

# *Home Making (I): Marriage Is A Life Sentence*

a gospel sermon by Jeff S. Smith

## **Introduction**

We live in a disposable world where fix-it shops are almost a thing of the past. We throw away what doesn't work and buy something new without much thought of its worth. We eat off paper plates and trade in our cars every two years. Now, even marriages are disposable. In 2003, pop singer Britney Spears married and then annulled her vows to God over a long, drunken weekend. A peer, Jennifer Lopez, was famously divorced, married and engaged to three different men *at the same time!* The blended and re-blended family is quickly becoming the norm and the stigma once attached to divorce is clearly a thing of the past. Historians warn that the basic family unit is the keystone of a healthy society, but the Bible already made that clear. It is no wonder that our nation is suffering the ills of disposable babies, wasted youth and welfare dependent adulthood. As marriages are disposed, society follows. And instead of stemming the tide, most churches have simply accommodated it. The fact is that, "Marriage is a life sentence." The plan of God was always meant to be mating for life, making a home that lasts until death do us part. If Christians would know a happiness that exceeds that of the lost, they would reacquaint themselves with this fact before experimenting with marriage, for it is not a paper plate that you can use and throw away.

## **Discussion**

### **I. The Institution**

#### **A. Eden**

1. during the sixth day of creation, God gave Adam a law about eating fruit, but then recognized for the first time that something in creation was not yet finished (Genesis 2:18)

2. while Adam was busy not eating the forbidden fruit and naming all the animals, it only became more apparent that he also needed a companion who was similar and complementary to him (Genesis 2:20)

3. it is then that God places the crowning jewel on creation and prepares for his Sabbath (Genesis 2:21-25)

a. this is what I call the "Eden Ideal": one man for one woman, so completely joined together that separation would be akin to splitting an atom or prying a child away from his teddy bear

b. Eve was his "flesh and bone," a term that Laban would later use in speaking to Jacob (cf. Genesis 29:14); it is one that we use today but with far less meaning that Adam attached to it

c. Adam and Eve were instantly fused together when they were wed by God so that what impacted the one was felt by the other; they were two organisms, but one organization

4. Adam finished his naming chore by calling his wife, Eve, or Woman, and the process of marriage was codified in the historian's commentary (cf. verse 24)

a. a man shall leave his father and mother

b. a man shall be joined to his wife

c. the two shall become one flesh

5. Adam and Eve were naked within that relationship without cause for shame and it was there that sexual expressions of love, desire and pleasure were approved (Genesis 1:27-28, 31)

#### **B. East Of Eden**

1. eventually Eve noticed the forbidden tree of knowledge and she and Adam ate, compelling God to separate them also from the tree of life, which could have imprisoned them forever in a sinful world of their own making

2. while they tended to their new work and their marriage, their offspring discovered more and more ways to corrupt the only institution yet on Earth

a. the Old Testament begins to learn words like concubine, harlot, incest, fornication, adultery

b. it also learns about divorce and remarriage (Deuteronomy 24:1-4)

1. in cases where adultery has occurred, the offending party would be stoned to death, so this passage deals with divorces rooted in some ground short of adultery

2. after watching hardhearted Israelites throw their old wives out of the house in order to bring in a newer model, God granted an allowance for those jilted women to marry someone else, for they had no hope otherwise—they were less than widows and ineligible for marriage

3. this so-called Mosaic allowance recognized the reality of divorce for multiple causes, but it did not approve it

4. the final stipulation in granting this allowance is that the put-away woman could never return to her original husband; reconciliation was impossible after she remarried

### C. Divorced By God

1. Israel and Judah become such moral and idolatrous wastelands that God eventually divorces them!

2. while they wait for Christ to come, God shows them what is wrong and a disposable attitude about marriage is one reason (Malachi 2:13-17)

a. Jewish men, who had all the power and money in the nation and the home, were still hardheartedly divorcing the wives of their youth in order to marry younger women; that hypocrisy was helping to cover the altar of worship with the tears of their original wives

b. Rabbi Hillel taught that a man could divorce his wife simply by telling her, "I hate you," three times in front of witnesses; such treachery was not ignored by God who hates divorce

c. the blood left behind by divorce is rarely literal, but is always present and observable by the children who suffer its violence; for the innocent and for righteousness sake, God hates divorce!

3. divorce is the purposeful sundering of a covenant

### D. The Bride of Christ

1. divorce was a controversial issue among rabbis like Hillel and their followers in the time of Christ

2. this gave Jesus the opportunity to articulate his own perspective on the permanence of marriage and the place of divorce and remarriage (Matthew 19:1-12)

a. instead of updating the Mosaic allowance or foretelling the position of modern American courts regarding no-fault divorce, our Lord directed his audience all the way back to the Eden Ideal, before the knowledge of evil corrupted man's insight and before life was whittled down to the proverbial three score and ten

b. Jesus authorizes divorce and the possibility of remarriage for only one cause—it is not abandonment by an unbelieving mate, burning the biscuits, leaving the toilet seat up or smashing the car—it is sexual immorality

c. the audience recognized that Jesus was not being as liberal as the popular no-fault divorce advocates or even Moses in his allowance, for they replied, "If such is the case of the man with his wife, it is better not to marry" (verse 10) and Jesus agreed that it was a difficult doctrine to accept

