

a Bible Lesson from MATTHEW 5:3-12:

ON THE CRUSHING CONSEQUENCES OF DEBT

Robert Baral
2/01/2008 AD

TABLE OF CONTENTS

I. INTRODUCTION

II. DEBT LINGERS

III. DEBT CAUSES WORRY AND STRESS

IV. DEBT CAUSES DENIAL OF REALITY

V. DEBT LEADS TO DISHONESTY

VI. DEBT IS ADDICTIVE

VII. DEBT IS PRESUMPTUOUS

VIII. DEBT DEPRIVES GOD OF CHANCES TO SAY NO OR A BETTER MEANS

IX. DEBT IS A MAJOR LOSS OF OPPORTUNITIES

X. DEBT ROBS THE KINGDOM OF GOD OF OUR TITHES AND ALMS

XI. IN CONCLUSION

XII. REFERENCES

I. INTRODUCTION

What are the consequences when debt lingers and gets out of control? The consequences can be crushing! And a life lived under the crushing consequences of debt is certainly NOT the kind of life that The Lord desires His people to have! The promises of our Lord JESUS CHRIST to those who love Him and seek His face at The blessed Cross we may find for instance in The Sermon on The Mount.

The consequences of debt-laden life are these: 1) Debt lingers; 2) Debt causes worry and stress; 3) Debt causes denial of reality; 4) Debt leads to dishonesty; 5) Debt is addictive; 6) Debt is presumptuous; 7) Debt deprives GOD of the chance to say no or to provide through a better means; 8) Debt is a major loss of opportunity; 9) Debt ties up resources and makes them unavailable for The Kingdom of GOD.¹

The blessed alternative to all these crushing consequences of debt is to live GOD's Way, as in MATTHEW 6:33, "But seek ye first The Kingdom of GOD, and His righteousness; and all these things shall be added unto you!"² So The Lord teaches us in The Beatitudes in MATTHEW 5:3-12:

³ Blessed are the poor in spirit: for theirs is The Kingdom of Heaven.

⁴ Blessed are they that mourn: for they shall be comforted.

⁵ Blessed are the meek: for they shall inherit the earth.

⁶ Blessed are they which do hunger and thirst after righteousness: for they shall be filled.

⁷ Blessed are the merciful: for they shall obtain mercy.

⁸ Blessed are the pure in heart: for they shall see GOD.

⁹ Blessed are the peacemakers: for they shall be called the children of GOD.

¹⁰ Blessed are they which are persecuted for righteousness' sake: for theirs is The Kingdom of Heaven.

¹¹ Blessed are ye, when men shall revile you, and persecute you, and shall say all manner of evil against you falsely, for My Sake.

¹² Rejoice, and be exceeding glad: for great is your reward in Heaven: for so persecuted they the prophets which were before you.³

II. DEBT LINGERS

When those material things we have obtained by credit no longer give pleasure, are broken, out-of-date or no longer exist, often we continue to pay the interest – not uncommonly no even touching the borrowed principal owing - for those things. We read in HEBREWS 13:5-6, "Let your conversation be without covetousness; and be content with such things as ye have: for He hath said, I will never leave thee, nor forsake thee. So that we may boldly say, The Lord is my Helper, and I will not fear what man shall do unto me!"⁴

¹ 1, Alcorn, "Money, Possessions and Eternity," 9 consequences of a debt-laden lifestyle, p 314-315.

² 2, KJV, MATTHEW 6:33.

³ 2, KJV, MATTHEW 5:3-12.

⁴ 2, KJV, HEBREWS 13:5-6.

The allure of debt is to entice men with covetousness, that they might steal what is not theirs, nor what they have rightfully earned with clean and honest money. Our lives should be a testimony, not that “The credit card company is my helper,” but that “The Lord – and Him alone – is my Helper!” That which our earnings, uprightly obtained, may purchase, with that we should be content. This is why the ancient Church Catechism teaches, “My child, do not be money-lovers, nor vainglorious. For out of these, thefts are born!”⁵

Rather, let us be free in CHRIST, that we may receive this blessing, as in MATTHEW 5:3, “Blessed are the poor in spirit: for theirs is The Kingdom of Heaven!”⁶

III. DEBT CAUSES WORRY AND STRESS

The greater the debt load that we carry, the greater the worry and stress upon our lives and families, often just to make the interest payments on purchases – let alone to pay of the borrowed amount! But what does our Saviour say? Do not be forever running after things of this world, nor forever worrying about what you shall eat, or what you shall wear! GOD knows your needs of the flesh and He will provide for those who seek Him.

