

[Given the current crisis in the economy and the holiday season there is a lot of thought being given to financial matters. This article gives an interesting perspective regarding the issue of credit according to the Bible.—Andy]

IS CREDIT SINFUL?

Upon first reading it seems that the apostle Paul is issuing a prohibition against the incurrence of any financial debt, but the larger context and the totality of Scripture's testimony reveals that this is not the correct interpretation of this verse. Here in Romans 13, Paul has addressed our duty to be subject to civil government, pay taxes, and perform other duties that may be enjoined upon us, so long as they do not violate the tenets of God's will—see Acts 5:29. Love is the one debt that will always remain outstanding, for we can never reach a point in which we can declare: "I have loved enough."

Although the Bible nowhere issues an absolute prohibition against borrowing money or buying items on credit, it is true when debt is mentioned in Scripture that it is portrayed in a negative fashion as in Proverbs 22:7, "*The rich rules over the poor, and the borrower is servant to the lender.*" Certainly, the subject of mortgages, borrowing, credit, and debt has constantly in the news in the past several weeks as our government and financial officials try to determine how best to help our economy. I am no expert in these areas, but I believe the God's Word does provide us with excellent guidelines that will help us correctly handle our finances and avoid some pitfalls along the way. Perhaps three questions should always be asked before we incur a debt..

1. What is our reason for borrowing? Someone has wisely observed that many people "buy things they don't need, with money they don't have, to impress people they don't like anyway." If we are just trying to "keep up" with our friends, family, or neighbors; then this is not a legitimate reason for borrowing money or buying items on credit. Paul's discussion on our contentment and warning against the love of money in I Timothy 6:7-10 should certainly be factored into our thought processes before we make a purchase that we do not have money to pay for.
2. Can I repay this debt? Multitudes of families across our land and many in our congregations are drowning in debt of all kinds. Credit cards are "maxed-out," notes on multiple automobiles are greater than the value of the cars, and mortgages on homes much larger than are truly needed are crippling families, forcing foreclosures and bankruptcies at an alarming rate. A wise old adage warns: "When your outgo exceeds your income, your upkeep will prove to be your downfall." To incur a debt and fail to pay the debt is to break the agreement made and is tantamount to lying. We know God desires that we be people of honesty and integrity, both in our words and in our deeds. The Psalmist warns: "*The wicked borrows and does not repay, but the righteous shows mercy and gives*" (Psalm 37:21).
3. Do I have my priorities in proper order? Jesus' directive to seek the kingdom first (Matthew 6:33) applies to every area of life, including our finances. Scripture continually provides stern warnings about greed, covetousness, and the desire for more worldly goods. The Savior cautioned: "*For what profit is it to a man if he gains the whole world, and loses his own soul? Or what will a man give in exchange for his soul?*" (Matthew 16:26; see also Luke 12:15). If we make it our habit to buy things on credit simply because we desire them, then credit and debt do become sinful. Furthermore, if your debts keep you from having the ability to give liberally to God and help others in their time of need, then again that burden would prove to be sinful, since it would prevent obedience to the clear commands of God. It is my opinion that every child of God should make it their goal to become free of debt so that they might be able to give more to God and support good works. This will re-

"...then said the Lord, Behold, I will set a plumb line in the midst of my people Israel..." (Amos 7:8)

**HOPE IN CHRIST—
THE ANCHOR OF THE SOUL**

Text: _____

I. _____ Are We Anchored?

Notes:

II. _____ Are We Anchored?

Notes:

III. _____ Are We Anchored?

Notes:

THE PREACHER’S PURITIES

Text: _____

I. _____ the Pure _____

Notes:

II. _____ Pure _____

Notes:

III. _____ with Pure _____

Notes:

Growth: There will be no growth in a church where there are no prospects. There will be no prospects unless we are continually inviting our associates to attend with us. And the prospects will not return unless we are a friendly and receptive church. Be sure to speak to visitors and urge them to return.

quire sacrifice, contentment, and proper priorities. Moses Lard summarized well: “Often going in debt is certainly wrong; while in many instances it seems almost unavoidable. It appears dangerous only when abused, and beneficial when not.”

Never forget that love is the debt we will always owe and payment toward our brethren and all men must never be lacking; this is the import of Paul’s words here to the Roman brethren!

-Alan Judd

THE PREFRONTAL CORTEX MADE ME DO IT!

In the early 1970s, African American comedian Flip Wilson had a comedy show on TV in which one of his alter ego’s made famous the saying, “The devil made we do it!” Many people, in jest, would explain away bad behavior by casting off credit to the prince of darkness. Ironically, the last couple of generations continue to find new and innovative ways to cast off personal responsibility by citing the root cause of several societal sins as ailments and conditions.

To his credit, New York Governor Elliot Spitzer has not sought to deflect blame or rationalize his guilt in the prostitution sting that was made public [recently]. He has accepted the blame for patronizing an upscale escort service. However, a few pundits are suggesting the he might not be to blame. Examining high profile politicians and preachers who have been involved in similar scoundrel-like scandals, these “experts” have intimated that the problem may be a malfunction in the prefrontal cortex. This part of the brain is thought to be the part of the brain suppressing urges to do what is socially and morally unacceptable. What do you thing of that, Reverend Leroy (the Flip Wilson preacher character for those of you, like me, under 45)?