## II. Marriage Is A Life Sentence

### A. One Man For One Woman For Life

1. marriage is an institution that is only for a man and a woman

2. a man must leave his father and mother in order to make a marriage

a. he must be prepared to provide for his household emotionally, spiritually and physically

b. although he will probably have much maturing yet to do, he must be sufficiently mature to take on the role of head of the household

c. this is difficult, if not impossible, to do if the couple intends to live with the in-laws for a few months or years, for anything with two heads is considered a monster; furthermore, it deprives his bride of the challenge and blessing of setting up housekeeping for herself

3. the two are joined together

a. it is not the state or a ship's captain that does the joining; it is God

1. while the government may have a role that varies from place to place, the role of God is the same throughout the world

2. only God can join eligible people together in marriage, so you need his approval

b. when God witnesses this covenant between people, the vows are binding and the union is permanent; what God joins together, man has no right to dissolve because of eventual incompatibility or boredom

4. the two must become one flesh

a. this has reference to the sexual and emotional binding together of the two people, so that everything that impacts the one is felt by the other (Ephesians 5:22-30)

b. really, the sexual part of marriage is only a pleasurable way of expressing the emotional attachment that now exists there

c. becoming one flesh is the process of super-gluing two people together and the effect is that attempts to sunder them bring pain and anguish

#### B. With One Exception

1. there is one exception to the life sentence and it takes a sin to get there; it is not abandonment by an unbelieving spouse or annulment (cf. First Corinthians 7:12-16)

2. the one exception is that a mate who is guilty of sexual immorality may be put away by an innocent spouse and the innocent spouse may marry again; the Mosaic allowance is canceled in the Sermon on the Mount (Matthew 5:31-32)

3. no such right of remarriage is afforded the adulterer (Hebrews 13:4)

4. sometimes spouses go ahead and sunder or suspend their marriage for reasons short of adultery (First Corinthians 7:10-11)

#### C. Choose Wisely

1. if you remember how the disciples reacted to Christ's teaching on divorce, you get some insight into how hard this can be, especially in a culture where divorce is so common and churches have given up the fight; "If such is the case of the man with his wife, it is better not to marry" (Matthew 19:10).

2. in other words, if I am really going to be stuck with her forever, maybe I should rethink!

a. marriage is a life sentence and somebody has to die or sin against God to grant the other person a parole

b. when marriages are really going badly, we may begin to wonder why God's will is thus, yet the faithful know that God's will is for our benefit even if we can't see it

c. God's will on divorce reminds the couple that there is no better solution than selfless reconciliation, for a groundless divorce means a return to the lack of companionship that caused God to utter the words, "It is not good" for the first time

d. Christ's teaching drives the couple back to the table to work out their issues and rediscover what the rest of the Bible can do to make their marriage successful, rather than conceding defeat perhaps even at the first hint of discord

3. the key is to be a good chooser; while you can't anticipate everything about your mate or even yourself, you can make informed choices and put yourself in the best position to find success in marriage

#### **Conclusion**

Marriage is a life sentence but that ought to be a reward, not a punishment.



# *Home Making (2): Soulmates or Cellmates?*

a gospel sermon by Jeff S. Smith

## **Introduction**

When we last argued that marriage is a life sentence, no doubt the image of a prison arose in the minds of many. For some, their marriages seem exactly like prisons—little freedom, no hope, a solitary existence in the midst of others and maybe even bad food. While marriage is biblically a life sentence, it certainly does not have to be a prison. We begin on the wedding day in a state of bliss and there is absolutely no reason that we cannot enhance that happiness rather than watch it evaporate. It is up to the husband and wife whether they share their life sentence as soulmates or cellmates. In this second installment of the *Home Making* series, we will explore the possibility of growing together rather than growing apart.

## **Discussion**

### **I. God Wants Me to Be Happy**

#### **A. That's Why He Gave You A Mate**

1. at the point that couples begin to feel like cellmates more than soulmates, one or both can sometimes be heard contemplating divorce as completely justifiable since, after all, “God wants me to be happy”
2. while that sounds good and difficult to argue, it does not follow that God would sanction your sin if it will make you happy; what if the pornography addict and child molester justified his behavior the same way?
3. in reality, God joined you to the mate you chose because you asked him to do so and he expected you would find happiness within that covenant you willingly made
  - a. remember the entire concept of marriage was designed by God so that man could have companionship and help (cf. Genesis 2:18)
  - b. “He who finds a wife finds a good thing, And obtains favor from the Lord” (Proverbs 18:22).
  - c. rather than sanctioning divorce for the sake of happiness, God warns couples not to dissolve what God united at their own request (Matthew 19:4-6)
4. every divorce involves sin, whether it is the scriptural divorce based on adultery or an unscriptural divorce due to simple incompatibility, boredom or neglect
  - a. in the midst of marital discord, divorce is surrender and it is a sin to separate what God has joined together
  - b. when does God ever sanction sin to make people happy?

