# Capitol Hill Baptist Church Money

## Core Seminars Week 5

### The Economics of Tomorrow: Debt & Saving

PRAYER

#### I. Introduction

Welcome back to this fourth class of the Money Core Seminar! Last week, we learned how to steward the present wealth God’s given us through budgeting and spending. This morning we’ll attempt to consider what God says about the kind of impact our financial decisions have on the future.

Everything we’re going to talk about today has to do with the future. Debt is about paying in the future for what I have today; savings is about paying today for what I’ll have in the future. And as it turns out, God has a lot to say about our future. Specifically, he wants us to be wise and to understand how decisions we make today impact our lives tomorrow. Proverbs says, **“It is a trap for a man to dedicate something rashly and only later to consider his vows”** (Prov. 20:25).[[1]](#footnote-1)

What that means is telling us that ignorance isn’t bliss—it’s foolishness! It’s wise to consider the future and folly not to. In other words, playing dumb is *not* how we follow Jesus’ command to not worry (Matt. 6:25). Ignorance doesn’t exempt us from our sin,[[2]](#footnote-2) and it doesn’t exempt us from being accountable for our finances. Instead, we’re to grow in understanding how God wants us to think about the future.[[3]](#footnote-3)

But of course, thinking about the future may be important—but it can also be a source of great anxiety, can’t it? My guess is that many of us who feel burdened when it comes to money and finances are burdened mainly by our worries about the future. As Proverbs says, **“Do not boast about tomorrow, for you do not know what a day may bring forth”** (Prov. 27:1).

So let’s begin today’s class as well by remembering that the future is not foreign territory for God. He knows it perfectly! As David writes, **“All the days ordained for me were written in your book before one of them came to be”** (Psalm 139:16). And that means that as we approach this topic of money and the future, we can do so with confidence that the same God who has led us in the past will walk us into the future.

Now, with that as preamble, let’s spend time talking about debt, and then we’ll finish up by talking about saving.

#### II. Debt: Mortgaging the Future

So let’s talk about debt. Debt can be defined as getting something now by paying for it later. How many of us here have some form of debt? [*Raise hands*] To some extent, credit is a necessary means of doing business. So I can rent a car for a week but not pay for it until the week is over.

##### A. Does God Forbid Borrowing?

But what does God think about debt? Does God forbid borrowing? Well, for all of you who just raised your hands, you’ll be relieved to know that we can legitimately borrow money without sinning. God doesn’t forbid all borrowing.

In the Old Testament, we see that God actually permitted lending in the law given to the Israelites. Exodus says, **“If you lend money to one of my people among you who is needy, do not be like a money lender; charge him no interest”** (Exod. 22:25). In the New Testament, Jesus encouraged lending and said, **“love your enemies, do good to them, and lend to them without expecting to get anything back”** (Luke 6:35).[[4]](#footnote-4)

So if God permitted lending, then it would naturally follow that he permitted borrowing, as well. In fact, lending can sometimes be used to show mercy to those in need, and being able to borrow is a kindness from God.

But while we can borrow without sinning, we can also sin by borrowing. Borrowing may be the outward act of a heart that’s impatient, greedy, or lacking in faith, and “everything that does not come from faith is sin” (Rom. 14:23). For example, we may unfaithfully reason that God has failed to provide for our needs, and so we feel it’s in our best interest to borrow to supplement such shortcomings.

Borrowing also becomes sin when we wrongly presume upon God. What does that mean? One of two things. First, it may mean that we’re sinfully attempting to obligate God to pay for our debt. For example, it would be like building up our credit card balance expecting God to provide us with the additional cash to pay it off. We’re trusting God for something He’s not promised us and may actually be against. We assume He will cater to us, but we fail to remember that God is holy. We can’t manipulate Him to do what we want.

Second, wrongly presuming upon God for our debt is to ignore God’s sovereignty over the future. Presumption is pride, and we act as though we control our own destiny and the ability to pay off our debt. But James writes, “Now listen, you who say, “Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.” Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. Instead, you ought to say, “If it is the Lord’s will, we will live and do this or that.” As it is, you boast and brag. All such boasting is evil” (James 4:13-16).

