

Bill Collector Be Gone

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Amen, amen, amen. I am feeling good tonight, I may not have felt too hot the last two Friday nights and I've been preaching even on that subject and that experience but I feel good tonight. And you know sometimes it's good sometimes for you to feel a little bad so you can really appreciate it when you feel good. See many times we don't even appreciate just the ability to just take a deep clear breathe without it heard—stretch arms and been on that and also point—much, I couldn't even been like this, I couldn't lift my hand up and it feel good just to be able to move. So many times—sometimes we have to go through some things so that we can appreciate it and many of us now walking around or not helping with our strength and complaining about everything, single thing under the sun, and if you lost that health and you lost that strength you'd be praying night and day, "Lord just give me that back, just give me my health back Lord and I will be happy and many of us have our health and we find everything in the world to complain about.

So sometimes we feel a little pain and it makes us appreciate when we're really feeling good. So I am feeling good tonight, and really we're having them. You know this is a large crowd that we have here The Arc of Salvation tonight. Now some of all may look around and say, "Wait a minute, this looks like we've had some bigger crowds in this," God told me a long time ago on about our second or third service, when we had a fairly large crowd is that this will be the smallest crowd that you ever have at the weekend word, and the crowd was fairly big and yet some weeks, sometimes the crowd was small and I have to wonder about and I said, "Wait a minute, Lord you told me that that would be the smallest crowd that we ever had and yet look like even tonight it's smaller than that crowd was, and then that's why you have to always look at exactly what God says. You see our biggest audience is not here in the church, our biggest audience is television, and even the more places I go never more people are coming up and saying, "You know I watch your program every week." For every one person that we have here in the Arc there are perhaps 500 and watch it on television for every one person that orders a tape disk in church, 20 people will call me and order.

So our crowd is really not here and that's what God explained to me tonight, he said, "I said they would be the large--I didn't say it'd necessary be in the sanctuary." So even if they are sitting in front of a television, they're soaking in and they are getting the word and Ms. Lewis(ph) is the one that takes the messages of and sometimes people will call and just leave a long testimony about what the word has done just through television. So our crowd is growing tremendously large even if it is small within this sanctuary, because many people will watch television and they're watching for our solid year before they'll ever come to the sanctuary. They just sit and they just watch and some never come, they just watch constantly.

We we're at an event this weekend and I saw a television man that I've never meet but I instantly recognized him because I've seen many of his mess, I've never been in the church, but had heard his words simply from television. So our audience is in

the growing here at the Arc of Salvation on a Sunday service and the weekend word and I am fully thankful for just the people that are tuning in.

Just a bit of housekeeping, my mother is not here tonight, but I am going to take the place of my mother because I'm just going to tell everybody what she told me. And see the logic(ph), they're again to a point where the Sunday service was starting late every Sunday. We were getting started by 11:10, 11:15, 11:20 and because we we're staring late, we were getting out late, and mother came to see—and she came to me and she said, “Look,” she said, “You'll need to start on time because if you don't start on time, you won't end on time.” So for those that are in the prayer service and that come to that regularly, I want you to make it a point to start on time, you see the prayer service begins it 7 o'clock, seven is a divine number of completion. Whenever God did things he put things in order, he was a God of timing and for those of you that know me from my work environment you know when I have meetings I insisted everybody gets there on time because if you get there late you're automatically in a slight spirit of disobedience, and it throws off the whole vibration and if one part starts late, it throws Brother Ivan makes him late, it makes me late and it is a cascade effect.

So when one part is late, it affects everything else. So we want to make it habit to begin at seven even if it is only two people here because that's all you need anyhow, even if it is just you. Begin exactly on time and it is what my mother told us and when she told us we didn't get mad because we knew she was absolutely correct. And when she was right we have to recognize it and since then we never started the service on Sunday at 11:01, it begins at 11 o'clock on the dot because what will happen people will get in the habit of starting late and they'll come late and it starts a vibration of a lateness that goes on and say, “God I don't serve a late God, I serve a on-time God. I don't serve a late God.”

So we have to be the reflections of what God is. So we want everything to be in order and for us to keep our commitments and see that seven, that number of completion is there for a reason and just like God has me said, “Get up at 5 AM in the morning not 5:10 not 5:15, at 5 AM and when I stick to the schedule there is a special anointing that just comes simply because I'm on time.

There is an anointing that comes even in your job you know there is difference if you walk in five minutes late in 15 minutes early, you feel different. First of all when you walk in late you feel a little guilty because you know you're late. You know you're late does know you're late, but when you walk in 15 minutes early, there is a whole different vibration, you feel good, you're there ahead of everybody else, you're not rushing when you're early, even things that happen on the road don't bother you because you got plenty of time. You know when you got to be somewhere at 8 o'clock and you leave the house at 7:15 it takes you nine minutes 45 seconds to get there if nothing jams up. So when the red light—you are nervous

and intense because you timed everything out and you can't have it, but when you're early you can drive just as easy, if the red light—a little long, so what. There is an ease and a peace that comes just from being early and whatever ahead that you formed here carry through.

If you get here late, you get other places late. So we want to—and many times the prayer circle is important because prayer sets the tone and the tune, it's the leadership, it's the management and whatever leadership does fellowship will do. So whatever we begin with is what we'll end with, if we begin late, we'll end late and we we'll go through the whole thing late, so that's just the words as my mother in here just to rephrase that which she told us to do.