#### **B. Marriage Should Bring You Joy**

1. if you asked a hundred people what is the foundation of a good marriage, you might get 10 different answers, but only one of them would encompass all others and be correct; the answer is love (First John 4:7-11)
  - a. romantic love - *eros* - is unique among the types of love because it is not rooted in any preexisting relationship, but is entirely made in the course of time
  - b. every other answer to the foundation question—honesty, trust, compatibility, etc.—has to be rooted in love because without love all the rest is clanging cymbals and sounding brass (cf. First Corinthians 13:1)
2. in the Garden of Eden, Adam exclaims, “This is now bone of my bones and flesh of my flesh.”
  - a. he now had someone to share the human experience with, someone to enjoy the good times and to suffer the bad times with
  - b. he now had a mate with whom he could enjoy the undefiled marriage bed and realize the blessing that God incorporated into the physical relationship of spouses
3. marriage is supposed to make you happy, but that happiness rarely happens accidentally; good marriages are labors of love and works always in progress

#### **C. Why Does the Joy Cease?**

1. marriage is supposed to make you happy and it usually does—at first; why does it stop for some people?
2. some speak of drifting apart, growing apart, falling out of love and so on
  - a. all these are just euphemisms for focusing on self and neglecting the union

- b. most people marry before the age of 25 and to suggest that their emotional and spiritual growth is complete is an obvious absurdity; it is even a command of God that we continue growing throughout life, so you will grow
- c. it is fully up to you as a couple whether you grow together or grow apart
- 3. marital soul-mates will treat life as a mutual journey toward Heaven, helping each other toward the only goal that will ever bring lasting happiness
- 4. marital cellmates will so focus on their own personal pursuits that the union will crack and tear until either civil war is declared or a state of apathy drowns the marriage in distraction
  - a. some marriages devolve so deeply that the partners become more like cellmates than soul-mates; they begin cursing their union and wishing for release and a second chance with someone else
  - b. as you can't pull apart two bones at the joint without severe pain and lasting damage, so you can't pull apart two people joined at the heart by God
- 5. God won't cause your marital dissatisfaction, but he surely can resolve it
  - a. love can be taught (Titus 2:1-5)
  - b. happiness can be rejuvenated

## II. Soul-mates, Not Cellmates

### A. Love Is More Than A Feeling

- 1. writers like James and John spilled a lot of ink trying to emphasize the fact that love is more than a feeling (cf. a hungry brother can't fry up love and have it for supper or crawl inside it to get warm)
  - a. while we see that in other settings, we sometimes expect that romantic love will be different and the feeling will carry us through for 50 years or more
  - b. the problem is that a major part of that feeling is novelty—the newness of loving romantically and being in love and the newness part wears off quicker than you might like to believe
  - c. but you don't trade in the car when the new smell is gone and neither do you trade in your mate when you discover a flaw here and a disagreement there you did not notice before
- 2. feelings of love tend to follow acts of love and you are much more likely to love and be loved if you are loving and lovable in your behavior (First Corinthians 13:4-8a)
  - a. love is not about getting; it is about giving; just as God so loved the world that he gave his only son and Christ so loved the church that he gave himself for her
  - b. if husband and wife are gauging happiness based on how much they get from the relationship, it is only a matter of time before trouble arises, because two getters cannot always be happy at the same time
  - c. two givers can be

### B. Home Building

- 1. as old-fashioned as it sounds today, the biblical structure of the home is fulfilling and proven
- 2. building your home as if there were no gender-defined roles is faulty architecture
  - a. the husband is the head of the wife who is to be in submission to his leadership (Ephesians 5:22-33)
    - 1. the husband builds his home, not around his ego or authority, but around nurturing his wife's body and spirit and raising the next generation
    - 2. the wife makes her home, not around her own dreams of liberation and self-actualization, but around respect for God first and her husband second, helping him to Heaven and preparing the next generation for its turn
    - 3. every bit of this passage is about giving because when everybody gives, everybody gets!
  - b. marriage is a partnership in life (First Peter 3:1-7)
    - 1. even when one spouse is not yet a believer
    - 2. wives are characterized by the hidden person of their hearts which is incorruptibly beautiful and precious—respectful, chaste, modest, meek
    - 3. husbands are characterized not by machismo but by understanding, prayerfulness and adoration of his bride

### C. Walking In Love

- 1. the purpose of life is not to gain happiness on Earth at any cost; it is to fear God and to keep his commandments, including the ones that deal with love and marriage
  - a. Ananias and Sapphira walked through life together, becoming Christians and then conspiring

to lie to the Holy Spirit (see Acts 5:1-11)

b. Aquila and Priscilla walked through life together as well, teaching the lost, supporting evangelism, even hosting a church in their home

2. marriage should primarily be a journey through life toward Heaven, with mutual help coming from both spouses (Ephesians 4:1-3, 15-16)

a. we sometimes believe that only the passages that specify marriage can be used to regulate our unions, but that is untrue; spouses do not cease to be neighbors and brethren just because they wear matching gold rings

b. we ought to be walking in love and if you find yourself treating strangers with more patience and kindness than you afford your mate, you are stumbling (Colossians 3:12-14)

3. don't let your home become a prison where you subject others to meanness and expect to be subjected to the same

#### D. Love Your Enemy (Matthew 5:43-45)

1. what does loving your enemy have to do with marriage? (Matthew 5:43-45)

2. it's simple; sometimes for a few moments or days and sometimes longer, we become enemies

a. either we disagree about something, or we are in a bad mood or we are going through serious disharmony and we are enemies

b. there is a right way to treat someone with whom are in disagreement and it is not all right to yell and foam and strike out because you have a piece of paper registered with the county clerk

3. sometimes malice invades the home and because we know how best to push certain buttons in our spouses, we know how to make them feel as badly as we feel, but vengeance belongs to God (Romans 12:17-21)

a. "Be angry and do not sin"; do not let the sun go down on your wrath, nor give place to the devil" (Ephesians 4:26-27).

b. "A soft answer turns away wrath, But a harsh word stirs up anger" (Proverbs 15:1)

#### E. Grow Old

1. "The wise woman builds her house, But the foolish pulls it down with her hands" (Proverbs 14:1).