God’s Word plainly teaches the doctrine of personal accountability. Adam blamed Eve, and Eve blamed the serpent, but God punished them both. Aaron and Saul blamed the people, but that did not exonerate them. James clearly says,

“Let not man say when he is tempted, I am tempted by God; for God cannot be tempted by evil, nor does He Himself tempt anyone. But each one is tempted when he is drawn away by his own desires and enticed. Then, when desire has conceived, it gives birth to sin: and sin, when it is full-grown, brings forth death” (James 1:13-15).

It sounds like God expects us to keep that prefrontal cortex in check. Whatever factors or conditions might contribute to our weaknesses, let us take personal accountability for them and work, with God’s help, to prevent and overcome them.

-Neal Pollard

THE BOOK OF CHRISTIAN SERVICE

After residing in Rome for a period of two years (Acts 28:30), Paul was released from his Roman house arrest and set about to return to his evangelistic efforts on behalf of the church. Shortly thereafter he likely journeyed to Ephesus and sent Timothy to Philippi as he had promised (Philippians 2:19-23) in order to inform them of his release, and also to receive a report of the work in that city. Once Timothy rejoined him in Ephesus, Paul traveled to Macedonia instructing Timothy to remain in Ephesus and continue to work among the brethren there. Upon recognizing he would be delayed in returning to Ephesus, it is likely from Macedonia (I Timothy 1:3) that Paul sent this correspondence to Timothy to instruct and encourage him in one essential area: *“These things write I unto thee, hoping to come unto thee shortly: but if I tarry long, that thou mayest know how thou oughtest to behave thyself in the house of God...”* (I Timothy 3:14-15). In other words, Paul was writing to inform Timothy of how to work among the brethren efficiently and effectively, thereby serving as a Christian.

The book of I Timothy is in many ways a book of first principles. The instruction and exhortations provided offer inspired insight into the general structure and expectations of the church of Christ both in the first century and today. In fact, relating to the practical wisdom Paul, an older preacher, was passing on to Timothy, a younger preacher, Robert R. Taylor, Jr. states about this book:

“Timothy needed to take heed to himself and to the doctrine of Christ (I Timothy 4:16). He needed to know how to deal with false teachers. It was essential that he be instructed in matters pertaining to elders and deacons. He needed instructions about dealing with aged men and aged women, with young men and with young women. He needed instructions relative to widows and the master-slave relationship. He needed to keep his faith intact at all costs. He needed to know how to deal with the rich and their love of money.”

Essentially there were areas of Timothy’s work as a preacher that he might not have known how to handle without the proper experience, thus Paul, by inspiration advises him how to do so effectively. But what is some of this practical wisdom Paul provides for Timothy that has spanned the centuries of time, preserved for our learning?

First, in chapter 1, Paul charges Timothy to hold fast the faithful word (I Timothy 1:18-20). God’s will is pure. There is no expectation God has placed upon man that is either wrong nor unreasonable (Romans 12:1). Therefore the greatest service Timothy could render to himself and to God was to commit himself to pure doctrine, straying neither to the left nor the right, that he could war a good warfare (vs. 18).

Second, in chapter 2, Paul charges Timothy in the areas of prayer and modesty. Paul’s greatest desire was for the free course of the gospel (II Thessalonians 3:1), and he knew the only way that could come was by no governmental interference in its propagation (I Timothy 2:1-2). Therefore he instructed Timothy to pray for all men, especially for the leaders of the day that a quiet and peaceable life of serving God might be possible. Additionally, though, both the issues of modesty and women’s work in the church are addressed and explicitly state one thing: there are limitations to both. The dress of women (as well as men) should reflect their lives of godly service rather than lives of sin; and as it pertains to a woman’s role in public worship, Paul simply states that they should learn in silence, not usurping authority over the men. Thus should modesty be reflected in adornment and behavior.

Third, in chapter 3, Paul charges Timothy regarding the organization of the church. Qualifications are listed for both the office of elders and deacons, and each congregation of the Lord’s people is expected to be governed in the fashion described. Elders oversee the church according to God’s standard, and deacons serve under those elders. Such should be the arrangement today.

Fourth, in chapter 4, Paul charges Timothy concerning false teachers. The Spirit spoke expressly through Paul that *“in the latter times some shall depart from the faith, giving heed to seducing spirits, and doctrines of devils...”* (I Timothy 4:1). When that day came Paul simply said, *“put the brethren in remembrance of these things”* (vs. 6), and by such he would be a good minister of Jesus Christ.

Fifth, in chapter 5, Paul charges Timothy in the area of the treatment of brethren. Older men should be treated as fathers, women as mothers, younger men as brothers, and women as sisters with all purity. Elders should be respected and treated with double honor for their well service. Such continues to be the standard by which treatment is rendered in the family of God.

Then sixth, in chapter 6, Paul charges Timothy keep pure his motives in serving God. Ill-trust is placed in money or material worth in this world, but Timothy was charged to keep the commandment without spot or blemish looking forward to the blessing revealed and provided by God. Such should be the motive of all Christian servants for all time.

I Timothy is one of the great books of the New Testament for everything mentioned above and much more. To the reader of it is revealed the practicality and “practicals” of Christian service for now and always.

-Andy Brewer