And tonight I have a message, I want you to turn to the book of Nehemiah in the fifth chapter, it's in the Old Testament, and I will be reading from the NIV version but you can follow along with me in the King James if you choose. And God lay this particular message tonight and James asked me—he asked me did I discuss my subject with Mrs. Lois, Mrs. Lois did I tell you what I was going to preach on tonight? I don't believe I did. I've talked with Mrs. Louis today but I don't think I told her what I was going to preach and the reason James asked me because I had told James, he asked me earlier today that I have my message together and what was I going to preach on and I told him. And he heard Mrs. Louis preaching and just pouring forth about the various same thing that God had directed me to speak on tonight, and that's why he asked me did I tell her what was I was going to preach on and I didn't. But God laid it upon my heart to preach up on this subject and many of the subjects I've been preaching on lately they've been very practical day-to-day things that we deal with, you see that's what the bible is.

The bible didn't teach you how to live in heaven, did you understand that? There is nothing in the bible that tells you how to conduct yourself in heaven. There's not anything in the bible tell you how to conduct yourself in hell. You get the rules of order of heaven and hell when you get there. The bible tells you how to live on this earth and it tells you how to deal with practical everyday things that we deal with and this is one of those things that we deal with on a constant basis that God just lead me to teach on tonight.

And in the book of Nehemiah in the fifth chapter, beginning with verse one, follow along with me as I read from the NIV version, "Now the men and their wives raised a great outcry against their Jewish brothers. Some were saying, "We and our sons and daughters are numerous; in order for us to eat and stay alive, we must get grain." Others were saying, "We are mortgaging our fields, our vineyards and our homes to get grain during the famine." Still others were saying, "We have had to borrow money to pay the king's tax on our fields and vineyards. Although we are of the same flesh and blood as our countrymen and though our sons are as good as theirs, yet we have to subject our sons and daughters to slavery. Some of our

daughters have already been enslaved, but we are powerless, because our fields and our vineyards belong to others."

When I heard their outcry and these charges, I was very angry. I pondered them in my mind and then accused the nobles and officials. I told them, "You are exacting usury from your own countrymen!" So I called together a large meeting to deal with them and said: "As far as possible, we have bought back our Jewish brothers who were sold to the Gentiles. Now you are selling your brothers, only for them to be sold back to us!" They kept quiet, because they could find nothing to say.

So I continued, "What you are doing is not right. Shouldn't you walk in the fear of our God to avoid the reproach of our Gentile enemies? I and my brothers and my men are also lending the people money and grain. But let the exacting of usury stop! Give back to them immediately their fields, vineyards, olive groves and houses, and also the usury you are charging them—the hundredth part of the money, grain, new wine and oil."

"We will give it back," they said. "And we will not demand anything more from them. We will do as you say." Then I summoned the priests and made the nobles and officials take an oath to do what they had promised. I also shook out the folds of my robe and said, "In this way may God shake out of his house and possessions every man who does not keep this promise. So may such a man be shaken out and emptied!" At this the whole assembly said, "Amen," and praised the LORD. And the people did as they had promised.

Now this is a story of where people had fundamentally run on hard times and what they had done was borrow it from people, and when they borrow it from people, they ended up putting their children, even selling their children into slavery because they have to sell their families in order to pay the debt, and the same story is repeated in Egypt when the famine came and Joseph and all the people of each have had to come and sell themselves to the pharaoh to buy food and when this happened, they even lost possession of their own bodies.

Now I am going to read for you right quick one verse over in Proverbs 22:4 Humility and the fear of the LORD bring wealth and honor and life. In the paths of the wicked lie thorns and snares, but he who guards his soul stays far from them. Train [a] a child in the way he should go, and when he is old he will not turn from it.

And this verse is very important and basically what I'll speak on, the rich rule over the poor and the borrower is servant to the lender. The King James Version puts it in a slightly different way that you may have heard more often, when simply says the rich rule over the poor and the borrower is a slave to the lender.

And I want to speak tonight simply from the subject of Bill Collector Be Gone. Look at the person sitting next to you and say, Bill Collector Be gone. You see in America there is a spirit of debt that hovers over America, and the reason there is a spirit of debt that hovers over the country of America is because the leadership in America have a spirit of debt. Do you know that the American government and many of you that are kept up with politics and some of you that haven't even kept up with politics, you know that the biggest thing going now in politics is to try pass a balance budget amendment. And do you know what the balance budget amendment is in a various simple nut shell without going to a lot economic jargon and political nonsense.

The balance budget amendment simply says this that you will not spend more money than you make. That's all it says, that's all a balance budget amendment is for the United States of America is that you will not spend more than you make. And the reason that we have a national debt, and the national debt is still climbing at an astronomical rate and the reason that we have a national debt exploding the way it has is because the United States Government spends more than it makes.