2. that you will grow is certain; whether you grow together or grow apart is up to you

a. you can only neglect your union so long before it begins to seem expendable or more like a prison cell keeping you from better happiness

b. both spiritual pursuits and personal interests should bring us together in ideas and activities that we can share

c. while there is nothing unhealthy about wholesome individual times, too many of them can be the grease that puts the union into a skid

3. it is touching to watch Abraham and Sarah grow old together because they were inseparable and engrossed in pleasing the other

#### Conclusion

Will you and your spouse be soul-mates or cellmates? Love is more than a feeling and by acting upon it, you can find satisfaction in making your home and hope in one beyond the clouds.





# *Home Making (3): Raising Abel*

a gospel sermon by Jeff S. Smith

## **Introduction**

Worldly folks use the expression “Raising Cain” as a mild way of describing a night of debauchery and reviling, drawing upon the name of the son of Adam and Eve so famous for his misbehavior. We are more interested in this lesson, though, in his brother, and the prospect as parents for Raising Abel instead of Cain. As our series on *Home Making* reaches its midway point, we add to our previous discussions on the marriage itself by looking at one of the most important functions of the home—to produce the next generation of God’s servants.

## **Discussion**

### I. Abel

#### A. Be Fruitful and Multiply

1. sexual reproduction was one of the first commandments that God gave to humankind and he invested the process with such pleasure and reward to ensure that man would comply (Genesis 1:27-28)
  - a. contrary to scientific orthodoxy, however, the whole purpose of human life is not simply sexual reproduction and the whole purpose of sex is not merely reproduction either
  - b. the sexual relationship is a gift from God that is only perverted outside the marriage bed
2. obviously, though, some reproduction must occur for humankind to persevere and Adam and Eve initially bore two sons of some note (Genesis 4:1-8)
  - a. just as we often wonder today, how could two such different boys possibly have come from the same parents and the same environment?
  - b. sometimes both nurture and nature confound examination because the wild card—the free will of the individual—refuses to cooperate
  - c. Cain and Abel can grow up in the same household under the authority of the same parents, even today

#### B. Abel’s Character

1. all we really know about Abel is that he was submissive to the commands of God concerning worship (Hebrews 11:1-4)
  - a. since Abel worshiped by faith and faith comes by hearing God’s word, we can infer that the Lord did not leave the boys to invent their own worship forms
  - b. instead, God must have told Cain and Abel to bring a flesh offering, which Abel did but Cain did not
2. Abel, though dead, yet speaks and he teaches about the importance of respecting authority and submitting to it

#### C. Cain’s Character

1. Cain, also dead, no longer speaks, but is spoken about, for as much as we are trying to raise Abel, we are trying desperately to avoid raising another Cain
2. Cain had no compunction about twisting authority to suit his own convenience
3. Cain was bitter, resentful and envious and it was his undoing to punish the innocent object of his weakness
4. toward the end of the New Testament, Jude turns “the way of Cain” into an axiom for pride and corruption

### II. Child-Rearing

#### A. Nurture and Admonition

1. under the Law of Moses, children were commanded to honor their parents, even under the threat of *capital* punishment
2. since the Law of Christ would exist throughout the world in every jurisdiction, matters of life and death were entirely left to Judgment Day, but the issue of raising respectful children remained vital (Ephesians 6:1-4)
  - a. the objective is not necessarily to raise doctors and lawyers, but to raise respectful, godly citizens of Christ’s kingdom

- b. all that parents can do is all that they can do—the free will of the child will ultimately be tested and despite their best efforts, a child may fail in this most important category
  - c. the key must be the training and admonition of the Lord—teaching them by instruction and correction to know the Lord and his will and to respect it above all else
  - d. fathers are given the primary responsibility in this matter and are warned not to provoke their children to wrath, either by excessive harshness and insensitivity or by deficient attention and correction
3. in a home with children, the continuation of this effort binds the unit together in Christ (Colossians 3:18-21)
- a. one of the hardest things to determine is where admonition ends and provocation begins
  - b. every child is different and responds differently to various kinds of motivation; there is no one-size-fits-all manual for walking that line between admonition and provocation
  - c. you must devote enough quantity time to your own child to learn his character well enough to walk the line consistently and effectively
  - d. you will never convince your child you love him by spoiling him or refusing to discipline him and you will fail in the goal of raising a respectful, godly person
  - e. you will wind up with Cain when you asked for Abel

