



House Payments

The single largest investment that most make is their home. We are all familiar with the process by which property is obtained and the need to protect it as a valuable commodity. We also understand the need for protection in the case of disaster, fire and flood to name a few of the dangers that exist that might threaten the solace and sanctuary of home. At the present time we are also aware of the pain that many are experiencing through economic upheaval and instability that has cost some their ownership of a place to call their own. Such a large investment is dealt with slowly over time as we make payments, usually to a bank or mortgage company, until such time as the debt is paid and we are the owners of a dwelling. Some have fallen prey to unscrupulous lending practices and have had to deal with the consequences of those who turned a profit without revealing the pitfalls inherent in some loan agreements. Foreclosures have skyrocketed over the past couple of years and an outcry has been raised to fix the problems with a system that has led to ruin for too many. In a spiritual sense we can make some comparisons with the physical world. We all seek a home that will never be taken from us. Christ told his disciples, ***“In my Father's house are many mansions: if it were not so, I would have told you. I go to prepare a place for you. And if I go and prepare a place for you, I will come again, and receive you unto myself; that where I am, there ye may be also.”*** (John 14.2-3). While it is true that we are not able to earn salvation, and therefore a home with God, the Lord has promised that we will be given such if we are faithful to him. In a sense the conditions that are set forth in the scriptures are akin to selecting, attaining and securing a home. One begins working toward this goal by obeying the Lord. The writer of Hebrews tells us, ***“Let us draw near with a true heart in full assurance of faith, having our hearts sprinkled from an evil conscience, and our bodies washed with pure water.”*** (Heb 10.22). The “true heart” is one that renders obedience out of a desire to be right with God and meet his conditions for salvation. Peter calls this the ***“answer of a good conscience toward God”*** (1 Pet 3.21).

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Erroneous lending practices lulled home buyers into accepting conditions for a home that later proved themselves problematic. Balloon loan payments and other practices have proven costly as the economy worsened and as the conditions for repayment of loans changed. Spiritually, God and Christ have not changed. The conditions for salvation have been recorded in the pages of the scriptures and are stated clearly. When one believes from the heart and is willing to repent of their sins and be baptized (**Acts 2.38**) they are cleansed and made a child of God. The conditions of salvation detailed by some who present themselves as representatives of the Lord many times fall short of what we find in the scriptures. As those in the material world have found themselves faced with changing terms they have lost their homes and their faith in a system that promised what it could not deliver. The same is true spiritually. There are many who have followed the teachings of men, ignoring the scriptural details of conversion and faithfulness, and will find themselves one day faced with the loss of an eternal home. Paul warned the Corinthians of the deceit of Satan who seeks to rob us of this. ***“For such are false apostles, deceitful workers, transforming themselves into the apostles of Christ. And no marvel; for Satan himself is transformed into an angel of light. Therefore it is no great thing if his ministers also be transformed as the ministers of righteousness; whose end shall be according to their works.”*** (2 Cor 11.13-15). This does not need to happen but if we allow ourselves to be led by false teachings without questioning them we will find ourselves without hope in the last day. It is sad and frightening to see others lose homes. It reminds us of the vulnerabilities that we all face in life. In God there is hope and promise when we do that which God has commanded. Just as some fail to read the fine print of a mortgage contract, many fail to come to a realization of God’s terms. In the same way that home buyers have been taken advantage of by unscrupulous loan agents and realtors, many have been led into a false sense of security spiritually. We need to read what God has outlined in the scriptures and if anyone teaches otherwise we need to get away from as soon as possible.

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