

The Christian and Debt

Christians must obey those in authority over them

May the Christian simply abandon mortgage contracts because they have ceased to be advantageous? That is an excellent question; especially in the context of our day. What follows should not be construed by the reader to preclude the Christian from those common remedies provided by the law in instances of financial stress where positive change cannot be foreseen. This paper addresses only those instances of abandonment where the objective is merely to escape disadvantage.

Here are some scripture verses that will help to prepare our minds for the lesson to follow:

Numbers 30:2

If a man vow a vow unto the LORD, or swear an oath to bind his soul with a bond; he shall not break his word, he shall do according to all that proceedeth out of his mouth.

Deuteronomy 23:21

When thou shalt vow a vow unto the LORD thy God, thou shalt not slack to pay it: for the LORD thy God will surely require it of thee; and it would be sin in thee.

Ecclesiastes 5:4-5

When thou vowest a vow unto God, defer not to pay it; for he hath no pleasure in fools: pay that which thou hast vowed. Better is it that thou shouldest not vow, than that thou shouldest vow and not pay.

I Corinthians 10:31

Whether therefore ye eat, or drink, or whatsoever ye do, do all to the glory of God.

The question is handled here at extended length so that the reader may have the benefit of historical and anthropological contexts to aid consideration of the question.

Our condition as sons and daughters of Adam

Of course, there is no wrong in seeking those things that are good for us and our families. But we have within our beings a nature prone to corrupt good and despoil virtue. We are, as descendents of Adam, natural liars (Psalm 58:3) and ever prone to deceit (Psalm 10:7). We readily sacrifice eternal benefits upon the altar of temporal advantage. This is not a matter of our not knowing that this sort of conduct is wrong (Rom 2:15). All men have the moral law written on their hearts. It is rather because of our sin nature we so readily turn from the good that we know to the sin that we desire.

What causes the variability that we see as between cultures and within cultures over time?

The nature of man is a constant and does not of itself vary from place to place or era to era. What does vary is the degree of external restraint that is placed upon our natural inclinations. As children, our parents limit us with respect to our bad behavior. As we progress into adulthood, society finds it necessary to enact and enforce laws to keep men from the evil that

they would otherwise do. Christians have by the grace of God, changed the people around them and have influenced whole countries for good. In those countries where the gospel has been most imbibed, it has been reflected in the general morality.

The waning of Christian influence in America

It may not properly be said that America was ever a Christian nation in the sense that all or even most of its citizens were regenerate persons. But, in other days it *has* been so that the influence of Christian thought and law have elevated the common morality. In the Providence of God we have seen this influence abate in our day. The effect of this is like the gradual dimming of a beacon in the murkiest night. The dark which had been forced to the dismal recesses now, with increasing boldness, returns in proportion to the light's lessening brightness. The restraints fall away and the nature that had lain chafing under its strictures emerges again to become rampant.

The current economic climate

As a nation, we have lately come under the influence of what some might call a “perfect storm” of adverse economic events and moral erosion. Real estate values have plummeted to the point where often more is owed on properties that they will bring at sale. Pressures are great upon many as they view themselves now pledged to honor contracts that have ceased to be advantageous. The laws allow them to “walk away” and leave the mess to those who loaned the money in exchange for pledges of repayment. It is though the way is greased for a deep and ruinous moral slide.

The responsibility of the Christian to contractual obligations

Peter tells us in chapter three of his second epistle that everything that we can see and touch is going up in smoke. That being true, he asks, “what manner of persons ought ye to be”? Houses, lands, and bank accounts are all ephemeral. They have not the impress of eternity upon them. The thing that should be most important to the Christian is the glory of our God. For this purpose we are made (1 COR 10:31). It is greatly glorifying to God that we should subordinate our temporal good for His glory. The entire 11th chapter of Hebrews memorializes persons who have, by faith grasped this great truth.

- Keep the promises that you have made.
- In so doing you will glorify God.
- In the Day of Judgment you will not be ashamed (1 Peter 4:16 – 19).