Do you know what happens when you spend more than you make, you go into debt and that is a very simple accounting statement that everybody can understand. My father used to put it like this, he used to say, "Whenever your out go exceeds your income then your up keep becomes your downfall. Whenever what you spend to keep yourself up is more than what you take in, you are headed for debt and you are headed for a fall. But you see America from the top of official in America, from Washington DC the spirit of debt has poured over America. And because the government because the king has the spirit of debt, all of the citizens has the spirit of debt. And right now credit cards in America are at an all time high with balances. Everywhere you go you see loans, quick loans, easy loans, if you go and open up the newspaper what you'll see now is all kind of ads, advertising, buy now and don't pay in notes until next year. No interest for 12 months, and everything you see now people are selling you stuff on credit, low down payment, easy low monthly payments. All of America is geared to a spirit of debt because the head is geared to a spirit of debt.

See in Washington and the US Government and that is one thing about anointing. See anointing always begins at the head and pours and flows down, whatever the head does, everything else will do. Whatever the head or the king of a country, when the king messes up, he messes up all the citizens, when the king gets himself straight, it will then bless all of the citizens.

In a business, if the president messes up, he messes up all the employees. Even in the church, when the pastor is anointed and he is in obedience and the spirit is flowing over him, it flows out to all of the congregation. Whatever they head does it flows to everybody else that's underneath the head. The head of a family, whenever

the head the head does right the whole family is blessed. You get a head of a family that messes up and you know it messes up the whole family. If a man is a head of a family and he start coming in drunk, starts spinning out, you know it messes up and it curses the entire family. Whatever, the head does will flow through and bless or curse everything that is under the head.

America is under a head right now that is engulfed in a spirit of debt. If the president of the United States, if the Federal Government has the largest indebtedness in the world and is climbing faster than ever before and we are under the authority and under the rule of that chain, what does that say about you and me. That's why America is in such spirit of debt. When you look at the people, the industrialized nation that has the highest savings rate is the Japanese. But you look at the Japanese government. Japanese Government did not have an unbalance legit. Their government is in good shape and as a result because the head of a Japanese Government thinks economically sound and wise, the people do because the heads of our government don't have sound economic policies and don't follow a simple rule of spending less of what they take in, all of the people have that same mentality.

Now I don't mean all of the people because you know that is not true, most of the people do. And what we have to do because right now we are under a king in the governmental authority that fundamentally is going bankrupt, we have to get out from under that king. And we have to look to another authority and we have to look to another example less we fall into the same trap and I want everybody in here to be able to honestly say, "Bill Collector Be Gone." Do you know when you got— call and you buy deals. Do you know that's aggravating?

Now they have a law that they have passed now where it is illegal for anyone to call your home after I think it's either nine or 10 o'clock. They got a cut off time and they can't call or pass that hour or its illegal. But they can bug you to death up to nine or 10 o'clock and do you know there's nothing more exasperating and nothing more frustrating to you than having people calling you about this bill and about that bill and where about when you go come in to pay a visit and call and say, "When can we expect the payment in," and they have always, you know when bill collectors call, they are never nice. You know they are generally--especially if you're really behind.

Now the first time they may be nice but by the time they get to that second and third time of calling you, they put somebody mean on the phone. And bill collectors upset you spirit now, don't get mad at the bill collector because the bill collector is just doing his job. You don't want me to bill, so don't get angry at the bill collector. The bill collector is just doing their job. What we have to do in order to be able to say "Bill Collector Be Gone", we have to get out from under the kingship of this government that we are under and the spirit of debt and move from a spirit of debt

to a spirit of prosperity. Do you know debt is a spirit? Many of you don't think so but debt is a spirit. Debt is not a matter of money, debt is a spirit. Many of you know right now of many famous entertainers and all kinds of big folks making all kinds of big money, they'd have to file bankruptcy because they spent more than they made and no matter how much money they had, they had a spirit of debt.

You see the spirit of debt will always get you to spend more than what you make and whenever you do that, you're headed in to debt. Do you know the Bible tells you to stay out of debt? The word of God tells you that. Not just it tells you that the borrower is slaved to the lender, but the Bible tells you to stay out of debt and I'm just going to go through some of those ways that the Bible tells you to stay out of debt, but first I want you to understand that it's a spirit. Do you know when people have a debt spirit and you cannot give them enough money to stay out of debt? Because there's no amount of money you can give a person when they have a debt spirit. If a person makes \$10,000.00 a year, they will give themselves up to spending \$11,000.00 a year. If they move up to making \$25,000.00 a year, they give themselves to spend in \$27,000.00 a year. If they make \$50,000.00 a year, they give themselves to spend \$55,000.00 a year.

Do you know that most of the bankruptcies that are filed in America are filed by people who earn \$50,000.00 a year and over? That's a \$1,000.00 a week. You see most of the people they go bankrupt in America, they're not people making minimum wage. Most of the people that go bankrupt in America are making over a \$1,000.00 a week. Now many of you say "If I made a \$1,000.00 a week I could make it." Not if you have a debt spirit you can't. Because no matter how much money you make, you are always focused and seek to spend to the absolute max that you've got. You see that's the way our economic system has even dead. The economic system is not geared to you saving money.

Do you know when you go to buy a house? Most people don't figure their budget and say "Well let me see what I can buy where I will be comfortable." "Let me see what I can buy, where I can pay my tires." "Let me see what I can buy when I can save a certain percent of my income each week." "Let me see what I can buy so I'll have a certain amount of discretionary income left over, so I can do the things that I,"--you know that's not the way most people think. Most people ask, "How much will a bank lend me?" Do you know that that's the prime question that when people go out to buy a house? The first question they want to know not how much they can afford, but how much will the bank lend me. And see the bank-based is lending formula on keeping you in debt not getting you liberated. The bank operates on how much you can pay straining. And that's the way the spirit of debt that rules this country will keep you entrapped and enslaved if you get caught up in it.

