

## The Government Budget and God's View on Debt

The most recent federal budget has been one of the most controversial budgets ever handed down by an Australian government. There has been a public outcry over the cutting back of many services and many have denounced those cuts as too harsh while others say such cuts are desperately needed to reduce our national debt and improve our economy.

It has not been the first public outcry over massive government cutbacks. I remember when I was young and watching the then British prime minister, Margaret Thatcher, doing battle with the mining unions over massive closures of government mines. In the early 1990's Jeff Kennett, soon after becoming Victorian premier, slashed the public service and many government services which was met with huge public protests. Virtually the same thing has happened recently in Queensland as soon as Queensland premier, Campbell Newman, got into power. The spectre of enormous government debt in America threatens to destroy the U.S. economy like a time bomb.

Governments have to make lots of choices on what to spend public money on, how to raise revenue to pay for government services and what services to cut back to try and balance their budgets. Human nature, being a mixture of good and evil (Genesis 3:5), means that those government choices will be a mixture of good and bad choices.

In the Bible we read: "The rich rules over the poor, and **the borrower is servant to the lender**" (Proverbs 22:7). If, on a personal level or at a government level, we have to borrow to make ends meet then we are in servitude or bondage to our creditors. We owe them and have to make regular repayments plus interest, meaning we have less per month to spend on other things.

Much debate will go on about whether government choices are too harsh or they are needed to reduce the debt. Sometimes they may be too harsh and sometimes too much money will be spent on certain items and often the poor choices are politically motivated to please certain people. The government debt has become a political football where one party may talk up the debt to justify drastic cuts and another may minimise the debt to justify its spending.

The political pattern in such times as these has been to make all the drastic cuts soon after getting into power so there's as much time as possible for the public backlash to diminish before the next election. With more money in hand after the cuts, more money is then spent on boosting the economy and winning back the voters. This is how it played out when Jeff Kennett was Victorian premier and likely to be the pattern for the current Queensland and Australian governments.

The financial reality, on either a personal or government level, is that the lower our debts are, the less interest we have to pay and the lower our repayments can be, the more we have to spend on a monthly basis on other things that would be good for us.

I know all too well the pain of debt having been in many thousands of dollars in debt for 20 years due to a combination of poor choices and low income for a long stretch of time. It felt like I was in chains for many years. I eventually knuckled down, made many hard choices and payed out all that debt. After doing so I had my own "back in the black" dinner party with some close friends to celebrate because it meant so much to me.

Financial problems cause great stress within families and are a leading contributing factor in many divorces between couples. To be free of debt is a joy and one well worth pursuing to any of our readers who struggle with debt. If you wish to learn better fiscal discipline and pursue the goal of being debt-free be sure to download or write for our booklet "Managing Your Finances".

In his book "The Healing of Damaged Emotions" David Seamands makes these comments regarding our spiritual debt to God and debts to one another:

One of the biblical descriptions of sin is "violation of God's laws." When we break those laws we are, in a sense, in debt to them. The words ought and owe come from the same root. To say, 'I ought to do this,' or 'I ought not to do this,' is like saying, 'I owe it to God,' or 'I owe it to this person' to do this or not to do this.

What is true about God's laws is also true in the realm of interpersonal relationships. We feel oughts and debts to one another. When we sin against a person, we often say, 'Somehow I feel as if I'm in debt to him,' or 'I feel as if she owes me an apology'...

Jesus put this concept at the very heart of the Lord's Prayer when He taught us to pray, 'Forgive us our debts as we forgive those who owe us debts.' A pastor, counsellor, or anyone who works closely with human beings knows that this whole debt system has been built into the human personality in a most incredible fashion.

There is a sense of oughtness, of owing a debt, an automatic mechanism by which the built-in debt collectors go to work. We seek to atone for those wrongs, to pay the debt we owe, or to collect the debt that someone else owes us (p.27).

The blessing of forgiveness for our sins (Psalms 32:1) is like being released from a multi-million dollar debt that we could never hope to pay. If we turn to God through repentance and become baptised (Acts 2:38) that huge burden of being under the penalty of sin is lifted from us by the death of Christ who took on that payment of death for us (Colossians 2:14).

We are to extend that blessing of forgiveness to others when they are sorry for hurting us in grateful response to the way that God forgives us of our sins. Jesus told His disciples "For if you forgive men their trespasses, your heavenly Father will also forgive you; but if you do not forgive men their trespasses, neither will your Father forgive your trespasses" (Matthew 6:14-15).