided against it. I called my realtor and said "We have decided not to buy a house because I'm not comfortable borrowing the money for it." There was a silence on the other end of the phone for a while. Then she finally said with confusion "But that's the American way?!" **I think we have really bought into the culture and this credit issue in America is coming crashing down and it's already hurting many believers who have been told that borrowing is just a part of life.**  
-----

Amen, brother! When it crashes down many believers who believed God blessed them with a loan, and with a degree, and with a job, may lose their "faith".

Quote:  
-----Miccah wrote:  
Great conversation, but not a salvation issue. To make it one, in any degree, is minimizing the price that Christ paid.  
-----

Every issue is a salvation issue. For if we lack the reality we profess to have--or the works--then our faith is DEAD, and our salvation is an illusion.

Our faith is not made void when we cease to believe that Jesus Christ is the Son of God. It is enough to remove the works, and our faith will be dead. That is to say, if we willingly disobey the commandments of the Lord, even if we still believed He is God and He died for our sin and that we are forgiven, still *in our deeds we deny Him*--and there is no reason to consider ourselves saved. Saved from what, by the way? On the last day He will say, "Depart from me, you workers of iniquity!"

The faith that saves is not the mere mental adherence to or the learning of some preached doctrine, but understanding that doctrine and conforming your life to it. If you lack that reality, all that general salvation talk won't profit you at all!

Re: - posted by Tears\_of\_joy, on: 2008/6/21 7:26

cnyusa wrote:  
A few years back when my wife and I did look at buying a house and we decided against it. I called my realtor and said "We have decided not to buy a house because I'm not comfortable borrowing the money for it." There was a silence on the other end of the phone for a while. Then she finally said with confusion **"But that's the American way?!" I think we have really bought into the culture and this credit issue in America is coming crashing down and it's already hurting many believers who have been told that borrowing is just a part of life.**

Brother, this is precious revelation! How far has the church fallen down that even the heathens to declare that this is **American way**, not God's way. The conviction is coming from heathen's mouths, but you have been open and sensitive to hear, understand and obey this. This should be embarrassing to the church in America.

I am writing you these words as an encouragement to you and other brothers in America who may read this and will be encouraged by your testimony to follow God's ways, from perspective of a brother who is not from America. And can clearly see what you have seen "we have really bought into the culture..." and not just in this issue, but in many, **many** others. As education, lifestyle, lifting up the system as god and many other idols, which are not made from wood and stones, but from things that are so common and accepted as "normal" and "good" in the society and the system driven by satan himself.

Brother Art Katz used to say, 'you are too american', he was american and boldly preached that and that's why he was not accepted in many places where conventional american christianity was preached. I am not american, but I will say that most of the christians in America are more americans than christians! And this is something to be considered and not lightly rejected.

Be encouraged brother, it is encouragement for me personally to see the remnant brothers in USA!

Kire

cnyusa wrote:

A few years back when my wife and I did look at buying a house and we decided against it. I called my realtor and said " We have decided not to buy a house because I'm not comfortable borrowing the money for it." There was a silence on the other end of the phone for a while. Then she finally said with confusion "**But that's the American way?!**" **I think we have really bought into the culture and this credit issue in America is coming crashing down and it's already hurting many believers who have been told that borrowing is just a part of life.**

Re: - posted by daniel- (), on: 2008/6/21 10:07

Quote:  
-----When it crashes down many believers who believed God blessed them with a loan, and with a degree, and with a job, may lose their "faith".  
-----

Hello NotMe,

I wonder, are you saying that having a degree and a good job means compromise and being a slave to this world?

I would like you to clarify the practical outworking of your views.

Daniel

Re:, on: 2008/6/21 11:06

Quote:  
-----Daniel wrote:  
I wonder, are you saying that having a degree and a good job means compromise and being a slave to this world?  
  
I would like you to clarify the practical outworking of your views.  
-----

Hello, Daniel.

I know many people who have degrees, but those degrees don't mean anything to them. The whole system of accreditation which the world has created, which is based on having the piece of paper and creating a certain good image of yourself rather than on Christlike character and the wisdom which comes from above. The truth is that our educational system is led by people who don't have the Spirit of Christ--even in most Christian institutions. Thus what they teach--namely, teaching people HOW to think, HOW to act, WHAT to value, WHAT to take for granted--is based on the basic principles of the world. It is impossible to thrive in such a place as a Christian because the yeast leavens the whole lump of dough--and being exposed to that spirit cannot leave you unscathed. It makes things that are unreal or evil seem perfectly logical and acceptable to us--because we don't know the Scriptures or the power of God, and because the Word is not made flesh in us.