When you go to buy a car most people don't ask those questions of--they don't ask the questions of how much can I comfortably afford. They ask how much can I pay

to the limit. How much can I pay straight? How much car can I get with the money that I have? And you'll find that most people have bought all of the stuff that they have and they are absolutely straining to the limit, and as a result, they have a cloud of the spirit of debt over them and God wants us debt free, that's why when I told you I was standing in the shower one day and I looked down and there in the tub, my wallet had materialized and it was there with water running over it. And I had to ask God, "What was the significance of that?" And he told me, "I am preparing to wash away your debts.

But you see in order for him to wash away your debts, he has to first of all give you a new spirit, because if you have a debt spirit, you just can't pour enough money on it to keep you and you know you can spend almost any amount of money. You see people that are in debt. The big money business that make and sometimes I wonder, I see athletes that earn, you know \$2 million, \$5 million, \$6 million dollars a year and then you end up and you hear about them, they go in trouble or they are at them and you have to ask to ask yourself, I don't mean if you ask the same question, "How in the world can somebody that's making that much money in that with no money?"

Many times you see that the entertainers that have had an entertainment career for years and they get to the end of their career and they got no money. They're making these millions of dollars every year and they get to the end of that career and they have no money whatsoever. And you happen--you just sit and you scratch your head and you wonder how in the world can people make all these heavy money and have no money, because they have the spirit of debt. And the spirit of debt is independent of how much money you have.

Do you know if you made \$10 million a year, you could spend every penny of it? Now you may not think you can but you can. If you made \$10 million a year, you could spend every penny of it and sometimes you'd go into the people that have, you know you'd read about some of the divorce cases that come up with some of those celebrities and you read where the wife say's she needs to have a \$100,000.00 a month for her basic maintenance, because she has to have \$20,000.00 a month for her wardrobe. And many of you ask yourself, "Why does somebody need \$20,000.00 a month worth of clothes?" They have gotten in to the habit of it. And when you get in to the habit of anything, the habit will continue and it is hard to break.

You can spend \$10 million a year easily if you have the spirit of debt. You first of all go out and buy your own \$20, \$30 Million house. That'll put you right in debt pretty quick. Then you'll go get a--you know they don't just have one or two cars, they have about twenty cars and you have to ask yourself, what does a person need with 20 cars? And then when you get 20 cars you have to build a garage to put the 20 cars in. You have to put insurance on the 20 cars.

So all of each starts to it, you have to have somebody to guard all of your stuff. You have to have--your expenses starts sky rocketing simply because the spirit of debt exists. And you see the spirit of debt is one of those kinds of spirits Jesus said, that they were certain demons and he said, "These kind only come out by fasting and prayer." And he didn't really go in to detail about what kind it was. I believe the spirit of debt is one of those demons that only comes out by fasting and prayer.

You cannot lay hands on somebody and cast out a debt spirit. You can't speak in tongues over somebody and cast out a debt spirit. A debt spirit is something where the mind itself has to be renewed and they have to go through fasting and prayer. You have to pray and say the prayer involves the change in the mind and the change in mentality. You've got to renew your mind. You see the modern concept of prosperity and many times the church preaches this, the modern concept of prosperity always focuses on us to get more and have in more. To get in a fine house, get in a big car having fine clothes. But you see when you look at the people in the bible, they're truly prospered. They got wisdom first. They got wisdom first and even when you look at what happened in Egypt, when the Pharaoh earned up--he ended up owning everybody. You know what the Pharaoh did to own everybody? He saved up his stuff, he saved, not spent. He saved and as a result, when the opportunity came, he had stuff in every body else and spent and eating up all of these. He saved, he had wisdom.

Solomon was perhaps one of the richest man in the bible. Solomon had wisdom, he had wisdom. So in order for us to really become prosperous and many times what will happen, we'll get our height up in prosperity and go out and buy all of these stuff and can't pay the note. Many of us are riding around ion a Mercedes and as we ride around in this Mercedes, now some of you say, "Wait minute you've missed pronounced that, it's not Mercedes, its Mercedes." Now many of us are riding around on a Mercedes, Mercedes payments are killing me. And we are riding around leaning because the payments are so heavy in a Mercedes.

You see one thing about it when God gives you something, when God gives you something it will not be such a strain on you. See many of us sometimes you're sure with all of these new stuffs and spends these stuffs and we're talking about look what God has blessed me with and you can't pay the note. You have to start working on the second job so you can meet the know-how of what God, you claim God has blessed you with.

See when God blesses you with something, you're going to have some left over, you will have abundance with it. You will have that when there is no questionnaires, no stain, it's not going to destroy your mind, it's not going to destroy your family, when God pours a blessing on you, you see when he blesses you, he blesses you with so much, you may not have room enough to receive. When you bless yourself, you see the difference? When God blesses you, he pulls it on you when you don't even have

room enough to even have room enough to even receive, but when you bless yourself, you almost get poured out of your room. You don't hardly have a room enough to pay for it, but God blesses in abundance and he will bless where there will be no question that it is God has brought this all. That's why we have to be really careful about prosperity because we go out and get all of these stuff and we get in debt, and then you can't pay your tax because all of a sudden you now got all of these other debt on you and you have to slack up on your duty to God because you have gone out to show other people how prosperous you are. It's the spirit of debt. And many of us are sometimes even within the church, we want things that are so easy. Some of us, not some, most of the people that are listening to me right now and even most of the people in this sanctuary are in debt, there are very few people that are debt free.

