

## Sabbath School Lesson #5 – Dealing With Debt – 28 January-3 February 2023

**C**hrist would have us avoid debts. The wiseman says, “The rich ruleth over the poor, and the borrower is servant to the lender” (Proverbs 22:7). Are there Bible principles by which we can escape being trapped into debts? “One who is in a hurry to be rich will not go unpunished” (Proverbs 28:20); “Getting treasures by a lying tongue is the fleeting fancy of those who seek death” (Proverbs 21:6); “The borrower is servant to the lender;” and “To guarantee loans for a stranger brings trouble, but there is safety in refusing to do so” (Proverbs 11:15). With these principles, why are Adventists in debts just as non-Adventists are? “Yet even of those who appreciate the value of these qualities and acknowledge the Bible as their source, but few recognize the principle on which they depend. That which lies at the foundation of business integrity and true success is recognition of God’s ownership. As the Creator of all things, He is the original proprietor. We are His stewards. All that we have is a trust from Him, to be used according to His direction” – Ellen G White {TEd 83.2}.

**Sunday: The Debt Problems** – Considering that debts are incurred by borrowing, what is the desire of the Lord for His people, should we be borrowers? “The Lord shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: and thou shalt lend unto many nations, and thou shalt not borrow” (Deuteronomy 28:12). One reason we do not see this fulfilled in our lives is we do not intend to hold our wealth for the cause of God who owns everything. If the Lord chooses to prosper the work of my hands, and I hold it all subject to His order, I do well. Paul tells Timothy: “That they do good, that they be rich in good works, ready to distribute, willing to communicate” (1 Timothy 6:18). Let us not get the idea that it is a sin to be rich or to make money. One of the very best men spoken of in the Bible, Job, was exceedingly rich; so was Abraham. God attached no reproach to either because of it. Paul says: “Not slothful in business, fervent in spirit, serving the Lord” (Romans 12:11). These are necessary qualifications to please the Lord. If a man is not slothful in his business, and has the faculty of turning goods into money, where is the sin? Not in the making of it, but in trusting in the wealth after it is accumulated. “Godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment, let us be therewith content. But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition” (1 Timothy 6:6-9). It is not they who are rich, but they who want to be, those who set their heart upon accumulating riches, that fall into temptation and the snares of the debt problem. Let every Seventh-day Adventist make as much money as possible, honourably, and honestly, but hold every additional penny above that which is necessary for personal wants, subject to God’s call. If everyone acted in spirit of contentment, the cause of God would go forward with a power never yet witnessed.

**Monday: Following Godly Counsel** – If God uses the faculty of some to accumulate means for distribution to others, would it not be foolish for such one to hoard the wealth? It is not sin to make money, but it is sin to put our trust in it, and to accumulate for our own personal comfort and aggrandizement, instead of casting our bread upon the waters, that we may find it after many days (Ecclesiastes 11:1). ‘But,’ says one, ‘I must lay up something for my children.’ It is far better to teach them to make a living for themselves, and not to rely upon the money you may leave to them. “Then I saw that wisdom excelleth folly, as far as light excelleth darkness. The wise man’s eyes are in his head; but the fool walketh in darkness: and I myself perceived also that one event happeneth to them all. Then said I in my heart, As it happeneth to the fool, so it happeneth even to me; and why was I then more wise? Then I said in my heart, that this also is vanity. For there is no remembrance of the wise more than of the fool for ever; seeing that which now is in the days to come shall all be forgotten. And how dieth the wise man? as the fool. Therefore I hated life; because the work that is wrought under the sun is grievous unto me: for all is vanity and vexation of spirit. Yea, I hated all my labour which I had taken under the sun: because I should leave it unto the man that shall be after me. And who knoweth whether he shall be a wise man or a fool? yet shall he have rule over all my labour wherein I have laboured, and wherein I have shewed myself wise under the sun. This is also vanity” (Ecclesiastes 2:13-19). To leave a child a

