

King James Bible Study Correspondence Course

An Outreach of Highway Evangelistic Ministries
5311 Windridge lane ~ Lockhart, Florida 32810 ~ USA

Conquering Truths Lesson 9 – Four Fatal Steps

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James 1:15 Then when lust hath conceived, it bringeth forth sin: and sin, when it is finished, bringeth forth death.

Behold in truthful types depicted here,
Four downward steps in error's mad career: first Debt, the parent source of many an ill,
Incites to covet, keeps him anxious still; then Falsehood comes, the debt lie cannot pay,
Will prompt his lips a lying tale to say; then Theft, that by dishonest means obtains the
sum he cannot raise by honest gains; Next., theft found out, Murder must then conceal
The crime, his victim else would soon reveal, Beyond all these, the dreary future shows
The hangman's scaffold is the fearful close.

Related verses:

Matthew 6:12-13; Colossians 3:9; Acts 5:2-3; Isaiah 59:4-8; 1 Samuel 18:7-8

It is a direction of infinite wisdom, through the Holy Spirit, to "owe no man anything"; Romans 13:8. This is spoken in reference to financial obligations to our fellowman. The wisdom of this command is apparent when we see that an opposite course is opening the door to temptation, and places us on the direct road to ruin.

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One sin leads to another. One may strongly covet something which he does not possess, and which is not necessary that he should have. In trying to live an honest life, with desires to emulate those around him, to show people they can have confidence in his integrity. Only to find himself at a loss because of his fear of others, rather than that of God's instruction. Saul disobeyed a direct commandment of the Lord because he feared the people (1 Samuel 15:24).

Taking advantage of this circumstance, he first borrows money of a neighbor, bank, car company, or lending company without intention of deceiving or defrauding them in the slightest degree. He expects to be able to return it by the time appointed; but he has not made any provision to meet disappointment or troubles that arise in all our lives (Job 5:7), and erred in not making his creditors acquainted with his circumstances. He has now taken a load on his shoulders which he does not know how to set down; he has gone into debt; he is on the threshold of the four fatal steps.

Thus involved in debt, the next downward step is that of lying. Having borrowed the sum he wanted, for a time it felt easy; and instead of taking measures to fulfill his obligations, he put off till tomorrow what ought to have been done today. When the time of payment arrived it finds him unprepared. Perhaps he thinks his creditor does not want the money, and it will not make much difference whether he is paid this week or the next. He has broken his word, and begins to make excuses to his creditor. He attempts to represent his case in a more favorable light than it ought to be; he begins to stall, give excuse, practicing deception, perhaps, at first, on a small scale. He may then borrow from one to pay another it may be with still less probability of meeting the new obligation than before. He practices deception on a larger scale, tells what lie he considers a small lie, and then, after a little, is guilty of a direct falsehood.

The third fatal step downward is stealing. Having, by a course of deception and lying, destroyed his credibility, he finds that no one will trust him with anything on the strength of his word. He is pressed for money, and he knows of no means to obtain it except by fraud, stealing, and robbery. Having thus far possessed a decent exterior, and a regard for common morality, he has facilities to perpetrate these crimes which others, more gross and wicked in their outward conduct, have not. He may, for a time, so manage as to escape the legal penalties of crime, but he is fast preparing himself to commit the greatest atrocities.

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The fourth or last fatal step is murder, or the taking of human life, to conceal fraud or robbery. By a long course of deception, the mind of him who commenced his downward career by creating an unnecessary debt becomes, in a measure, seared and blinded. In fact he has succeeded in deceiving himself. He has wished that there was no future world, where men are punished for crimes done in this. He has kept himself distant from places where he might gain instruction. He will not come to the light lest his deeds be reproved. (John 3:20)

He has seen many wrongdoings and outrages perpetrated which have been followed with the desired success; and because punishment is not executed speedily, the heart is fully set to do evil. (Ecclesiastes 8:11) He finally brings himself to believe that there is no judgment when a man dies. There is no fear of God in his heart. (Romans 3:18). Many have convinced themselves of this lie from Hell, and will be rudely surprised when they stand before a Holy God. God is Love and He is also the Just One. (Acts 7:52 notice the capitalization, this is the name of a person).