B. The Wisdom of Borrowing

Okay, so let’s say that you examine your motives for taking on debt and don’t find them to be sinful. What’s next? Well, we should probably ask if borrowing would be wise? After all, Christian liberty allows for Christian stupidity, doesn’t it? ☺

How many of us like to have the option to borrow money? [*Raise hands*] Why do we like it?

There is some value to having credit made available to us. Credit allows us to provide for unforeseen emergencies, such as paying for a child’s surgery. Credit allows us the opportunity to earn money by providing education for a trade or start-up costs for a business. Businesses in turn create wealth and provide people with jobs. Micro-loans are utilized around the world as a resource to help people work their way out of poverty.[[5]](#footnote-5) Credit also allows us to purchase big-ticket items that may be necessary to care for one’s family, such as a house or a car. So there are some benefits.

Okay, so if we like the option to borrow money, then how many of us like to have debt? [*Raise hands*] Why don’t we like to have debt?

Although borrowing isn’t always sin, it’s always a form of servitude. Proverbs says, **“The rich rule over the poor, and the borrower is servant to the lender”** (Prov. 22:7). This is generally true. Someone who has to borrow is by nature of the transaction indebted to his lender. And the greater the need, the greater the lender’s power is over the debtor.[[6]](#footnote-6)

In the Old Testament, if Israel failed to obey God’s commands, God would curse them, and part of this curse meant that they would become debtors to those around them. Having to borrow was a sign of God’s judgment (Deut. 28:43-45).

Debt also mortgages the future. It limits financial flexibility and options that we may wish we had down the road.[[7]](#footnote-7) And those constraints can hinder relationships, as well—like the unwelcome impact of debt on a marriage.

Debt is not something to enter into lightly. We should never view debt as our savior, no matter how low the interest rate. We’re still obligated to pay it all back—including the interest! And while we don’t fear going to debtor’s prison or being sold into slavery here in the U.S., other times and other places show these threats to be real.[[8]](#footnote-8) Remember that just because a bank approves a loan, doesn’t necessarily mean that God does.

##### C. Making Decisions About Borrowing

So let’s make this practical. Let’s say that you’re thinking about taking out a loan to purchase a car. How should you be thinking about this? Well, there are three general questions you should ask.

**1. Why Do You Need It?**

First, why do you need it? What are the reasons? Are they God-glorifying or selfish? Do you need new wheels to attract the babes or to make a statement that you’re successful? Or do you need the car to fulfill the lifestyle you’ve chosen to best honor God, things that we discussed last week? Maybe the reason to buy a car is to help you get to work faster so you can spend more time building into relationships? Examine your heart and what’s “driving” your spending decision.

**2. Can You Afford It?**

Second, can you afford it? Do you have the means to pay for it? Last week, we said that God is not calling us to a lifestyle with expenses greater than our income. If you take out a loan, have you assessed the risks? Here’s where budgeting, that was discussed last week, is hugely beneficial.[[9]](#footnote-9) The cost of buying a car is more than just repaying the purchase price. We must first pay interest for the privilege of taking out the loan. Then we must pay for sales tax, car insurance, registration, inspection, gas, parking, and tolls, as well. Do you have enough to pay for these also? We should not live beyond our means.

Have you considered all other alternatives before getting into debt? Can you bring in additional income, such as taking a temporary job for a while? Maybe liquidate other assets? Could you cut back on other expenses? Or give up certain conveniences, such as cable TV? Or buy a cheaper car? Maybe you could use different modes of transportation, such as the bus, metro, walking, biking, or bumming rides. ☺ Have you thought about saving up for the expense first? Now there’s a novel idea not practiced much these days!

One thing that marks our culture is the desire to get what we want when we want it. But impatience is not a fruit of the Spirit.[[10]](#footnote-10) Do we think that God doesn’t provide for His people? How absurd! Of course, He does! From placing man on the world after everything was set up to placing His Son on the cross after everything was messed up, God has always provided for our needs. Now we may define our “needs” more liberally than he has, but we should not go beyond scripture for what God promises his children. And we must trust God by exercising more patience before taking on debt.

When it comes to debt, “**a man’s wisdom gives him patience”** (Prov. 19:11). For one thing, patience keeps us from making impulsive, spontaneous decisions that we may regret later. Being patient allows for more time to see things accurately and to pray and to seek counsel. It’s also a great way to discipline yourself to save up for a down payment, such as 50% of the cost, before making the purchase. This not only reduces the overall loan, but it enables us to establish a habit for making payments on this purchase before such payments are made mandatory.