#### B. Four Parenting Styles

1. neglectful parents show very little affection to their children, but likewise are too selfishly preoccupied or indifferent to offer much discipline
  - a. their offspring never feel loved or limited and are left to fend for themselves
  - b. they eventually end up estranged from their parents, for they don't need them or like them
2. permissive parents offer much affection, but have not the heart to discipline their kids
  - a. the children are coddled and every whim is satisfied, but curfews, restrictions and punishments are either nonexistent or just empty threats
  - b. these children end up feeling insecure because they have no self-discipline with which to enter adulthood
3. authoritarian parents show little love and emotion but seem to relish the position of disciplinarian a bit too much
  - a. they provoke their children to wrath because they do not balance their necessary sternness with reassurance that love is behind it
  - b. "He who troubles his own house will inherit the wind" (Proverbs 11:29)
4. authoritative parents give both high levels of love and discipline
  - a. their children may not always respond gleefully when chastened, but they know deep down that their parents love them
  - b. when they are full grown, they will have memories of ball games, birthday parties and hugs along with the self-discipline that comes from submitting to one's parents

#### C. Which Pleases God?

1. like the parable of the four soils, only one style is pleasing to God and productive in the home and it is the last
2. the authoritative parent combines law and love in the same way that God does for all of us, his children (Hebrews 12:5-11)
  - a. it is so important here to have two parents of the same mindset, hopefully two believers who rely on the Bible and have the same goals in mind with their children
  - b. while the mother will usually be more nurturing and the father more stern, the two complement each other and make for a good partnership
  - c. but when one or both are resisting the Bible and perhaps getting more advice from the late Dr. Spock, the results will almost certainly reflect that fateful decision
3. because fathers are given the headship in the home and in training the children, we might think about three of them from the life of Samuel the judge and prophet

### III. Fathers, Take The Lead

#### A. Three Fathers

1. Elkanah was the father of Samuel and the husband of Samuel's mother, Hannah (see First Samuel 1-2)
  - a. by all accounts, he loves Hannah and treats her pretty well

- b. the trouble is that before Samuel was conceived, Hannah was barren and Elkanah had taken another wife, whom he loved less but who gave him children when Hannah could not
- c. by that one culturally accepted but morally bankrupt decision, Elkanah created disharmony in his home (First Samuel 1:4-8)
- d. it truly is women who make the house a home, but men have the power to destroy the environment with selfish behavior and mistreatment of the matriarch
- 2. Eli was the priest who practically raised Samuel after he entered into the priesthood
  - a. Eli had two sons of his own, though (First Samuel 2:12, 17, 3:11-13)
  - b. while the permissive parent may be cool and popular for a while, a buddy to his children instead of an authority figure, that is short-lived and fleeting
  - c. God will hold you accountable as a steward if you choose not to restrain your children from self-destruction and inflicting harm on others as much as you can\
- 3. Samuel becomes a father himself, but fares little better than Eli (First Samuel 8:3-5)
  - a. unlike Eli, Samuel is not blamed for his sons' behavior; it was not for lack of restraint, but because of a corrupt environment and their own free will that they erred so grievously
  - b. parents can take a small dose of comfort in the knowledge that when they have done all they can do, God does not hold them accountable for the failure of their children

## B. Discipline

- 1. fathers and mothers then are in the discipline business
  - a. discipline is a word usually used with the connotation of punishment, but it can actually be both preventive and corrective in nature
  - b. discipline is both direct teaching and reactive punishment
- 2. discipline is walking that thin line between admonition and provocation, combining law and love to make for a well-adjusted child who is both loved and restrained (Proverbs 22:6)
- 3. we teach by word and even more by example; we encourage and exhort and profess faith and trust in God and in the child so that he has a foundation in Heaven and the home
- 4. yet we cannot be afraid to punish disrespect and misbehavior in a way that corresponds to the deed
  - a. promptness is important (Proverbs 13:24, 19:18)
  - b. foolish behavior demands correction (Proverbs 22:15)
  - c. children who are not corrected will one day suffer a much worse punishment (Proverbs 23:13-14)
- 5. grounding, restrictions and the like all have their place when it comes to correction, but our goal should be wounding the conscience, not the flesh (cf. First Corinthians 5)

## Conclusion

Raising Abel is never easy and sometimes a child insists on being Cain. Do all you can do and let the Bible guide you as you guide the child.



# *Home Making (4): Till Debt Do Us Part*

a gospel sermon by Jeff S. Smith

## **Introduction**

Judging by the number of debt counselors, home equity lenders, bankruptcies and balance transfers, it is obvious that debt maintenance is a big part of modern American life. Gone are the days of saving up to buy something; now we get it up front at 12 percent interest and hope that we pay it off before it breaks down. Borrowing is not inherently sinful and we will not condemn mortgages, car loans or other borrowing in this lesson. The number of marriages that suffer or even end up in divorce because of money and debt issues, however, forces us to look at excessive borrowing as, possibly, both a precursor to marital disharmony and a result of materialism. We say these things as a warning to young people contemplating marriage, currently free of debt and blessed with a clean slate. We also say these things as a wake-up siren to older, married folks on the verge of getting in over their heads.

