

# Perspectives on Debt

by G. Edward Reid

## The Biblical Perspective:

When Moses gave his last instructions to Israel just before his death and their crossing over the Jordan and into the Promised Land he encouraged them to follow the commandments of God in order to remain debt free. His counsel is recorded in the book of Deuteronomy. Of particular interest for this study is chapter 28. It begins:

“Now it shall come to pass, if you diligently obey the voice of the Lord your God, to observe carefully all His commandments which I command you today, that the Lord your God will set you high above all nations of the earth.  
“And all these blessings shall come upon you and overtake you, because you obey the voice of the Lord your God”(vss. 1,2).

Then follows verse after verse of blessings. Blessings of protection, family happiness, fruitful gardens, increase in cattle, blessings inside and out, full storehouses, and more. The promised blessings conclude with this summary:

“The Lord will open to you His good treasure, the heavens, to give the rain to your land in its season, and to bless all the work of your hand. You shall lend to many nations, but you shall not borrow.  
“And the Lord will make you the head and not the tail; you shall be above only, and not beneath, if you heed the commandments of the Lord your God, which I command you today, and are careful to observe them” (vss. 12, 13).

But one of the saddest portions of Scripture is the last part of Deuteronomy 28 (vss. 15-68) where Moses outlines the problems that Israel would encounter by failing to honor and obey God. He begins this part of his counsel by saying:

“But it shall come to pass, if you do not obey the voice of the Lord your God, to observe carefully all His commandments and His statutes which I command you today, that all of these curses will come upon you and overtake you:”(vs. 15).

Then follows verse after verse of terrible curses to family, to health, to cattle, to business, to the land, etc. “And your heavens which are over your head shall be bronze, and the earth which is under you shall be iron.” (vs. 23). Their enemies would defeat them, their wives would be unfaithful, and others would eat the fruit of their land. And in the middle of all these problems Moses told them:

“The alien who is among you shall rise higher and higher above you, and you shall come down lower and lower.  
“He shall lend to you, but you shall not lend to him; he shall be the head, and you shall be the tail.” (vss. 43,44).

A very significant part of God's promised blessing for obedience was that they would be debt free. And the promised curse for disobedience would include borrowing from others.

This theme occurs over and over in the counsel of God.

“Blessed is the man who walks not in the counsel of the ungodly,  
“Nor stands in the path of sinners,  
“Nor sits in the seat of the scornful;

“But his delight is in the law of the Lord,  
“And in His law he meditates day and night.

“He shall be like a tree  
“Planted by the rivers of water,  
“That brings forth its fruit in its season,  
“Whose leaf also shall not wither;  
“And whatever he does shall prosper.” (Psalm 1:1-3)

The problem with debt is the tremendous binding power - slavery - that results. This is accompanied by great stress and frustration. As the wise man has said,

“The borrower is the servant (slave) of the lender.” Proverbs 22:7.

### **Institutional Debt**

There are two recorded church building projects in the Bible record. The first is Tabernacle in the wilderness. The second is Solomon's Temple. Another example may be the restoration of the Temple after the Babylonian captivity. The first two mentions are probably the most ideal and appropriate models for our use today.

#### The Tabernacle

When the Tabernacle was built it was in response to a direct command from God,

“And let them make Me a sanctuary, that I may dwell among them.

“According to all that I show you, that is, the pattern of the tabernacle and the pattern of all its furnishings, just so you shall make it.” Exodus 25:8,9.  
God also told Moses how to raise the money and acquire the building materials for the Tabernacle. The Lord said,

“Speak to the children of Israel, that they bring Me an offering. From everyone who gives willingly with his heart you shall take my offering.

“And this is the offering which you shall take from them: gold, silver, and bronze;

“Blue and purple and scarlet yarn, fine linen thread, and goat’s hair;

“Ram’s skins dyed red, badger skins, and acacia wood;

“Oil for the light, and spices for the anointing oil and for the sweet incense;

“Onyx stones, and stones to be set in the ephod and in the breastplate.”

(Exodus 25:2-7)

It is significant to note that not only was provision made for the building of the Tabernacle but also for its furnishings and operation. This is explained in more detail when Moses came down from the mountain and spoke to the people. The story is told in Exodus 35 and 36.

“And Moses spoke to all the congregation of the children of Israel, saying, ‘This is the thing which the Lord commanded, saying:

“Take from among you an offering to the Lord. Whoever is of a willing heart, let him bring an offering to the Lord:” (Exodus 35:4,5).