Instead, as JESUS says to us in MATTHEW 6:33, “But seek ye first The Kingdom of GOD, and His righteousness; and all these things shall be added unto you!”⁷ Shall a man be wealthy in spiritual riches in this life? Then let him mourn his self-enslavement to debt for vain things of the flesh, and the absurd worries and stresses they bring!

Let us seek comfort in The Lord, serving Him, rather than debt and its evils. As Clement of Alexandria says of true wealth that fades not away, “It is not scanty means that ever constitute poverty, but greed. The good [and godly] man, being freed from this, will... be rich” in The Consolations of CHRIST!⁸

Rather, let us be free of needless earthly worries and foolish self-inflicted stress, that we may receive this blessing, as in MATTHEW 5:4, “Blessed are they that mourn: for they shall be comforted”⁹

⁵ 3, Dictionary of Early Christian Beliefs, entry “Materialism,” p 440, 4th entry. “Didache (c. 80-140, E), 7.378.”

⁶ 2, KJV, MATTHEW 5:3.

⁷ 2, KJV, MATTHEW 6:33.

⁸ 3, Dictionary of Early Christian Beliefs, entry “Materialism,” p 440, 7th entry. “Clement of Alexandria (c. 195, E), 2.352.”

⁹ 2, KJV, MATTHEW 5:4.

IV. DEBT CAUSES DENIAL OF REALITY

When the material things we possess is obtained by borrowed money, we are living a lie – a denial of reality – thinking that we in fact own those financed things, when in fact we do not. And when we can no longer make even the interest payments on the debts we've secured to by the things of the world, we face their repossession. Worse, we face destruction of our integrity, our relationships and our credibility.

That we might understand the nature of lust and pride which tempt men into serving debt as their god, and at the same time denying that they are doing so, Saint John spells out for us 3 common snares in I JOHN 2:16, "...the lust of the flesh, the lust of the eyes, and the pride of life," none of which are of our Father in Heaven.¹⁰ Of "the lusts of the flesh," Matthew Henry identifies as "...subjectively, the humour and appetite of indulging fleshly pleasures; and, objectively, all those things that excite and inflame the pleasures of the flesh. This lust is usually called luxury."¹¹

Of "the lust of the eyes," this is the inordinate delight "...with treasures; riches and rich possessions are craved by an extravagant eye; this is the lust of covetousness."¹² Of "the pride of life," this is the "...vain mind [which] craves all the grandeur, equipage, and pomp of a vain-glorious life; this is ambition, and thirst after honour and applause. This is, in part, the disease of the ear; it must be flattered with admiration and praise."¹³

Rather, let us be free of the unreal dream of fulfillment in things of the world, that we may receive this blessing, as in MATTHEW 5:5, "Blessed are the meek: for they shall inherit the earth!"¹⁴

V. DEBT LEADS TO DISHONESTY

What lengths of deception even the saints of GOD often go to, in order to maintain possession – and possess even more! – when they can not make their interest payments on debt, let alone repay the principals owing! Many are forever sending a little bit of payment here, a little bit of payment there, trying to keep all the creditor wolves at bay, and lying to them all that they will make good the debt.

Some men are driven to lie to obtain even more money on credit, just to keep the consequences of bankruptcy at bay. Others even deceive themselves into thinking that theft, little and big, is justified for such ends! Now money in of itself is not evil, for it can be put to great good for The Kingdom and the needy. Bu when wealth becomes the false god of mammon, then it beacons men to follow it to Hell! As Saint Tertullian says,

¹⁰ 2, KJV, I JOHN 2:16.

¹¹ 4, Matthew Henry Notes, I JOHN 2, Verses 12-17, II., 2., (1), v. 16.