Finally, have you assessed the risks associated with a loan? What if you default? Proverbs warns that if you lack the means to pay a debt after putting up security, then all you have, **“your very bed”**, will be taken away (Prov. 22:26-27). Is the value of having a loan worth the risk of loss upon default? Would you be willing to put up the house where you sleep as collateral for a loan? Are you willing to assume other risks, such as the added stress and pressure of paying off the loan?

All debt is servitude, but the degree of servitude depends on our ability to undo the obligation. This is where the type of debt incurred comes into play. For example, a car loan can be greatly reduced, or even paid off, by selling the car tied to the debt. It will likely have less of an impact on our lifestyle choices than other debt, such as credit card debt. This consumer debt will just remain.

**3. Have You Sought Counsel?**

Third and final, have you sought godly counsel from others that you know and trust? This goes along with the transparency that was discussed in last week’s class. The larger the debt, the more you should research it and get counsel. Pray about it and examine your motives. This seems like a no-brainer, but it’s rarely lived out. Proverbs says, **“Plans fail for lack of counsel, but with many advisers they succeed”** (Prov. 15:22).

**D. Living In Debt**

Okay, so we’ve talked about making decisions in the future regarding debt. But what if you’re already in debt…a lot of debt…too much debt? What should you do? The quick answer is to pay it back. Paul says in Romans, **“Give everyone what you owe him...Let no debt remain outstanding”** (Rom. 13:7-8). Scripture also tells us that it’s the wicked who borrow and don’t repay (Psalm 37:21).[[11]](#footnote-11) Debt isn’t a simple thing to always undo, and it may take a lot of time and sacrifice to be free of it.

The longer answer is that you need to reflect on why you have so much debt. It’s possible to come into debt involuntarily. Perhaps your spouse left the marriage, took the money, and left you with debt. But for most of us, we have too much debt because of unwise, and possibly sinful, choices—choices that stem from greed, impatience, or materialism.

So we must repent by confessing our sin and seeking counsel. We must take responsibility for our actions by humbly working with our creditors to reconcile and pay back the debt.[[12]](#footnote-12) Jesus said, **“Settle matters quickly with your adversary who is taking you to court…or he may hand you over to the judge…and you may be thrown into prison. I tell you the truth, you will not get out until you have paid the last penny”** (Matt. 5:25-26).[[13]](#footnote-13) Jesus’ point is to seek reconciliation now to avoid a harsher judgment later. Repentance also involves taking steps so that the same decisions aren’t repeated, such as refraining from use of credit cards.

Ultimately, we’re all debtors—debtors to God’s mercy. We could only be released from our debt of sin through Christ. Jesus went to great lengths to pay off our debt, and we should be of the same mind.

##### Comments or Questions?

**III. Savings: Enabling the Future**

Let’s suppose you’ve been through this core seminar, and you consider yourself to be generous in your giving, you don’t spend above your basic lifestyle, and you’re readily paying down your debt…but you’re not saving for the future. Does that mean you’re foolish? Or on the other hand, does it mean you have great faith? Well, that’s what we want to explore the remainder of our time together, as we think about saving our money.

Earlier, we defined debt as getting something now by paying for it later. Well, savings is the opposite. It’s getting something later by paying for it now.

How many of us really enjoy saving money? Saving isn’t fun, is it? To a child, the best piggy bank is a broken piggy bank. But what does God think about saving money?

##### A. Prudence in Planning

The first thing that we should understand is that the bible is in favor of planning for the future. Proverbs says, **“Go to the ant, you sluggard; consider its ways and be wise…it stores its provisions in summer and gathers its food at harvest”** (Prov. 6:6-8). Elsewhere it says that plans lead to profit (Prov. 21:5), and it’s the wise who store up, whereas the fool devours all he has (Prov. 21:20). Joseph is a great example of wisely planning and saving for the future. After receiving a revelation from God, he stored up Egypt’s grain to provide for the people during the upcoming years of famine.

So we see that saving is God’s normal means of enabling us to provide for the future. Don’t ignore God’s means of provision. Otherwise, you’ll be like the fabled fool who was swept away in the flood and refused to be rescued by the passing boat and helicopter because he was waiting for God to rescue him.[[14]](#footnote-14) He didn’t realize that the boat and helicopter were God’s means of rescue.