Now some debt is necessary. The bible says owe no man and there are two different interpretations of debt. There is one interpretation that simply says that it means that if you do owe some, if you've got a note of \$200.00 a month, pay the \$200.00, don't forfeit on that which you owed and if you pay it you don't owe them. And then as the other extreme of thought which simply says that you're not supposed to have any debt whatsoever, neither of those is bad. I've got to meet an American society, I cannot fully agree with that nobody because you need a house note. And some will even point you don't even need to even borrow money for a house, where yeah you do need a house note, because it does become—there are some things that are practical and that really will keep you out of debt.

I have the hardest time with one of my friends getting him to buy a house and moving out of an apartment. I said, "Look you're paying \$500.00 a month for an apartment that will constantly go up each year in rent when you could put another hundred dollars with that and get you a house and the government will help you pay for it which is totally unfair, but it's the reality of things.

Do you know that if you live in a house the government will have to pay for it? Because you get a tax deduction for the interest and a person is paying \$600.00 to \$800.00, they will get an equivalent of about of \$200.00 a month tax deduction from the government. It's totally unfair but it's the way things are. And that's why they said the rich get richer and the poor get poorer, they will have that she'll be added on to, they will have not even that, they think they have will be taken away, a person that's in an apartment can be paying \$600.00 a month and a person on a house paying \$600.00 a month. The person that's in the house, his note will never go up. Twenty years, his note will be \$600.00 a moth. The person that's in an apartment, his note is going up 5% a year as an average. So twenty years, his \$600.00 month note is going to be \$1200.00 or \$1500.00. And he still won't own anything. And he gets no tax deduction. The person that's in the house in reality, instead of paying \$600.00 a month is really only paying \$400.00 because of the tax advantages and in 15 to 30 years, he won't pay anything because he own it.

So there are some practical advantages and there are some things where debt is a necessity because very, very few people need to save up on their money to buy a house cash. You're going to need to incur a house note and it makes very, very practical sense and it's one of the wisest investments that you'll ever make because when you fundamentally will pay a rent, you pay for somebody else's house. That's why most millionaires in America, more millionaires in America are made through real estate than anything else because real estate is the only thing you can buy, that you can buy and make somebody else pay for it.

I own eight houses. And do you know eight people are paying me and paying for my eight houses because they pay a rent and they pay the note. Eight people are paying for my eight houses and at the end of 15 years, I've got several more years to pay on them, at the end of seven years, they'll be fully paid but the one paying for it will still keep paying for it. Real estate is the only thing you can buy and make somebody else pay for your stuff. Everything else you buy, you have to pay for it.

So there are some things that really are very practical and very wise investments. That's why wisdom always precedes prosperity. And when you get wisdom, your prosperity will follow. That's why when Solomon--when God asked Solomon what did he want and he said wisdom, wisdom, wisdom and God gave him more wisdom than any other man and as a result, he got more prosperity than any other man.

Wisdom always precedes prosperity. A house is the best investment that you can make and U.S.A. Today had a survey where they did families and they took the families net worth and their value and what they found was, that in families that had money, 80% of the value of the money was in the equity of the house and if you didn't have a house very unlikely that you had any real value or equity or net worth.

So, where you live in your home and that's why in the bible, there were so much involved with the people possessing the land. You need to at least possess the land where you live and that's the beginning of wisdom but when you possess the land where you live, don't go over board. If you can only afford to pay \$500.00 a month for a house note, don't get a house that's going to cost you a thousand dollars a month. Get something that is within your budget that you can easily afford that is not going to strain you because most of the debt we get into, the debt we get into is to impress other people.

And that's why even in the passage that I read previously that simply said there was a portion that said, "Humility and the fear of the Lord bring wealth and honor." Humility. See when you're humble, when you have a meek and a humble spirit, you don't try to impress everybody. But when you're proud, you can't ride—like to be proud. You can't live in an ordinary house proud. You cannot wear regular clothes

proud. When you are proud, you got to have stuff better than everybody else. And when you have to have stuff better than every one is the beginning of the spirit of debt because it will always push you to the edge of which you can afford. And as a result, debt will follow. And that's why he says in the bible, "Humility and the fear of the Lord bring wealth and honor and life."

When you don't have to have all that stuff and an humble spirit you'll be surprised then you'll get something it will be within your budget because you know most of the stuff that we buy--we went to the auto shows this weekend and as we were looking at various cars, do you know most of the cars are mechanically about the same? They're about the same. I remember reading an engineering report that said that the cost of manufacturer between a Chevrolet Caprice and a Cadillac was \$300.00. They basically--they cost the same thing to make.