## **Discussion**

### **I. Neither a Borrower Nor a Lender Be?**

#### **A. Which Passage Is That?**

1. the ancient axiom, "Neither a borrower nor a lender be," sounds like rich wisdom, but it is not
2. it is both unscriptural and ungodly, coming from the usually sharp mind of American founding father, Benjamin Franklin
  - a. old Ben was a rather worldly man and his little saying against borrowing and lending reflects wisdom that is from below
  - b. there is a lesson in this: not everything that sounds like scripture is scripture and not everything that sounds wise is wise

#### **B. Borrowing in Times of Dire Distress**

1. in fact, while borrowing is discouraged by scripture, it is not condemned, and lending is plainly encouraged
2. sometimes, borrowing is necessitated by life's extreme hardships (Nehemiah 5:1-6)
  - a. neither God nor Nehemiah faults the poor Hebrews who mortgaged their land to buy grain, for they were simply using one available commodity as collateral in order to purchase a more pressing one—daily food
  - b. please note that they were not taking on this debt in order to buy disposable luxury items or to take dream vacations
  - c. the famine had simply made living within one's means impossible and they resorted to the aid of wealthy men, who unfortunately, took advantage of them
3. in times of dire distress, borrowing is often the solution, whether it be from family, friends or a professional lender, charging interest every day
  - a. no one finds fault with such a thing, for it is not a materialistic heart that mortgages the future to buy food or medicine
  - b. it is still no sin to borrow when one has attempted to live within his means and unforeseeable circumstances have made that temporarily impossible

#### **C. Debt Can Become Slavery**

1. as those Hebrews found, debt can become like slavery
  - a. we already spend about 40-50 percent of our income every year to pay taxes: income tax, property tax, Medicare tax, gasoline tax, social security tax, automobile tax, sales tax
  - b. the interest on mortgages, car loans and credit cards can quickly eat up another 10-20 percent and we are left with 30 cents on every dollar that we earn to pay for the principal on the house, food on the table and gas in the tank
2. Proverbs 22:7 says, "The rich rules over the poor, And the borrower is servant to the lender."
  - a. the staggering prices of homes, cars and a college education make those kinds of loans inevitable for almost everyone and the purchase of an affordable home and car that fits within the budget, even with interest considered, is not going to put the family at risk of default or disharmony
  - b. but when a decision is made to live beyond one's means by purchasing a home that one cannot afford, cars that are too expensive or all the luxuries that look so necessary, debt can become a

prison that threatens the cohesion of the family and its ability to obtain credit in the future

#### D. Debt and The Family

1. so many marriages are plagued by one spouse or the other or both demanding a constant increase in the standard of living, the purchase of more and more in order to keep up with the Joneses and make certain that our children keep up with the Jones's kids
  - a. sometimes we buy things we don't even want or allow our children to demand the purchase of things we know they should not have, because we cannot stand the thought that others will perceive we are falling behind
  - b. but that race is to the feet of the idol of materialism and it is a race we had better be content to lose, or debt will eat our families alive
2. my generation's grandparents lived through the Great Depression and at least one World War, and conservation and contentment were mandatory attributes
  - a. my generation's parents had it a little better and then each successive generation has improved materially
  - b. instead of finding contentment in such financial growth, however, we have merely discovered it to be an addiction that requires ever larger doses
3. yet this attitude is really nothing new (Ecclesiastes 5:10-17)
  - a. if you are attempting to find life's reward and spiritual contentment in the acquisition of things, you will fail, no matter how many things you accrue, for you will always require more, just like a drunk always needs a little more every day to reach that same temporary euphoria
  - b. if you are attempting to buy the children happiness by mortgaging your own future, you are only teaching them a lesson that things matter most and any risk is worth taking to get them
4. your life ought to be worth more than what MasterCard will give you for it (Luke 12:13-21)
  - a. kids, stop badgering your parents for more and more; you are old enough to learn to be content or to earn some spending and saving money of your own
  - b. men, gain control over your natural affinity for fast cars, high-tech gadgets and sporting goods
  - c. ladies, manage your household according to the budget mandated by what comes in by earnings, not credit and don't lead your husband to believe that you will only be happy if you are sitting on a golden throne of appliances and leather

#### E. Summary

1. we are not condemning credit outright, nor prohibiting mortgages, car loans, college loans, etc.
2. we are not even condemning all credit card debt
3. we are saying that if materialism is causing you to live beyond your means, endangering your future and your family's harmony, then it is time to tear down that idol by refocusing your attention on a house not made with hands, eternal in the heavens, that cannot be obtained by credit

## II. Overcoming Debt

### A. An Ounce of Prevention is Worth a Pound of Cure

1. all of a sudden, I'm quoting Ben Franklin again: "An ounce of prevention is worth a pound of cure."
  - a. young people, with the exception of college loans, do some earning and saving before you do much spending
  - b. with the exception of education costs, live within your means, so that you do not have to tell a prospective mate one day, "Will you marry me and my debt?"
2. when you get your first credit card, make it a point to spend no more each month than you can afford to pay and pay off the bill completely every month
  - a. that way, you establish a credit history and the creditor is actually working for you; you are not paying them a dime unless you have an annual fee
  - b. it takes self-discipline to pay off a credit card every month and if you don't have that much self-control, you can borrow my scissors and get rid of that plastic stumbling block

### B. Flee Idolatry

1. Paul writes that covetousness is idolatry (Ephesians 5:5) and John says, "Flee idolatry" (First

John 5:21)

2. put it all together and you have an admonition to flee materialism as if it had fangs and a growl (First John 2:15-17)

3. nice things are nice to have and so are bigger houses and faster cars, but if the price tag includes working longer hours, giving up time with the family, and watching a credit card balance grow month by month because only the minimum is ever paid, the nice things are not worth it (Proverbs 23:4-5)