There are dangers to not saving for the future. That future might include unanticipated expenses or loss of income. We live in a fallen world that’s full of surprises. So it’s prudent to set aside some cash for these sorts of emergencies. It keeps us from living paycheck to paycheck and having to borrow each time we incur an unexpected expense. God doesn’t want us to be a burden to others.[[15]](#footnote-15) Instead, He wants us to bless others. Money is inherently relational, and having available cash on hand can help to provide for other’s needs when they arise.[[16]](#footnote-16)

We can also save for large, expected expenses, such as the birth of a child, or the down payment on a home, or college tuition, or a new furnace. We can save for retirement when our income is reduced and deteriorating health is pending. It’s also good for parents to save up for their children (2 Cor. 12:14). Proverbs says, **“A good man leaves an inheritance for his children’s children”** (Prov. 13:22).[[17]](#footnote-17) The main thing is that every dollar we keep in savings is marked for the purpose of glorifying God.

##### B. Hazards of Hoarding

So it’s prudent to plan and save for the future. But it’s also possible to sin in the process. This is the danger with money—there are two sides to every coin!

Jesus told a parable about a man who received a large crop and decided to build bigger barns and store up the grain so he could take life easy (Luke 12:13-21). But what happened? God said, **“You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?”** Jesus goes onto say, **“This is how it will be with anyone who stores up things for himself but is not rich toward God.”**

This is the definition of hoarding: selfishly accumulating wealth without consideration towards God. Hoarding is sin. We’re to save for a purpose. Don’t just save for saving’s sake or for selfish reasons—that’s hoarding! God calls us to use our wealth—the wealth He’s given us—to glorify Him and to generously bless others. Proverbs says, **“People curse the man who hoards grain, but blessing crowns him who is willing to sell”** (Prov. 11:26).

But hoarding doesn’t just affect others. Ecclesiastes tells us that wealth is hoarded to the harm of its owner (Eccl. 5:13), and James tells us that God will judge us for it (James 5:1-5). Ultimately, hoarding is selfish greed, which is idolatry (Col. 3:5). It’s an act of independence from God, as the hoarder trusts in his wealth for future security. But **“whoever trusts in his riches will fall”** (Prov. 11:28). Instead of owning money, it will own you. The more a hoarder saves over time, the further his allegiance is from God. “Spiritual shipwreck doesn’t just happen in a moment but is a slow and quiet drifting away out to sea.”[[18]](#footnote-18)

So then the hoarder and the biblical saver can both save the same amounts of funds, but the motivations of the heart are diametrically opposed. One saves trusting in his wealth, the other saves trusting in his God.

### C. Treasures in Trusting

So far in this Core Seminar, we’ve discussed giving, spending, debt, and now savings. Questions often arise about which of these areas has priority over the others. So should I pay off my debt or save for retirement? Should I save later for this or spend it now on that? Should I give to the church or pay off my debt? Each situation is different, and there’s not a one-size-fits-all answer. But generally, we should follow the biblical pattern of prioritizing the giving first and saving last. Saving for future needs is wise, but it’s also a luxury that many don’t have.

But for those who are able to save, how much should we save? What’s the amount? Is there a formula? Maybe 5% of all earnings?

It would be nice to have a bible verse for this, wouldn’t it? It would certainly lessen the temptation to be anxious about the future. But God chose not to reveal this to us in His Word. Why? Because He wants us to not trust a formula, but to trust Him. Having this tension about what to save, what to keep, and what to give away is good for us to struggle through. It teaches us to lean on God and to store up treasures in heaven by trusting Him with our wealth.

When Israel was in the desert, God fed them by providing manna on the ground each day. But God told them not to gather more than what was needed for that day. If they did, it would smell and be full of maggots by morning.[[19]](#footnote-19) Why did God do this? He did it to teach Israel to trust Him for providing for their future, even when they had nothing. Ultimately, it pointed to Jesus as the true bread from heaven (John 8:32-59).

Saving for the future doesn’t mean that you’re not trusting in God, although it could mean that. Saving money can be a wise stewardship for future needs—as long as our plans are committed to the Lord.[[20]](#footnote-20) The question of how much should I save is different for each person, but the motives should be the same—we should glorify God.