competence really causes him to slight the faculties with which God endowed him, and which God intends shall be used to His honour and glory. Is it not, then, better for a man to distribute personally the surplus means which God permits him to acquire, in a manner that will be pleasing and acceptable to the Lord, than to leave it to another who may in time become a fool and dissipate it? And even if the recipient does keep the amount intact, the almost universal rule is that wealth never goes beyond the fourth generation. Is it not the wisest course, then, to teach the children to become independent of all such chances? Such a course would leave one free to use the surplus means as God calls for it, and all danger of misapplication after death, by chicanery of lawyers or heirs, would be avoided. The Bible teaches the necessity of distribution while living, not leaving to others to do this after we die.

**Tuesday: How to Get Out of Debt** – What 7 steps can a Christian take to get out of debt? 1. Return tithe and offerings: “Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove Me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it” (Malachi 3:10). 2. Pay taxes due to kings: “Submit yourselves to every ordinance of man for the Lord's sake: whether it be to the king, as supreme; or unto governors, ... For so is the will of God, ... Fear God. Honour the king” (1 Peter 2:13-17). 3. Pay back your debts: “The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth” (Psalms 37:21). 4. Be not enslaved by debts: “The rich ruleth over the poor, and the borrower is servant to the lender” (Proverbs 22:7). 5. Be not surety for debts: “He that is surety for a stranger shall smart for it: and he that hateth suretyship is sure” (Proverbs 11:15); “A man void of understanding striketh hands, and cometh surety in the presence of his friend” (Proverbs 17:18). 6. Be not a sluggard: “The soul of the sluggard desireth, and hath nothing: but the soul of the diligent shall be made fat” (Proverbs 13:4). And 7. Give instead of receiving: “Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again” (Luke 6:38).

**Wednesday: Surety and Get-Rich-Quick Schemes** – What rightly says the Lesson writer? ‘Sometimes a fellow church member will come to you and ask you to cosign. Your response should be: “The Bible says I should never do that.” Please understand that the Bible encourages us to be helpful to those in need, but we should not become responsible for their debts.’ What says the wiseman? “My son, if thou be surety for thy friend, if thou hast stricken thy hand with a stranger, Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth” (Proverbs 6:1-2); “He that is surety for a stranger shall smart for it: and he that hateth suretyship is sure” (Proverbs 11:15); bluntly: “A man void of understanding striketh hands, and cometh surety in the presence of his friend” (Proverbs 17:18); “Be not thou one of them that strike hands, or of them that are sureties for debts” (Proverbs 22:26). What says EGW? ‘I was directed to these texts: Proverbs 22:26: “Be not thou one of them that strike hands, or of them that are sureties for debts.” Proverbs 11:15: “He that is surety for a stranger shall smart for it: and he that hateth suretyship is sure.” Unfaithful stewards! They pledge that which belongs to another, — their heavenly Father, — and Satan stands ready to aid his children to wrench it out of their hands’ {1T 200.1}.

**Thursday: Term Limits and Borrowing Points** – What was the term limit for loans from fellow Israelite? Seven years and if not repaid it was written off (Deuteronomy 15:1-5). In the directions God gave Israel, if a brother among the people of God were poor, the others were to lend him money without interest: “And if thy brother be waxen poor, and fallen into decay with thee, then thou shalt relieve him, yea, though he be a stranger, or a sojourner; that he may live with thee. Take thou no usury of him, or increase: but fear thy God; that thy brother may live with thee. Thou shalt not give him thy money upon usury, nor lend him thy victuals for increase. I am the Lord your God, which brought thee forth out of the land of Egypt, to give you the land of Canaan, and to be your God” {Leviticus 25:35-38}. The term limit of seven years only applied to borrowing among brethren, “Of a foreigner thou mayest exact it again: but that which is thine with thy brother thine hand shall release” (Deuteronomy 15:3). It is no surprise that people have loans for 25 to 40 years for home purchases, as those are loans from foreigners, not regulated by seven years, which we do well to avoid.