4. there is no magic formula for learning contentment, but I am convinced that lesson is at the heart of overcoming debt addiction (Philippians 4:11-13)

#### C. Pay What You Owe

1. Psalm 37:21 warns that, "The wicked borrows and does not repay."

a. living beyond your means and then leaving your creditors holding the bag through default or bankruptcy is nothing but wickedness

b. borrowing from family and friends and then refusing to repay because you have continued to live beyond what you earn makes you untrustworthy

2. those in debt beyond the affordable mortgage and car loan should aspire to owe no one anything as soon as it can be arranged (Romans 13:8)

a. if you are only able to pay the minimum on a credit card smeared with red ink, then it is time to cut back

b. paying the minimum means that you will never, ever pay it off, so long as you continue to make charges

c. the interest on a meal at Cracker Barrel will eventually cost much, much more than the meal itself; you could end up paying for a \$12 side of bacon

3. reorient your budget with God first, necessities second and debt reduction a strong third

#### D. Aspire To Be A Lender

1. in the Bible, a borrower is always an unfortunate person; aspire to be something better (a lender)

2. "Give to him who asks you, and from him who wants to borrow from you do not turn away" (Matthew 5:42).

3. work with your hands what is good, so that you "may have something to give him who has need" (Ephesians 4:28)

4. marriages are less vulnerable when an ability to lend has replaced a requirement to borrow, and where happiness, harmony and contentment, even among the kids, is defined by something more valuable than a projection TV or \$200 Nikes

#### Conclusion

If you heard today that I condemned all borrowing you were not listening. My objective was to make you think twice about excessive debt and willful over-extension of the budget beyond one's income. Fight the idol of materialism if it takes the rest of your life and aspire to live within your means.





# *Home Making (5): Conclusion*

a gospel sermon by Jeff S. Smith

## **Introduction**

As we strive to bring happiness to our homes, there are five major areas in which problems and opportunities for joy abound. Successful marriages are the ones in which the spouses are selflessly cooperating to produce a pleasant, godly environment. Although we often put marriage in some separate category of Christianity, in reality, happy marriages will likely be found where both people are behaving in a biblical manner. The five categories we shall touch upon in this final lesson are:

- Money
- Intimacy
- Communication
- Children
- The Marriage Bed

## **Discussion**

### **I. Marriage**

#### **A. The Major Marriage Scriptures**

1. most of us are well aware of the major marriage scriptures and regularly use, ignore or abuse them
  - a. we know what Matthew chapters five and nineteen say about divorce and remarriage and we understand that Paul commented upon many marriage matters in First Corinthians 7
  - b. we know the worthy woman of Proverbs 31 and the nag of several other verses in that book
  - c. we have seen the analogy of the home in Paul's description of Christ and the church in Ephesians 5
  - d. we have given Peter the last word in his the third chapter of his first epistle
2. what we may overlook is the fact that marriage does not exist in a vacuum, separate from the remainder of the Bible where it cannot be touched by other teaching that deals with interpersonal relationships in general
3. every word that the Bible has to say about selfishness, dishonesty, pride and communication should be brought to bear upon the most intimate relationship of all; we should not limit our instruction to just those several passages that specifically deal with marriage

#### **B. Love Is The Main Ingredient**

1. love for God and neighbor applies to the marriage relationship without specifying (Luke 10:25-29)
  - a. your spouse is your nearest neighbor and will often need a Good Samaritan, physically, emotionally and spiritually, rather than a disinterested priest or a clueless Levite
  - b. yet we are guilty at times of treating our actual neighbors with much more concern and respect than the mate whom we are taking for granted
  - c. who is my neighbor? (Luke 10:37)
  - d. specific marriage passages may not mention mercy in particular, but it must be present!
2. love for brethren applies to your marriage without specifying it
  - a. the Song of Solomon records the man referring to his love as "My sister, my spouse."
  - b. "Having purified your souls by your obedience to the truth for a sincere brotherly love, love one another earnestly from a pure heart" (First Peter 1:22)
  - c. hopefully you and your spouse are equally believers in Christ and sincere love of the brethren impacts your marriage in a way that unbelievers will never know
  - d. the Bible says that we should prefer our brethren even to ourselves and that self-sacrificial attitude must not quit at the marriage bed
3. love for those to whom we minister (First Peter 4:7-10)
  - a. love covers a multitude of sins and disappointments, rather than dwelling upon them and holding grudges that evolve into bitterness and even hatred
  - b. love ministers to others rather than hoarding happiness for oneself
  - c. we would do well to think of ourselves as God's chosen ministers for the person to whom God bound us, assisting them spiritually, emotionally and physically

4. as we pointed out earlier in the series, there are times—both short-lived and longer term—when the most important kind of one we need to maintain in marriage is a love for an enemy (Luke 6:27-28)

a. whether it is a minor disagreement or a major threat to the foundation of marriage, when we are at odds, we still have no excuse to stop behaving like Christians and resort to backbiting, snarling, shouting and name-calling!

b. I realize enemy sounds like too strong a word to describe married people going through a rough patch or having a bad day and that's fine—the principles don't change—love and respect even those with whom you disagree

## II. The Issues

### A. Money

1. it's quite a powerful paradox that in life, there is never enough money, but sometimes there is too much.