There’s a huge difference between how the world saves and how a Christian saves. The world trusts in their savings. Their savings is everything to them. So when the stock market dips or their house burns down, their fear, anxiety, and stress go up because everything is at risk. But savings aren’t eternal, only God is.

The Christian, however, doesn’t fear a stock market plunge or the loss of an asset because our trust is in God. Jesus tells His disciples, **“So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well”** (Matt. 6:31-33).

The goal of saving for the Christian is simple—be faithful. God will provide. If we’ve been responsible with what we received, then our goal—faithfulness—is accomplished. It doesn’t matter if we end up with nothing for retirement due to circumstances beyond our control. God is well aware of our situation. Our job as Christians is just to be faithful.

If you have been given the means to wisely save up for anticipated, future expenses—good. Be thankful that God has provided in this way and be generous towards others who are lacking this. If you haven’t been given the means to save—good. You’re in the proper position to trust in God, which is exactly where He wants you to be.

Remember who our God is! He’s our heavenly Father, who compassionately cares for His children. He’s our sovereign Lord, who causes all things to come to pass for the good of those who trust in Him. He’s our Prince of Peace, who removes our fears of the future. He’s our Rock, who shelters us. He’s our Good Shepherd, who quiets our souls and extends mercy and goodness to us all of our days. He’s the God who looks after the widow and orphans (James 1:27). He’s the God who cared for Israel and his sons amidst a severe famine, who made Esther queen at such a time of despair, who sent angels to feed and strengthen Elijah, and who taught Paul to be content in all circumstances.

We could go on and on and on, but the point is this: as Christians, we’re not to worry about tomorrow (Matt. 6:31). We’re to seek Christ’s kingdom and commit ourselves to His will. God may call us to future hardship and persecution (Rom. 8:35), but even in these, God, who didn’t spare His own Son, won’t forsake us. He’s our refuge and is working all things for the good of those who love him (Rom. 8:28).

**IV. Conclusion**

So to conclude, only God knows the future. Yet He’s revealed to us how to be wise in ordering our lives today in preparation for tomorrow. Christ promised that He will return, and since He’s paid our debt of sin, let’s work on saving up treasures in heaven to the glory of His name.

**PRAYER**

##### APPENDIX A

##### Saving for the Future

In his famous short story *How Much Land Does a Man Need?*, Leo Tolstoy gives an account of a peasant named Pahóm, who complained that he didn’t have enough land. Well, in a short while, Pahom bought a small lot, paid it off, and lived a more comfortable life. However, Pahom becomes possessive of his land, which causes conflict with his neighbors. So he moves elsewhere where he can amass a small fortune off of the land, but unfortunately he has to rent the land, which irritates him. So finally, Pahom finds a group of people, called the Bashkirs, who are willing to sell him as much of their land that he can walk around, marking it with a spade, between sunrise and sunset for the sum of one thousand rubles. However, if in making the loop, Pahom doesn’t reach his starting point by sunset, he’ll lose his money and won’t receive any land. Well, Pahom thinks that he’s found the bargain of a lifetime. At sunrise, Pahom begins his claim of walking around the land. As the day progresses, Pahom keeps venturing further out to get more land, but towards the end of the day, he realizes that he is far from the starting point and runs back as fast as he can. He finally falls forward reaching the starting point just before the sun sets. Tolstoy concludes the story by writing this: “Ah, that’s a fine fellow!” exclaimed the Chief [of the Bashkirs]. “He has gained much land!” Pahom’s servant came running up and tried to raise him, but he saw that blood was flowing from his mouth. Pahom was dead! The Bashkirs clicked their tongues to show their pity. His servant picked up the spade and dug a grave long enough for Pahom to lie in, and buried him in it. Six feet from his head to his heels was all he needed.

**Insurance**

Insurance is a guarantee against a loss. The mechanics of insurance work like this: Risks are assessed and pooled, and premiums are invested. Events that are insured are paid for, while insurer profits are added to reserves. If there is a loss, then reserves are drawn down and premiums rise.

There are generally two types: Property (e.g. car, house) and Person (e.g. health, life). The benefits include affordable payments that could help against a large loss, peace of mind, and following mandatory insurance laws (e.g. car or flood insurance).