¹² 4, Matthew Henry Notes, I JOHN 2, Verses 12-17, II., 2., (2), v. 16.

¹³ 4, Matthew Henry Notes, I JOHN 2, Verses 12-17, II., 3., v. 16.

¹⁴ 2, KJV, MATTHEW 5:5.

“How will we make friends with mammon, if we love it so much as not to put up with its loss? We will perish together with the lost mammon!”¹⁵

But when wealth becomes a man’s god, as it is written, it is then truly “the root of all evil,” as Saint Paul says in I TIMOTHY 6:9-10, “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. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows!”¹⁶

Rather, let us be free of the dishonesty, deceit and wickedness that arises from enslavement to debts of the world, that we may take hold of this blessing, as in MATTHEW 5:6, “Blessed are they which do hunger and thirst after righteousness: for they shall be filled!”¹⁷

VI. DEBT IS ADDICTIVE

It is a nearly universal phenomenon of those who learn to seek passing satisfactions of the world with debt, that the more the finance for these transient ends, the more they borrow for further passing things of the world! As with drug and alcohol addiction, more and more is needed to provide the same level of transient comfort. But the more we borrow, the less we are able to sustain.

And each dose of financed getting produces less and less satisfaction, for the cloud of darkness of accumulating debt grows larger and larger over their heads! Therefore well does Moses set down The First Commandment for us in EXODUS 20:2-3, “I am The LORD thy GOD, which have brought thee out of the land of Egypt, out of the house of bondage. Thou shalt have no other gods before Me!”¹⁸

As The Catechism of The Catholic Church warns, Christian Morality “...requires respect for the life of the body, [but] it does not make it an absolute value. It rejects a neo-pagan notion that tends to promote the cult of the body, to sacrifice everything for its sake, to idolize physical perfection...” and endless possessions to serve its vanity.¹⁹ CHRIST calls His people to possess “the virtue of temperance [which] disposes us to avoid every kind of excess” of the world.²⁰ Christian Liberty lived fully in The Lord includes being free of the addictions of debt and the love of money!

¹⁵ 3, Dictionary of Early Christian Beliefs, entry “Materialism,” p 440, 10th entry. “Tertullian (c. 200, W), 3.712.

¹⁶ 2, KJV, I TIMOTHY 6:9-10.

¹⁷ 2, KJV, MATTHEW 5:6.

¹⁸ 2, KJV, EXODUS 20:2-3.

¹⁹ 5, Catechism of The Catholic Church, # 2289, p 611.

²⁰ 5, Catechism of The Catholic Church, # 2290, p 611.

Rather, let us be free of the destructive addictiveness to the false idols of our vain imaginations that are fed by debt and the passing things that it buys, that we may take hold of this blessing, as in MATTHEW 5:7, “Blessed are the merciful: for they shall obtain mercy!”²¹

VII. DEBT IS PRESUMPTUOUS

Does not The Lord declare to us, as in HABAKKUK 2:4, “Behold, his soul which is lifted up is not upright in him: but the just shall live by his faith?”²² But to mortgage our future earnings and assets, which we do not yet possess and may well never have, to buy passing things of the world in the present is the height of presumption. For we do not know what the future holds for us. Only GOD knows our future.

We are called, not to build our lives upon the shifting sands of our own imaginations, but upon The Solid Rock of GOD’s Word. It is only The Word of GOD Incarnate, JESUS CHRIST, Who delivers men from the temptations of presumption. To sell our lives to debt and then demand that GOD deliver us, according to our sinful wills and so that we may continue to serve other gods, is the sin of “presumption.” So also is selling our lives to debt and then demand that either we ourselves or other men can and should deliver us.

So The Catechism of The Catholic Church warns us, “Either man presumes upon his own capacities, hoping to be able to save himself without help from On High; or he presumes upon GOD’s Almighty Power or his Mercy (hoping to obtain His forgiveness [and deliverance] without conversion and glory without merit.”²³ Both roads are cursed paths to needless sorrow, slavery and damnation!