I am not saying we don't need to get educated. On the contrary, we need to learn and understand the world. People perish for a lack of knowledge. We also need to work to provide for ourselves and our families. But our education and our employment are to depend on the wisdom and provision of God. What we have in the secular educational system (public schools, colleges, etc.) is incompatible with being taught by God. There is just so much chaff to separate, so much worldly wisdom to beware of, so that pursuing a degree as a prerequisite for getting a better-paying job usually involves such compromise with our conscience and the Word that when we have graduated, people's spiritual condition is usually worse than in the beginning. The influence is so pervasive and comprehensive... So we need to test everything in light of the Word--not just people's or our teachers' words, but also their motives and their actions--and to cling to that which is good

. But if those teachers are ungodly people or Christians who in deed deny the Lord who bought them, we are promised to become like them. For it is written:

"And He spoke a parable to them: "Can the blind lead the blind? Will they not both fall into the ditch? A disciple is not above his teacher, but everyone who is perfectly trained *will be like his teacher*" (Luke 6:39-40).

If we have ungodly or backslidden or heretical teachers, we are promised to become like them... unless we choose to not be taught by them. Especially for a young person who is not well-versed in the Word and hasn't matured in the Lord, such a course of study can be very detrimental.

I was very young in the faith when I entered college, and it wasn't until two years later when I saw the fruit of everything I was learning there. And the Lord gave me the eyes to see how everything that I was taught, although it purported to be wise and good, in reality subverted everything God was teaching me at the time. So I distanced myself from many fields of study and programs and people and organizations, which I saw as enemies of the Lord... In the end I realized that there were two distinct paths which I had to choose between: either to bow down to the Lord and His Word alone, or to also allow the wisdom of the world a place in my heart, to give it undue authority--which I knew was idolatry. So although I was very close to graduating, I could continue no further. I saw that everything I was being taught (I pursued a degree in the humanities) was subsumed in lies and ungodliness. I also saw that being a part of the class discussions and writing the assigned papers meant compromise--for I was endorsing a certain philosophy of education and mode of thinking and living which was opposed to the Lord at its core. And that only to get the desired degree, so I could get the better job... And then I understood that this path of compromise was only the beginning. Had I gotten the diploma this way, I was in fact saying it was good. The next step was to get a job, a house, a car, perhaps a higher degree--all of which things were BUILT UPON the same system and the same wisdom of this world which all lay in the hands of the enemy. And yes, there was persecution and much resistance, especially from people in the churches (like Chris here on SI and many, many others), to the point that most everyone said, "You need to get your diploma. What are you going to do without it?" But even though I was alone, I could not deny my Lord. I have never regretted my decision.

Now what I studied were humanistic disciplines. But even the science classes weren't very different. For in my teachers' worldview there was no God. And even those who claimed to be Christians didn't seem to know the God of the Bible, the God that I knew and tried to serve. You can't imagine how much I wrestled... Weeks, months. I went back and forth, vacillating between the two alternatives... I was so discouraged at times. I fell into weeks of rebellion against the Lord. I lost my faith almost. But in the end the Lord was so gracious to me, and He had so changed my heart, that it was impossible for me to stay there and complete what I had begun.

Now there is a difference between learning and being brainwashed, between being taught by God and having your head stuffed by people, in their way and in their timing, according to their prescriptions and rules. The first is liberty and life; the second is bondage and death.

So you may ask: how about getting a job then, if I have no education? There are so many layers of our disobedience in these last days. First we must be separated from the world before we can be priests and kings unto God. We must be disenchanted with the glamor of the world, from its dreams and pursuits. We are to be a nation!!! Not lone Christians here and there, but a COMMUNITY, which alone is able to grow into the fullness of Christ. This cannot happen if we are scattered in the cities of the world, each having turned to his own way. We have become individualists, but this never was the Lord's intention: "That they may be one as We are one" He said. And how can such unity be born out of the fragmentation, isolation of our lives? When we spend most of our time with the people of the world, talk about the things that interest the world, do the things that the world enjoys, etc., and have become totally estranged as a *community*--which I can say the modern church hardly is--from the purposes of the kingdom of God. We have not sought after His kingdom first and His righteousness, but we have run like Gentiles after other things.

I won't have the time to finish this now. There is so much more I can add. I wrote about what we shouldn't be and do, but there is so much we should. The end of the matter is: if the Lord LEADS you and ALLOWS you to study something as a PART OF HIS PURPOSE FOR YOUR LIFE, go ahead with it. But if your education or your job leads you into confusion and compromise, and separates from the perfect will of God, do sacrifice it.

