

Should we LIVE DEBT-FREE?

BY TOM RETHERFORD

Many Christians seem to struggle with the concept of material success — thinking that money and possessions give rise to evil. That belief may come from the Scripture in 1 Timothy 6:10, “the love of money is the root of all evil.”

However, bear in mind, it is not the money itself. It is the love or lust for money and possessions that causes evil. God created the Earth and all things in it for us to enjoy — the good or evil is created in what we do with what we have, not the fact that we have it.

In fact, Jesus talked often about money and possessions. Almost half of the 38 parables recorded in the Bible try to help us understand how to handle both of them. In the Gospels, one out of 10 verses (288 in all) deals directly with the subject of money. The Bible contains 500 verses on faith, but more than 2,000 verses on money and possessions. Therefore, it must be important for us to understand God’s plan for all of us in connection with this subject.

There is no doubt, most of us would be happier with less debt. Can you even imagine the joy of being debt-free? The American way urges us to “keep up with the Joneses” and have a big house, a fancy car, expensive clothing, etc. However, these nice things do not necessarily bring happiness. Especially, if the only way to have them is with crushing monthly payments to a bank or credit card company. Proverbs 22:7 points out that the borrower is servant to the lender. When we are in debt, some-



one else has claim to a large part of our resources. This is why it is extremely important to create a budget and live within our means.

Just to say the word “budget” to most people is like saying the word “diet.” But think of planning a budget in the same way you would think of planning for and paying for a vacation. You want to know where you are heading, how you will get there, when you will arrive, and how much fun you and your family can have in the process.

Stop and think for a moment. What would it mean if you were in a position to make your money work for God and for you? God promises He will provide. All we have to do is believe and trust in His word.

Unfortunately, too few actively

finance the Gospel. We believe we are so burdened with debt that we cannot give. God knows your circumstances, and He knows your heart. You will be blessed when you give faithfully.

Your financial success should not be measured by the standards set by others, but by the standards you set for yourself. Your relationship is with God — not with the world. God wants you to be happy, healthy and successful. Remember, there is nothing wrong with having money. Just don’t lose your perspective on what is truly important both in this world — and beyond.

III John 2, “Behold I wish above all things that thou mayest prosper and be in good health, even as thy soul prospereth.”