Do you know the difference between a pair of Calvin Klein jeans and a pair of Levi's? It's not in the jeans. They're made out of the same stuff. The difference is not--you know the difference in--then you all don't know what kind of suit I have on right now? And it's really not a name brand suit. But if this was a Giorgio Armani, this suit would cost four or five times what I paid for it and it really wouldn't wear any difference. I couldn't tell if I close my eyes what kind of suit and you wouldn't really know what kind it was either. But it would cost four or five, see we pay a lot for things that deal with our pride. And when you have humility all that stuff don't affect you.

See you want to pay a Calvin Klein Jeans not because the jeans look better, but it's because it's Calvin Klein's and our kids have become caught up in that. We've got kids now that want \$150.00 Reebok and Nike. And they don't want them so that they can play basketball or sports, it has nothing to do with it. They're not even playing. They want them because they're stylish and because of pride. And you spend a \$150.00 for a pair of Air Jordan when you could get a pair of Keds or a pair of All-stars that would cost 25, that wear just the same.

Didn't make any real difference about -the difference is in the pride. And as my little brother and I were at the auto show, we were looking at the cars and we got in the cars and shut the cars and just looked that it wasn't a whole lot difference between the cars that cost \$20,000 and one that cost \$35,000. The difference was in the name plate. And you paid so much extra money for the name plate. You paid it for pride. Humility and the fear of the Lord bring wealth because once you get humility, you will leave many of the other things behind. And prayer is the changing of our mentality and we have to fast.

You see to get out of debt; you're going to have to fast. Now, I'm not talking about food. Fasting is the abstinence of anything that we choose. And many of us to get out of debt, we are going to have to let go of some of the things that we've been

spending on all our money on, just as simple as that. You've got to let go--see to get out of debt. There are really only two ways to get out of debt. You have either spend less or make more. Those are the only two ways to get out of debt. You have to spend less or make more. And I'm sure most of us right now are making all we make. You know to make more option is not a readily available option because most of us have got that maximized right now. We're making all the money we make.

I don't know too many people that are in the position that have come up to me and just told me, "Look man I've got all the money I want. I don't want no more money." You know I've never heard anybody say that even people that's loaded with money. I've never heard anybody said that they had all the money they wanted. Most of us have maximized and are maximizing our money earning ability right now. We're making all we make. And the only reason we're not making more is maybe we'd have to take another job or some of them push us too heavy. We're making all we can make right now.

And the only way to get out of debt and an overall general sense is to make more and apply it towards your debt or spend less. And if you spend less, it gives you more money that you applied towards your debt. But see the spending less is going to require fasting. And the things that we have been spending our money on is going to require that we have some restraints. It's going to require that we not just buy everything because we want to buy it and it's going to require that we cut down.

And see, many of us will say that, "Well I can't cut down on my budget." Yes, you can. Sure you can. You could cut down only if you have salary cut. You cut down on it then and as just like when most people get a pay increase, the money disappears. It disappears because there is the spirit of debt.

So if we learn to fast from some of the things and you'll be surprised how much money we trivialize and spend and free it away. And we want to get out of our debt supernaturally. Most of the time and sometimes it works supernaturally but most of the time it did. You know most of us want a supernatural delivers a credit card company to send the bill that we owe \$7000.0 on our credit card and they make a mistake in the balances.

See that's what you want to be delivered out of debt. Didn't work that way for the vast majority, for you want to have to get out of debt the old fashioned way. Even sometimes we want to get out of debt, I was talking with the lady and she was saying that, she was talking about if she could just hit the lottery, she could get out of debt. We want to get out it and unfortunately I hate to say it but even some ministries have people hooked on the concept of them winning the lottery. And I didn't realize how many Christian folk wherein that mentality until we were dealing with the radio station with the broadcast. And the radio programmer said, "Look when you go on the air, don't give out scripture verses." And I said "Why?"

He said, "Don't give out scripture verses." I said, "Wait this is a religious station, what do you mean don't give a--?" He said, "Don't give out scripture verses." He said, "Because people will listen to the radio and when they get a scripture, they go play that number." So don't give out scripture verses." And a lot of times I will see even different ministries and they talk in code, call me in for my multi money blessing and what it is code and lotto numbers?

Now, let me make this real clear. The lottery is not against God's word. I want to make that real clear. There's some things that are specifically forbidden in the bible and there others that are not. The lottery and gambling is not against God's word. It's nowhere forbidden in the bible at all. It maybe traditional that is frowned upon but it is not in God's word. So the lottery and playing the lottery is not against God's word.

Now it's not practical and it's not wisdom. And just to show that many of you know people that are heavy into the lottery, I can guarantee you one thing, anybody that is heavy into the lottery is always wants a sure money. Think about it, everybody that you know that plays the lottery--I mean I'm not talking about somebody that buys a ticket every now and then. I'm talking to my folk they got to dream books and they got everything figured out and they gas—and they--. Everybody that you know that plays the lottery heavy is always running tight of money because it's not based in wisdom thought it's not against the word of God. It's not based in wisdom and if you all want to lottery I can give you some lottery numbers.

So if you want to write this down and listen to me I will give you some lottery numbers and I will guarantee that these lotto numbers wouldn't hit. You don't get guarantee with it, I will guarantee you these lotto numbers don't hit, so if you want to write them down, write them down. They're guaranteed to hit, 321, 416, 582 and 745. Those lotto numbers are absolutely guaranteed to hit.