Rather, let us be free of the presumptions upon which the shifting sands of incessant borrowing is built, and lean instead upon The LORD daily and His will for us, so that we may take hold of this blessing, as in MATTHEW 5:8, “Blessed are the pure in heart: for they shall see GOD!”²⁴

VIII. DEBT DEPRIVES GOD OF CHANCES TO SAY NO OR A BETTER MEANS

When we seek things of The LORD in prayer related to financial matters, He at times will bring His Providence to provide the funds necessary to grant us our petitions. But at other times, his Providence denies us the funds needed to secure our desires. But when we obtain by the pretended means of debt to obtain by our own means those things we desire in our hearts, we rebelliously make ourselves deaf to The Voice of The LORD’s Providence!

²¹ 2, KJV, MATTHEW 5:7.

²² 2, KJV, HABAKKUK 2:4.

²³ 5, Catechism of The Catholic Church, # 2092, p 563.

²⁴ 2, KJV, MATTHEW 5:8.

We in effect say, “LORD, no matter what Your will is for me and my family, I declare it will be my will that shall be done!” The question is in truth, whom shall we serve, The Lord or our bankers? What does CHRIST tell the Samaritan woman at the well? He offers, not drink of passing physical waters that do not quench the thirst of life, but Eternal Spiritual Waters that fill the soul fully!

Pointing first to a mere physical well of water, JESUS says in JOHN 4:13-14, “...Whosoever drinketh of this water shall thirst again: But whosoever drinketh of The Water that I shall give him shall never thirst; but The Water that I shall give him shall be in him a well of Water springing up into Everlasting Life!”²⁵ Like the woman at the well, we should likewise answer, “Lord, give me also This Living Water of Life in Thee!”

Rather, let us be free from the needless warfare of struggling daily to impose our will above that of GOD’s in our lives, learning instead to listen for The Providence of GOD’s Peace, that we may take hold of this blessing, as in MATTHEW 5:9, “Blessed are the peacemakers: for they shall be called the children of GOD”²⁶

IX. DEBT IS A MAJOR LOSS OF OPPORTUNITIES

Financing debt with our interest payments means that is money that we have closed off from doing good. It is money that is not tithed to The Church. It is money that is not given as Alms to the needy. It is money that is not used to store up for ourselves Eternal Treasures in Heaven. As Randy Alcorn observes, “Perhaps the greatest tragedy of debt is that it results in diminished giving, loss of opportunity to help others and the loss of eternal rewards!”²⁷

The money that GOD equips us to be able to earn in life should go first to being given back to Him. The firstfruits - The Tenth Part, The Tithe – belong to He Who is The Giver of all good. Often those lost in crushing debt cut GOD’s Portion out first to maintain their lives of borrowed deceit! Charitable giving for the needy is out of the question.

Soon The LORD Himself is often forgotten because those enslaved to debt set up things of the world as their false gods. As the prophet says in ISAIAH 2:8-9, “Their land also is full of idols; they worship the work of their own hands, that which their own fingers have made: And the mean man boweth down, and the great man humbleth himself: therefore [O LORD] forgive them not!”²⁸

Rather, let us keep ourselves free of inordinate debt, that the money and possessions with which The Almighty blesses us with may be employed for The Kingdom of GOD – The Church – and the needy, that if we be persecuted, let it be for

²⁵ 2, KJV, JOHN 4:13-14.

²⁶ 2, KJV, MATTHEW 5:9.

²⁷ 1, Alcorn, “Money, Possessions and Eternity,” p 315, “8. Debt is a major loss of opportunity.”

²⁸ 2. KJV, ISAIAH 2:8-9.

righteousness' sake in The Lord, that we may take hold of this blessing, as in MATTHEW 5:10, "Blessed are they which are persecuted for righteousness' sake: for theirs is The Kingdom of Heaven!"²⁹

X. DEBT ROBBS THE KINGDOM OF GOD OF OUR TITHES AND ALMS

The man entrapped by overwhelming constant debt is not free to submit to GOD's Commandments to Tithe and Give sacrificially to The Church and those in need. Refusing to face the idols of love of debt and things of the world, those enslaved to creditors are not able to bend the knee to The Lord. If we are forever bowing down to our false gods, when debt makes money tight, those same false gods always first demand that men cease from giving their tithes and alms to The Church and her work on earth.