There are so many practical skills I could have learned in the five years I spent in colleges with which to make a living. But the first shall be last and the last shall be first.

Slavyan

Re: - posted by daniel- (), on: 2008/6/21 11:25

Quote:

-----I know many people who have degrees, but those degrees don't mean anything to them.  
-----

Quote:

-----if the Lord LEADS you and ALLOWS you to study something as a PART OF HIS PURPOSE FOR YOUR LIFE, go ahead with it. But if your education or your leads you into confusion and compromise and separates from the perfect will of God, do sacrifice it.  
-----

Hello NotMe,

thanks for your post. I understand your view and agree with a lot of it. You said many good things. The problem is that the way you are writing here seems to imply that everyone here who is pursuing a diploma or degree or something that is found in this 'world' is in fact compromised.

You yourself wrote that you know people who have diplomas but they mean nothing to them.

Please give the brothers and sisters here a fair dealing and do not declare someone as 'less holy' or 'compromised' or even 'not saved' simply because he writes about his studies or his college.

Having said that I do agree with your last post to me and I am finding myself in a struggle in my 'christian' workplace, too, where I see the people acting and being dishonest. I feel tormented for being involved in that.

God bless,  
Daniel

Re: - posted by Tears\_of\_joy, on: 2008/6/21 13:30

Dear Daniel, we should also not forget that we are talking these subjects in the light of the perilous end times that are upon us, and in the light of the times when "heathens rage" and "the kings of the earth set themselves, and the rulers take counsel together, against the LORD". And if they are gathering against our Lord, how much more against His children on earth.

We are heading the greatest persecution in the history, as the Word says "such as was not since the beginning of the world to this time, no, nor ever shall be"

Joh 15:20 Remember the word that I said unto you, The servant is not greater than his lord. If they have persecuted me, they will also persecute you; if they have kept my saying, they will keep yours also.

The ways and means, how our faith to be destroyed by the enemy are unlimited. And the most dangerous are those that are "normal" way of living, learning, acting, speaking, earning money, but normal for who? For the satanic system in which we are living, or normal according to the principles of God? Also other question was raised are we married or not, do we have house or not, as the principles of God are relative and changeable and dependent to *our* situation and circumstances. God forbid!

I should say that I have an university "degree", but I will tell you that the day when I took that paper in my hands, I was about to vomit. My spirit received it as a piece of paper that I should be very careful with, and if it is required from me I would tear it with gladness.

This sickness in my spirit was because of the reason that I know fellows who have sold their souls to the devil for this piece of paper. And not only for this moment of receiving it, but for what this paper will bring them in the future, "better paid job" - i.e. this paper is becoming a god that will provide you a "good living" or that will take care for your living and your bread in the future. And there is no need to mention that many has sold their souls for the pleasures and luxuries of the f



lesh that this world (satan) will offer them through this piece of paper (which Paul calls rubbish)

Brother Slavyan said something very important,

Quote:  
-----There is just so much chaff to separate, so much worldly wisdom to beware of, so that pursuing a degree as a **prerequisite** for getting a better paying job  
-----

Note the word **prerequisite**. Also check ([http://www.sermonindex.net/modules/newbb/viewtopic.php?mode=viewtopic&topic\\_id18844&forum48&start60&viewmode=flat&order0#184249](http://www.sermonindex.net/modules/newbb/viewtopic.php?mode=viewtopic&topic_id18844&forum48&start60&viewmode=flat&order0#184249)) this post and note the word "trusted". (of course if you ask many of today's christians they will tell you that they don't 'trust' in their 'paper', but it is not what we say and what are doctrines are, but what we live and how we live, this is what it matters. Our only hope is in Him, Who is not dependant on our human abilities to take care for our bread. And mostly He chose to use is:

1Co 1:28 And base things of the world, and things which are despised, hath God chosen, yea, and things which are not, to bring to nought things that are:

1Co 1:29 That no flesh should glory in his presence.

Only in this He receives the glory, in every other human ways where the flesh is boasting, the glory is ours, but also the shame one day.

Also

([http://www.sermonindex.net/modules/newbb/viewtopic.php?mode=viewtopic&topic\\_id18844&forum48&start70&viewmode=flat&order0#184351](http://www.sermonindex.net/modules/newbb/viewtopic.php?mode=viewtopic&topic_id18844&forum48&start70&viewmode=flat&order0#184351)) this is very important on these subjects.