The challenges for Christians are the following: 1) If every eventuality is catered for, are we truly trusting in God?; 2) If we need large contents insurance, do we have too much?; and 3) Insurance and welfare replace dependence on relationships. Scripture identifies the church and family as means of insurance (Acts 4:34-35; 1 Cor. 12:26; 1 Tim. 5). In all insurance, the question is whether we are substituting for trust in God or not?

##### Debt Questions

If we have available money on hand, should we pay back a non-interest bearing loan or use the money to gain more through investment earnings? God tells us to not leave any debt outstanding (Rom. 13:8). The benefit of paying it back is that the burden will be relieved and the creditor no longer has right to collateral. At the end of the day, we don’t know about tomorrow and may lose chance to pay the loan back (e.g. lose job and can’t make payments or theft or economic collapse).

While borrowing for necessary emergencies is understandable, wouldn’t taking on any other kind of debt be presuming upon God? It all depends on why you’re borrowing. For example, a car loan may be “necessary” because without a car, a man can’t get to work and provide for his family. The loan allows the man to work to pay off the loan. But if that car loan is more than what you’re able to pay by working the job, then you’re into the area of presumption. [Other situations could be 1) school debt to obtain a higher paying job; 2) small business loan to become financially independent; or 3) mortgage to provide shelter.]

1. See Proverbs 22:3 – “A prudent man sees danger and takes refuge, but the simple keep going and suffer for it.” [↑](#footnote-ref-1)
2. See Hebrews 9:7. [↑](#footnote-ref-2)
3. See Colossians 1:9-10 and Revelation 1:1-3. [↑](#footnote-ref-3)
4. See also Psalm 37:26. [↑](#footnote-ref-4)
5. Instead of giving handouts, micro-loans engender responsibility for those in poverty, as they begin to work and gain a profit. [↑](#footnote-ref-5)
6. This is often shown in the lender’s ability to dictate the terms of the loan, including setting a higher interest rate. [↑](#footnote-ref-6)
7. This isn’t an argument for selfishly “keeping our options open” because we just like options. The point is that there is a lot of good that we will need to forgo because of the future commitment that debt places on us. [↑](#footnote-ref-7)
8. See Matthew 18:23-25. [↑](#footnote-ref-8)
9. See Luke 14:28. [↑](#footnote-ref-9)
10. See Galatians 5:22. [↑](#footnote-ref-10)
11. See also Exodus 22:14; Proverbs 3:28; and Matthew 5:25-26. [↑](#footnote-ref-11)
12. This may involve bankruptcy. Bankruptcy involves the debtor, a trustee, and creditors to consider possible repayment or forgiveness of debt. The concept of bankruptcy in American jurisprudence is grounded in the biblical concept of Jubilee: freedom from the slavery of debt. It’s a fundamental constitutional right, and serves as a societal waiver, to both provide a fresh start, and to encourage risk-taking and entrepreneurial capitalism. There are several Chapters of Bankruptcy that may be filed (Chapter 7, 11, or 13). Chapter 7 relieves debt due to inability to pay with no objections from creditors. Chapter 11 allows for a reorganization of debt and establishes repayment plan voted on by creditors. Chapter 13 allows for partial discharge of debt and establishes repayment plan to creditors for amount not discharged. [↑](#footnote-ref-12)
13. See also Proverbs 6:1-5. [↑](#footnote-ref-13)
14. Once upon a time there was a man that lived by the river. He heard a radio report that the river was going to flood the town and everyone should evacuate immediately. But the man didn’t leave and said, "God will save me." As the waters began to rise, a man in a rowboat came along and offered to help take the man to safety. But the man said, “No thanks, God will save me." Then a helicopter came by offering to help the man to safety. But the man said, “No thanks, God will save me." In the end, the man drowned. When he got to heaven, he asked God why he didn’t save him, and God replied, “What do you mean? I sent you a radio report, a rowboat, and a helicopter.” [↑](#footnote-ref-14)
15. See 1 Thessalonians 4:11-12. [↑](#footnote-ref-15)
16. See Ephesians 4:28. [↑](#footnote-ref-16)
17. God gave Israel the inheritance of the Promised Land. [↑](#footnote-ref-17)
18. Quoted by Greg Gilbert during a sermon at Capitol Hill Baptist Church. [↑](#footnote-ref-18)
19. Exodus 16:16-20. [↑](#footnote-ref-19)
20. See Proverbs 16:3. [↑](#footnote-ref-20)