Such men, though they be saints of GOD, live within the realm of Faith without Good Works, as Saint James says in JAMES 2:20, "But wilt thou know, O vain man, that faith without works is dead?"³⁰ What is needed is the casting down back into the dust those false idols of debt and love of material things, so that we may be lifted up from our repentance by the hand of GOD! They are persecuted by their creditors and cry rivers of tears for their suffering. But their persecution and suffering are the fruits of serving at the idols of debt instead at The Cross of CHRIST, a needless and self-inflicted life of sorrow and defeat!

Rather, let us turn from the false gods of this world and their diabolical altars of debt, that we may serve CHRIST our King and His Kingdom with the money and possessions that we are blessed with, that if men shall revile and oppress us, let it be because we are faithful servants of GOD Almighty, that we may rejoice even in the midst of such suffering, that we may take hold of this blessing, as in MATTHEW 5:11-12, "Blessed are ye, when men shall revile you, and persecute you, and shall say all manner of evil against you falsely, for My Sake. Rejoice, and be exceeding glad: for great is your reward in Heaven: for so persecuted they the prophets which were before you!"³¹

XI. IN CONCLUSION

We have briefly reviewed 9 crushing consequences of a debt-laden life: 1) Debt lingers; 2) Debt causes worry and stress; 3) Debt causes denial of reality; 4) Debt leads to dishonesty; 5) Debt is addictive; 6) Debt is presumptuous; 7) Debt deprives GOD of the chance to say no or to provide through a better means; 8) Debt is a major loss of opportunity; 9) Debt ties up resources and makes them unavailable for The Kingdom of GOD.³²

²⁹ 2, KJV, MATTHEW 5:10.

³⁰ 2, KJV, JAMES 2:20.

³¹ 2, KJV, MATTHEW 5:11-12.

³² 1, Alcorn, "Money, Possessions and Eternity," 9 consequences of a debt-laden lifestyle, p 314-315.

The consequences, as we have observed, can be devastating! And a life lived under the crushing consequences of debt is certainly NOT the kind of life that The Lord desires His people to have! Where do we begin in casting down these false gods, that we may serve The risen and glorified Lord JESUS CHRIST, and Him only?

What does Saint John counsel? He declares in I JOHN 1:7-9, “But if we walk in The Light, as He is in The Light, we have fellowship one with another, and The Blood of JESUS CHRIST His Son cleanseth us from all sin. If we say that we have no sin, we deceive ourselves, and the truth is not in us. [But] If we confess our sins, He is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness!”³³

Let us do so with all urgency! And take hold of the blessings which our Lord JESUS CHRIST offers us in The Beatitudes, that we may receive Those Eternal Joys of new life in Him, both now and forever. People of GOD, The Lord has come to set you free! Be not then enslaved again by those things over which His Cross has already won The Victory for us!

What is the blessed alternative to the crushing consequences of earthly debt? It is to live GOD’s Way, as JESUS declares to us in MATTHEW 6:33, “But seek ye first The Kingdom of GOD, and His righteousness; and all these things shall be added unto you!”³⁴ In The Name of GOD The Father, The Son and The Holy Ghost. AMEN.

³³ 2, KJV, I JOHN 1:7-9.

³⁴ 2, KJV, MATTHEW 6:33.

XII. REFERENCES

1. “Money, Possessions and Eternity.” Randy Alcorn. Tyndale House Publications, Inc. Carol Stream, Illinois. 1989, revised Edition 2003.
2. King James Version [Bible].” Bible Works 7. Bible Works, LLC. Norfolk, Virginia. 2006.
3. “A Dictionary of Early Christian Beliefs.” David W. Bercot, Editor. Hendrickson Publishers, Inc., Peabody, Massachusetts. 1998.
4. “Matthew Henry Commentary.” Bible Works 7. Bible Works, LLC. Norfolk, Virginia. 2006.
5. “Catechism of The Catholic Church.” United States Catholic Conference. Doubleday of Random House, Inc. New York, London, Toronto, Sydney, Auckland. 1995.