Now some of you maybe say, "Did God tell you these numbers?" No, God didn't tell me those numbers are going to hit. If you pray them long numbers long enough, sooner or later they're going to hit. Sooner or later, I can guarantee that if you play on them long enough, sooner or later, they go hit, period. I guarantee it, sooner or later. You may have to play them for a couple of years but they're going to hit.

Now the drawback to that is that by the time they hit, and you get that \$300.00, you don't spent \$900.00 trying to get it to hit. That's the drawback and as a result your out goal has exceeded your income. And you're going in debt. That's why generally the people that focus on the lotto never have any money because it's a spirit. And the out goal will exceed the income.

So, go ahead and write the numbers down, take them and play them if you want to. They will hit. I just can't guarantee you when, but I can guarantee you that they

will hit. So, I want to just gear your minds really to bill collector be gone. But in order to get the bill collector out of our lives, we have to make some changes. And we have to make some changes and basically our spending patterns and our mentalities. And everything that causes debt and understands you've got to get out from under the current king of this country because this country is in debt. And the king is in debt. And if you follow the King's advice and the king's leading, you're going to be in debt. When you see all of them at the news paper, no down payment, low down payment, no payments for a year and my little brother just recently got married and he said, he bought all his furniture like debt.

But now he said "This is the catch that gets most people". They give you 12 months with no interest but if you don't pay it off in 12 months, you pay all of the interest for all of the 12 months at 20 some percent. And he said the man at the furniture store said the vast majority, 90 something percent of people don't pay at all. It's a trap. And the spirit of debt in the people will then go into something where it was advertised.

Now my little brother is going to pay all his--all for 12 months. And as we met I told him the day about my message and he said he and his wife even had a talk to date. And he said they even talked about debt and he said they're going to raise all of that debt before they buy another car. He said they're going to get every single thing that they--see that's wisdom. And with wisdom, prosperity will proceed.

That's wisdom but that's not the average American spirit. The average American spirit is, "Well baby, let me see what we can afford." "Let me see what we can--we make in this amount of money that should be owed in this furniture, we owed this on the house, we owed them." "Yeah baby, we can get us another car, we can squeeze it in there". That's the average American mentality. The average American mentality is not "Let's clear at all about debts before we buy anything else." But you see, clearing out all of your debts will tell the bill collector be gone. And it will put you in a peaceful spirit.

See, the keys to the kingdom and the spirit of peace have many things to it. You cannot be in peace when you're in heavy debt. And you can't pay it. Now, there is not anything particularly wrong if you get heavy debt, a heavy money. You see that debt is always relative. I never will forget Tina Turner said that he had more debt than almost any man in the country but he didn't have a problem with it because he had plenty of money.

You see even if you owe \$100,000.00 a month, that's not a problem if you're making \$150,000.00 a month. That's not a problem. The problem is not so much that we have debt is that we have debt that is up to the limit of our capability and it puts us in strain. If you've got debt that's \$500.00 a month and you make \$550.00, you will have a problem because your margin is too tight and that \$50.00 will get soaked up

and you won't have any money left, you won't have any disposable income and you're jammed right up to the limit.

So that's really our problem where the spirit of debt comes in. The spirit of debt comes in when we live up to the full limit of our capability and there is no savings and there is no cash. And the story that I read here of where initially the people had to sell all they had because they had to go to people that had been saving when times of famine came and they had to borrow. And when you borrow, it makes the person—see, it's just like America. Most people don't understand how the national debt works. Well if America has all these big debt and they're paying all these interests on their debt, who are they paying it to?

You know who are they paying it to? They're paying it to people who can buy T-Bills. The average person didn't even what a T-Bill is. A T-Bill is a treasury note. And I really wasn't that familiar with it until I got on the bank board and I saw how rich people operate. They buy T-Bills. And T-Bills are basically government bonds and the government will sell a T-Bill and guarantee the T-Bill and put an interest on it to finance the national debt. Well who buys T-Bills? Rich folk, rich folk.

So the government's national debt, the government is a borrower and the rich folk are lenders and who is the government? And the rich get richer and the poor get poorer. They're not a borrower. The lenders get rich while the borrowers get poor. And do you know whenever you borrow money, the power --do you remember the story of the little lady that donated a \$150,000.00 to the college and she was a cleaning woman? She didn't make much money and they asked her what was the secret of her ability to accumulate that much money on such a little salary and she said "the power of compound interest". She saved a little every week and then compound it. Compound interest works both ways.

When you save money, compound interest makes your money grow. When you borrow money, compound interest soaks up your money. If you borrow \$10,000.00 for 10 years at 10%, you will end up paying about \$25,000.00 back on it. Who gets that money? The rich folk and you've gotten \$15,000.00 poorer. So we need to move in order to tell the bill collector be gone. We have to move from a spirit of debt and you've got to understand that this country is geared for debt; the leaders and most of the people. And for prosperity, you got to come out from among the crowd. There is a saying that goes, "If you follow the crowd, you will only go as far as the crowd and you'll end up where the crowd is going". The crowd is in debt.

If you want prosperity, you've got to do something different than what the crowd is doing. And the crowd is in debt because a spirit of debt exists over this country. We are going to have to pray, ask God get our mentalities changed and we're going to have to fast to get that spirit out of us. We're going to have to push away from some

things and say “no, I will not spend my money upon this” unless God is giving you a different directive.