The debtor has prepared himself for the commission of any crime in which human penalties are not involved. To escape his debt, thinking "dead men tell no tales," he will, to conceal his wickedness, commit murder, and, in all probability, end his career in prison or dead.

Many well-known instances might be cited where the foregoing crimes have been committed in the order here described. No man becomes a criminal at birth. Inclined, as the unregenerate heart is, to sin, yet there is a first step in the path of every crime. At that point in the career of guilt, the man would have shuddered at the thought of deeds which he afterward performed without remorse.

In cases where the highest crime is not committed, men are often totally ruined in consequence of getting into, debt and practicing deception. A clerk in a store, a teller in a bank, an agent in his office, has peculiar temptations. How many have been ruined by making an unnecessary display in household matters. He who is constantly handling the money of others is tempted, when in a strait, to use some small part of it for his own use, with the promise, perhaps, made to himself, that he will restore it, and that speedily. But he finds it easier to borrow than to pay, when no one calls him to an account. The more he takes, the more he wants to take. He begins a course of extravagance, and falls into a lifestyle that requires money to secure the indulgence. He speculates, in hope of paying all back at once; every plunge increases his embarrassment; his guilt breaks out; he flees from justice, as a lost self-ruined man.

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In connection with this subject, it may be stated that lying is one of the most dishonorable and disgraceful acts of which human beings can be guilty. It is the mark of a mean and worthless spirit a vice which early discovers itself in the human mind; and to discourage or eradicate it, no caution or attention can be too great or severe. As it is founded in the worst principles, so is it productive of the greatest evils, being not only bad in itself, but is used to cloak other offenses. Simply to lie," says one, "is an offense; to lie in order to conceal a fault, is a double offense; but to lie with a malicious purpose, with a view to prejudice others, is an offense aggravated tenfold, and truly diabolical." "Never," says a writer, addressing the, young, "in a smaller or greater matter, suffer your lips to deviate from the truth;

Speak the truth, openly without reserve; (Proverbs 12:19) you cannot conceive how easily the mind is corrupted by the slightest indulgence in falsehood. Be assured that a fault is always doubled by denying it; an open, frank confession disarms resentment and pacifies affection. There is great reason to presume that those who are careful in their words, will be so in their actions. The least temptation to fraud must never be suffered to remain a moment in your hearts; dishonesty will blast your reputation and all your hopes. For a breach of trust is one of the highest aggravations of an offense.

Exodus 20:16 *Thou shalt not bear false witness against thy neighbour.*

Matthew 12:37 *For by thy words thou shalt be justified, and by thy words thou shalt be condemned.*

Notes

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Name _____

1. What does the Bible say about debt?
2. How are you like Satan when you lie?
3. What is the third downward step?
4. Why does the debtor not pay the debt?
5. Explain what Exodus 20:16 and Exodus 20:17 have in common.
6. Who is the Just One?
7. Why do so many get into debt?
8. What is the highest aggravation of an offence?
9. What are you telling people when you cannot pay your debts?

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10. Why won't the debtor take instruction?
11. As a Christian why is our testimony so important?
12. Why are crimes committed so easily in the 21st century?
13. Explain Proverbs 12:19 and Proverbs 12:22.
14. Explain what vowing (Numbers 30:2) and going into debt have in common.

True/false

- There is no such thing as a little white lie.
- It is OK to default on a loan, just as long as you still tithe to the Church.
- To wish someone dead, so you do not have to pay your debt, is the sin of murder.

Scripture memorization, write out these verses on the back on this page:
(Must be in KJV)

Ecclesiastes 8:11; Romans 13:8; Romans 3:18

Any questions?