

Taming the “Storms of Life” Debt

Intro: A few months ago I had the privilege of taking a boat ride on the Sea of Galilee. It was a sunny and peaceful day as we made our short trek across a part of the sea. We stopped along the way and I led the group I was traveling with in the verses of “Master the Tempest Is Raging.” It was a moving experience to think we were where the Lord and his disciples had been.

But doubtless did any of us feel the terror that must have struck the hearts of the disciples that day when a fierce gale, a severe tempest hit the Sea of Galilee as Jesus and His disciples crossed over. So great was that storm that even these hardened and experienced fishermen were afraid for their lives and they pled with the master, “Master, master we are perishing.” But Jesus responded with those famous words, “Hush, be still!” as if he were merely correcting a fidgety child. And the sea was calm—a reminder of His great power as the Creator of all things.

That storm has provided a fitting metaphor for the problems we face in this life and a word of encouragement to keep believing when problems seem to overwhelm us. There are many storms that people must go through; but right now many people are going through the storm of debt.

Debt, a storm with serious consequences

Debt may not seem as threatening as other problems people may face. But realize that too may have serious consequences for our lives.

A storm that threatens the loss of all that the Lord has given us through many years of savings and work.

A storm that may produce feelings of insecurity, fear, anxiety, anger, and depression.

A storm that may become an obstruction to good relationships causing marital problems and tension with extended family members and friends

A storm that may make us subject to the control of others and lose the freedom we need to live as we should. Solomon aptly warned: The rich rules over the poor, and the borrower becomes the lender’s slave. (Prov. 22:7)

A storm that interferes with our obedience to God’s commands to give to the Lord’s work, take care of our families, and share with the needy.

A storm that may create a crisis of faith. Those who have been overwhelmed by debt through no cause of their own may ask, “If God truly cares for me, how can I have lost my job, or my home?”

All this is to say then that debt is serious challenge; and we need to proper steps to avoid it or to meet the challenge.

Debt, a storm with different causes

Sometimes debt can be a storm we could not have foreseen

One of the realities of this world is that life is not always fair. Solomon saw the vanity in a world where unexpected and undeserved difficulty can strike any person at any time.

I again saw under the sun that the race is not to the swift, and the battle is not to the warriors, and neither is bread to the wise, nor wealth to the discerning, nor favor to men of ability; for time and chance overtake them all. Moreover, man does not know his time: like fish caught in a treacherous net, and birds trapped in a snare, so the sons of men are ensnared at an evil time when it suddenly falls on them. (Eccl. 9:11-12)

As Ecclesiastes suggests, debt may be the result of things we could have never foreseen or anticipated

- Severe economic downturns, job loss

- Extended illness

- Misbehavior by others

- Sudden death of a loved one and the loss of income

Life sometimes just deals us a bad hand.

But sometimes debt can be a storm of our own creation.

I don't mean to add pain to those in debt through no cause of their own; but it is important to say a word of caution to all of us lest debt become a storm of our own creation. We all need to beware of attitudes that can get us in trouble.

Mistaken concepts of self-worth

Sometimes "who we are" gets tied up in "what we have." Our personal value is not tied to how many or what things we may have. Here the words of the Lord:

And He said to them, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions." (Luke 12:15)

Discontentment

Sometimes we may become discontent with the portion God has given us; and become envious of the possessions of others. Our quest to have what they have may lead us to spend what we don't have and to unnecessarily indebt ourselves. Paul warned of the consequences of discontentment.

But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang. (1 Tim. 6:9-10)

Entitlement

It's not uncommon to hear people say things like, "I deserve this." One thing younger families should remember is that the standard of living we left in our parent's home was the result of years of work and saving. Yet we sometimes feel that we must

start in life where we left off in our parent's home, or even with nicer things than they have.

It is important to be realistic and start with what you can afford.

Anesthesia for a troubled past or present

Sometimes buying things (even for others) can become a means of anesthetizing pain in other parts of one's life.

Spending can become an addiction that grows out of the demand to find the good feeling that comes from shopping.

I've seen people who tried to "shop" their way out their depression; and usually debt is the consequence.

Debt, finding shelter from the storm

Taking proper precaution to avoid debt.

Beware of the temptation to spend everything.

There is precious treasure and oil in the dwelling of the wise, but a foolish man swallows it up. (Prov. 21:20)

None of us has a crystal ball to peer into the future; but we can reasonably expect that problems will come up. Prepare for them by first saving for such contingencies.

Go to the ant, O sluggard, observe her ways and be wise, which, having no chief, officer or ruler, prepares her food in the summer, and gathers her provision in the harvest. (Prov. 6:6-8)

Remember that, even when we have plenty, we too are still dependent upon the Lord for all that we have. Thank Him daily and trust your needs to him. Even when we have plenty, we need to remember this truth:

And my God shall supply all your needs according to His riches in glory in Christ Jesus. (Phil. 4:19)

Taking proper precaution to manage debt.

Take active steps to notify creditors that you will honor obligations.

Don't allow your misfortune to ruin your reputation as a Christian.

Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law. (Romans 13:8)

Accept the limitations of your present situation. Learn to live on less than before. We can get by on far less than we sometimes think.

But godliness actually is a means of great gain, when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it either. And if we have food and covering, with these we shall be content. (1 Tim. 6:6-8)

Be willing to accept whatever form of employment or income is available (don't let pride get in the way!)

But we urge you, brethren, to excel still more, and to make it your ambition to lead a quiet life and attend to your own business and work with your hands, just as we commanded you; so that you may behave properly toward outsiders and not be in any need. (1 Thes. 4:10b-12)

Accept help from the church after you have made all possible steps to adjust to the need (The church has no obligation to keep a member at a standard of living far above what is necessary to live.)

We know love by this, that He laid down His life for us; and we ought to lay down our lives for the brethren. But whoever has the world's goods, and beholds his brother in need and closes his heart against him, how does the love of God abide in him? (1 Jn. 3:16-17)

Use any physical or material loss as an occasion to reaffirm the value of what cannot be taken away.

Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there will your heart be also. (Mt. 6:19-21)

Pray for God's help and find hope in the promises of God

But seek first His kingdom and His righteousness; and all these things shall be added to you. (Mt. 6:33)

Let your character be free from the love of money, being content with what you have; for He Himself has said, "I will never desert you, nor will I ever forsake you," so that we confidently say, "The Lord is my helper, I will not be afraid. What shall man do to me?" (Heb. 13:5-6)

Conclusion: Hopefully all of us will use this present crisis as a sobering reminder of what is possible for any of us at any time.

If we have been protected from this storm, let us be grateful and let us reach out to those affected.

If our storm is the product of our own mistakes, let us learn the needed lessons of our experience and take prudent steps to avoid such problems in the future.

If our storm is the result of what we could never have been foreseen, let us also plead with the master and let him speak peace into our hearts. With His help, you will get through this! He's already proven that He's an expert in dealing with storms.