Then Moses outlined the things that were needed and the general description of the Tabernacle as the Lord had shown him.

“Then everyone came whose heart was stirred, and everyone whose spirit was willing, and they brought the Lord’s offering for the work of the tabernacle of meeting, for all its service, and for the holy garments.”(35:21).

Then men and women (vs. 22) brought their offerings of gold, silver, and bronze. And they brought the building materials that they had crafted.

“The children of Israel brought a freewill offering to the Lord, all the men and women whose hearts were willing to bring material for all kinds of work which the Lord, by the hand of Moses, had commanded to be done.”(35:29).

Then Moses told the Israelites that God had gifted certain men in the various lines of craftsmanship with wisdom and knowledge to the work. These men then stopped the work they had been doing and assembled to build the Tabernacle. The amazing thing from our perspective today is how the offerings and materials poured in. The Bible records,

“And they (the builders) received from Moses all the offering which the children of Israel had brought for the work of the service of making the sanctuary. So they continued bringing to him freewill offerings every morning.

“Then all the craftsmen who were doing all the work of the sanctuary came, each from the work he was doing,

“And they spoke to Moses, saying, ‘The people bring much more than enough for the service of the work which the Lord commanded us to do.’

“So Moses gave a commandment, and they caused it to be proclaimed throughout the camp, saying, ‘Let neither man nor woman do any more work for the offering of the sanctuary.’ And the people were restrained from bringing,

“For the material they had was sufficient for all the work to be done -- indeed too much.” Exodus 36:3-7.

This is quite a success story. The people responded willingly and promptly to provide the necessary material for the tabernacle, its services, and the holy garments -- all before it was needed. And there was no mortgage on the building!

### Solomon’s Temple

King David first shared his idea of a grand temple for God with the prophet Nathan. The prophet at first encouraged him but then was told by God that since David was a man of war he would not be allowed to build this house for God.

David asked God if he could at least design the temple - actually it was patterned after the tabernacle. He also did a materials take-off from the plans and assembled the materials and the money for the construction.

Then David called all the leaders of Israel together at Jerusalem and told them of the plans for the Temple. He told them that God had told him that his son Solomon would be the next king and that he would build the temple. He asked the leaders to be faithful to God’s commandments and to support Solomon. Then he turned to Solomon and said,

“As for you, my son Solomon, know the God of your father, and serve Him with a loyal heart and with a willing mind; for the Lord searches all hearts and understands all the intent of the thoughts. If you seek Him, He will be found by you; but if you forsake Him, He will cast you off forever.

“Consider now, for the Lord has chosen you to build a house for the sanctuary; be strong, and do it” (1Chronicles 28:9,10).

David reviewed the construction plans and the building materials list with Solomon and then outlined what he himself was contributing toward the building. David’s offering toward the temple was tremendous. It included a great supply of specialty building material and the equivalent of millions of dollars worth of gold and silver.

The leaders of Israel followed king David's example and they, too, offered willingly. It was a time of great rejoicing.

“Then the people rejoiced, for they had offered willingly, because with a loyal heart they had offered willingly to the Lord; and King David also rejoiced greatly” (1 Chronicles 29:9).

David's final prayer of thanksgiving to God helps us to grasp the setting of that great occasion when all the materials were ready and to understand the feelings of His heart.

“Therefore David blessed the Lord before all the congregation; and David said:

“Blessed are You, Lord God of Israel, our God forever and ever.

“Yours, O Lord, is the greatness, the power and the glory, the victory and the majesty; for all that is in heaven and in earth is Yours. Yours is the kingdom, O Lord, and You are exalted as head over all.

“Both riches and honor come from You, and You reign over all. In Your hand is power and might; In your hand it is to make great and to give strength to all.

“Now therefore, our God, We thank You and praise Your glorious name.

“But who am I, and who are my people, that we should be able to offer so willingly as this? For all things come from You, and of Your own we have given You.

“For we are aliens and pilgrims before You, as were all our fathers; Our days on earth are as a shadow, and without hope.

“O Lord our God, all this abundance that we have prepared to build You a house for Your holy name is from Your hand, and is all Your own” (1Chronicles 29:10-16).

David concluded his prayer by dedicating himself, his people, and his son, Solomon, to God.

So again, in the building of the temple, everything was offered and ready before the actual construction began. It was a time of great rejoicing and recommitment. The people recognized that they were building a house for God, and in bringing their offerings, they were really just returning to God from the abundance He had given them.