2. Christians are far from immune to the need and yearning for money and possessions

a. Dad complains about the grocery bill and the wife's new dress, but has a hole in his pocket at Fry's Electronics

b. sometimes, though, his wife, bothers him about earning more money to the point that he takes on extra work, which means less time at home

c. millions of Americans are drowning in debt and many, but not all, are gasping not because of needs, but a lust for luxury

3. the wisest and hardest thing to repeat I have ever read on materialism is here (Proverbs 30:7-9)

a. poverty is usually avoidable through working hard, but even that comes with a limit (Proverbs 23:4-5)

b. few of us really want to avoid wealth, but understand that it has many pitfalls (Ecclesiastes 5:10-12)

4. it is plainly materialism that causes one to overwork, cheat on his taxes, neglect her family and worry to death; covetousness is a most insidious form of idolatry (see Ephesians 5:5)

5. the shared finances of marriage can make this subject a contentious one in the best of marriages; teamwork in budgeting, labor and spending are required

a. both spouses should set money priorities within a biblical framework of selfless male headship and a prevailing spiritual perspective

b. both spouses should share in the labor, which includes the notion of the stay-at-home mom working at the house in child-rearing and homemaking

c. both spouses should control their spending and learn to live within their means

### B. Intimacy

1. we shall touch on the marriage bed later, but there is more to marital intimacy than that

2. marital intimacy is also the physical, emotional and spiritual sharing of support and giving

3. it is the essential love and trust that cement the union

a. in Ephesians 5 language, it is the wife's trust that her husband will love her and give himself for her, that he might nurture and cherish her as Christ does his bride, the church

b. in Peter's language, it is the wife's respect and submission to her husband

4. Jesus taught, "It is more blessed to give than to receive" (Acts 20:35) and this holds true at home; two givers don't have to worry about getting their needs met, jockeying for position and primacy

5. intimacy is the cleaving of two people into one unit by means of active love and implicit trust

a. intimacy does not keep secrets or withhold any part of its heart for somebody else; marital intimacy exists only behind one's personal relationship with the Lord

b. it is a matter of walking in the Spirit better with your spouse than you do with anyone else (Galatians 5:22-25)

### C. Communication

1. have you ever listened to two teenagers in love talk on the phone—or, worse—two newlyweds?

a. sickeningly sweet is the phrase that comes to mind, but isn't there a slight bit of envy as well?

b. as we become more familiar with a person, our communication changes

2. husbands and wives must communicate and cooperate; they can't live in separate pods, emerging only long enough to grunt and head off to work

- a. when people don't communicate effectively,
  - 1. issues remain unclear
  - 2. wrong ideas are uncorrected
  - 3. conflicts and misunderstandings go unresolved
  - 4. confusion and disorder occur
  - 5. wise decision-making is thwarted
  - 6. deeper unity and intimacy does not develop
  - 7. boredom, discontentment and frustration develop
  - 8. one is moved to find someone else with whom to communicate
- 3. communication in marriage must be open, honest and mild (Ephesians 4:25-32 and First Peter 3:8-9)
  - a. going beyond the cliché level and casual conversation to the sharing of important thoughts, feelings, needs and facts
  - b. everyone communicates differently and only you can figure out how to communicate with your own spouse

#### D. Children

- 1. the first 20 years or so of marriage can be about little more than children, if we are not careful
  - a. what began as a passionate relationship devolves into a reproductive laboratory and when the child-rearing process is over, the marriage is left without purpose
  - b. remember that in raising children, you are trying to do such a good job, that one day they will leave you and never come back; your marriage must be about your mate, not your children
- 2. that being said, whether to have and then how to raise and discipline the children can be a source of great intimate joy or an opening for the devil to exploit different parental ideas and objectives
  - a. try as they might, children should never be permitted to become the center of the universe, or even the home
  - b. neither should parents allow them to become a wedge in the marriage
  - c. many of us spend all our free hours acting like chauffeurs, butlers, maids and secretaries as our marriages drift further and further away from the original purpose
- 3. in the midst of all the chaos of raising children, mom and dad must find a way to minister to each other or when the nest is finally empty, the home will be as well

#### E. The Marriage Bed

- 1. "Marriage is honorable among all, and the bed undefiled; but fornicators and adulterers God will judge" (Hebrews 13:4).
- 2. the marriage bed is the most obvious and expressive place in which two people become one flesh, physically, spiritually and emotionally
  - a. physically, to give pleasure to someone who deserves it
  - b. spiritually, because your God has blessed you with this gift and your convictions have brought you to a secure place to enjoy it
  - c. emotionally, because the marriage bed must always be about more than physical joy
- 3. bachelor Paul taught a little about marriage (First Corinthians 7:1-5)
- 4. fornication and adultery are best prevented long before they become imminent threats (Proverbs 5:15-20)
  - a. they must be turned back at the level of flirtation and the level of lust
  - b. office immodesty, pornography, casual ogling and critical sarcasm all invite sexual dysfunction into the home
- 5. the marriage bed is designed to be more than just a reproductive exercise or to bring only physical satisfaction; it is designed to express love; never let it become less

#### Conclusion

Thus ends this series of five lessons on the home. God created the home as his first earthly institution and then gave us an owner's manual in the Bible. If we follow his instructions, we can be both personally satisfied and godly in the way that we minister to our mate.