Now I had an experience with God of where at Bronner(ph) Brothers and we sometimes go through go and up economic times and we had to go for a downturn. So all of the upper level management, we had a meeting and decided we needed to cut our budget. So we said all of the upper level management, we are going to have to cut out their bonuses. And at that time, I was operating under a spirit of debt because I was loaded up with debt. Now my debt was business related from my business ventures but debt is debt. I don't care where it comes from.

So I was loaded up with debt and here all of a sudden our bonus was going to be cut out and I'd always spend my bonus! I needed my bonus! You know most of us, many people that are given their tax-refund, they'd always spend--they'd always spend it. If they know they are getting \$500.00, they've already spent the money. So here I am sitting there and I said “Oh Lord! I'm getting ready to get my income cut back 25% and I need 100% of my income, what in the world am I going to do?”

And that time, God spoke to me in that particular time and he said “Do not worry you will always be taken care of”. And do you know what happened, about a week after that, a prophet came to me with a concept. He said the spirit has showed him. It was a product and he said God has showed it to him in a vision. He didn't have a debt. He didn't any money. But he came to me to produce the product. And I didn't even think it was a real good idea but I knew the man had a prophetic gift from some of the past things. And I went ahead and made that product.

And do you know that product paid every bill with stuff leftover? And right after, God had told me that and I left the meeting. I remember I went out to Sam's Club and I was shopping and I was getting ready to buy something and I said “wait a minute, my salary didn't ready to get cut.” I said I better put that back. And God spoke to me again. And he said don't change your spending patterns one bit. He said I told you I'd take care of you. He said don't cut down on one single thing.

Now I don't recommend you do that unless you got true supernatural guidance on that. You see that was a supernatural deliverance and I've got--I'll tell you some of the other things that have happened even in economic things, God will deliver you supernaturally. But, you still need to do things in the practical. You see whatever you do on earth will done up in heaven. That's why I said whatever you buy on earth, we bound in heaven, whatever you lose on earth would be lost in heaven. Even when the man came to me with the product concept, I already had a viable company going, already had an organizational structure in place where I can at least market the product. I had already been working.

So God will take that, what you have done and pour a blessing upon it and if you're sloppy and haven't done what God told you to do, He can even bring the supernatural blessings upon you. So God will supernaturally pour financial things upon you but more likely, he's not going to do it to the lotto. I'm not saying that he couldn't because he can work in all kind of ways and if it's not against his word, some people may have been blessed through that. God may have told them and given them some numbers and they went right out and played them and they were blessed through it. So if it's not against his word but don't get all caught up in foolish things just like I wouldn't have cut my budget if God hadn't told me not to because I was going to do what wisdom say it do. And see whenever something like that happens, don't go out and keep spending money. You know you're running short waiting on God to pull you out some if he hadn't told you, do the things that are prudent and that are practical on the earth and God will then even pour down supernatural blessings upon you. Bill collector be gone.

In the house of God and he has let me know on three different messages that have had to do with money and finances and I used to down play that because I didn't think that was all that important in the kingdom of God but it is. And as I look at the prayer even Jesus said to pray, the first thing he said to ask God, our father who art in heaven hallowed be thy name, thy will be done on earth as it is in heaven. Give us this day our daily bread and you see when you get bill collectors, you can't even get your daily bread. When you've got bill collectors, you will even-- oh in Proverbs Chapter 22, let me read to you what it says in Verse 26; "Do not be a man who strikes hands in place or puts up security for debts. If you let the means to pay your very bed will be snatched from you.

You know what that means? Don't put your house up for somebody else. Your very bed can be snatched out from you. The bible tells you and it tells you things in three or four different places. Don't pledge your stuff for another mans debt. The bible tells you basically co-sign for anybody. That's a real good advice. Don't co-sign for anybody because I have found when a person's credit debt is bad for a reason and I have found everybody that needed they'd be co-signed for wouldn't pay their loan back.

When a person's credit is bad for a reason and when the bank wouldn't lend it to him, they won't lend it to him for a reason and the bible is simply telling you don't co-sign or it says really, don't pledge your stuff or your very bed can be taken from you. Many people, they've lost their homes because they went and put their homes to pledge for somebody else and they didn't pay you and they ended up losing their very bed.

So these are just impractical things that as we go through some series, to deal with some practical things about living our lives. Let's get the spirit of debt out from over us and though it may exist on all of the other people in America or most of

them, it does not have to reside over you. You can clear it from your head and from your world. But to do that, you can't follow the crowd. You've got to go a separate way. And just a simple rule, spend less than you make, that's all. Spend less than you make. And if you spend less than you make, the spirit of debt shall leave you.

And Miss Lewis was even saying I heard her praying in her prayer. She was praying for a deliverance from debt and it was the same message that God had given me. He wants his people freed from debt but to do that, we're going to have to make some changes. If you do the same things that you've always done, you will get the same things that you've always got. We have to change to leave the spirit of debt from us. But God wants us free. Bow your heads.

Dear Father, we come to you again tonight in humility for you said that humility and the love of your word brings wealth. Give us that spirit dear Father, that we may prosper in the things that you have set forth for us, that you will wash clean our debts and that you will take away that spirit of debt that hovers over so many; that we can come into your full prosperity, your full peace and your full joy. In your son Jesus' name, Amen.