Maybe this is for other thread, but it is worthy to be mentioned that most of today's universities are simply workshops of satan for brainwashing and teaching his doctrines, principles, values, mainly for the purpose of entering them *once for all* in his net from which is very difficult to be snatch out, but it is not impossible with the Lord, if there is repentance from the side of man. And of course the second purpose is making a world order the army of different kind of peoples, profiles and profession, that are used in direct rebellion toward our Lord, that we are witnessing every day. Even they will want to fight against Him one day. But:

Isa 2:11 The lofty looks of man shall be humbled, and the haughtiness of men shall be **bowed down**, and the LORD **alone** shall be exalted in that day.

Isa 2:12 For the day of the LORD of hosts shall be upon every one that is proud and lofty, and upon every one that is lifted up; and he shall be brought low:

I will quote ([http://www.youtube.com/watch?v=Lq\\_tcyPV7Vg](http://www.youtube.com/watch?v=Lq_tcyPV7Vg)) brother Voddie Baucham when he said:

"If we continue to send our children to Caesar for education, we need to stop being surprised when they come at home as romans."

This cannot be more true, because if we say that this is not true, then we must say also that the Lord's words are not true:

Luk 6:40 "A pupil is not above his teacher; but everyone, after he has been fully trained, **will be like his teacher**."

And if you say that you are *never* in danger allowing satans teachers to train you, then that means you *are* already their student and won by them.

And when we know this, then how much more we should be *careful* of our participation in the enemies plans and system in this world that is in direct rebellion toward our God. And how much more to be careful borrowing money from the rotten system in which we are living that is creation of the devil. The moment when we think that we have "right" to use this benefit from our system and that we gain something (house, car), it is happening the very opposite, we lose the most pre

cious things that are from God (our faith, our freedom in Him) and we receive slavery to the lender as the Word says:

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

That's why I so much appreciate what our brother shared about George Muller:

Quote:  
-----I am a big Fan of George Mueller. And had I learned of him before college, I don't believe I would have taken any student loans, better to not go at all... Anyway, I remember one story of Mr. Mueller returning money to a woman who gave to his orphanage work, he returned the money when he found out she had some debt. If that was a normal practice many of us would be disqualified to give.  
-----

What an encouragement is this giant of faith. And not just he, but "we have so great a cloud of witnesses surrounding us".

In these last days and hours, and in days of the greatest apostasy, let us provoke ourselves unto more faith and in **real** trust in our Heavenly Father.

Kire

**Re: - posted by Tears\_of\_joy, on: 2008/6/21 13:41**

I highly recommend this message by Art Katz:

**The Tower of Babel**

<http://www.sermonindex.net/modules/mydownloads/singlefile.php?lid=12182>

**Re: - posted by Miccah (), on: 2008/6/21 15:17**

NotMe wrote:

Quote:  
-----  
The faith that saves is not the mere mental adherence to or the learning of some preached doctrine, but understanding that doctrine and conforming our life to it. If you lack that reality, all that general salvation talk won't profit you at all!  
-----

Agreed.

**Re:, on: 2008/6/23 8:07**

Ya know... if we would all just give a lot more money to Robert Tilton God would in return give us money by the truckload in order to pay off our debts and live in mortgage free mansions.

So get your check books out!

(tongue planted firmly in cheek)

Krispy

**Re: - posted by death2self (), on: 2008/6/23 11:39**

Being a proud and self-sufficient American, has led me into debt. When we get in a tight spot, will I trust God and obey Him or will I deliver myself?

It's been a significant area of sin and repentance in my own heart. Jesus said that if I sought his kingdom and his righteousness then everything else would be given to me. Nothing in the kingdom of God is earned.

It's literally taken years of pounding by the Holy Spirit to be convicted of self-sufficiency. It's such a natural way for many of us and we're told it's a virtue. Learning how to stand on God's promises and wait for His deliverance is quite a painful process.

Here's a verse that I've read countless times as I've tried to deliver myself and light my own fires (from Isaiah 50).

**But now, all you who light fires and provide yourselves with flaming torches, go, walk in the light of your fires and of the torches you have set ablaze. This is what you shall receive from my hand: You will lie down in torment**

This is what debt has been to me. Much torment...

I'm not implying that the Lord is not faithful to deliver, He certainly is but when we light our own fires we have to remember the torment, so we don't repeat it. I've created my share of Ishmaels by not waiting on God, but by God's grace those days are behind me...

I'm not casting stones at anyone here but am simply sharing what the Lord has been showing me...

I have a dear brother, a young pastor who waited on God and will be graduating in the fall with a Master's degree from MIT. The Lord has carried Him but He wouldn't have gone if the Lord hadn't made a way. He wasn't looking for a way to become somebody in the world but this is the path the Lord chose for Him.

May we be willing to follow His path, wherever that may take us.