

# Am Debtor

#0963

Study given by W.D. Frazee—August 5, 1966

This morning, I had the privilege of sharing in digging a ditch to put a water pipe in, and while I was waiting with my tape for someone to come along to give us some more direction, I got the germ thought for this study tonight, and it filled my soul.

I said to Dick, who was working with me—**Dick Graves**—I said, This is something wonderful and we must have it Friday night. And so, here it is. The text is Romans, the 1<sup>st</sup> chapter, verses 14 and 15—Romans 1:14 and 15—and somebody tonight, as the result of this study, is going to get an entirely different viewpoint on life as a whole, and I hope if you're that somebody you'll come and tell me after the meeting because I'd just like to see if somebody here isn't getting a new concept.

I know it's thrilled my soul and blessed me, and it's helped me already to make some very practical resolutions. Romans, the 1<sup>st</sup> chapter, verses 14 and 15. Paul says:

"I am debtor both to the Greeks, and to the Barbarians; both to the wise, and to the unwise. So, as much as in me is, I am ready to preach the gospel to you that are at Rome also"  
Romans 1:14-15.

Now, you notice in the 14<sup>th</sup> verse and in the 15<sup>th</sup> verse he says, I am—I am. What does he say in the 14<sup>th</sup> verse? I am debtor. What does he say in the 15<sup>th</sup> verse? I am ready. Well, what are you in debt about, Paul, and what is it you're ready to do?

I am debtor. I am ready. A debtor ought to be ready to pay off, shouldn't he—or at least to pay *on* his debt. Shouldn't he? Yes. I've known people who were in debt. If they saw their creditor coming, they'd go across the street and clear around the block to avoid meeting him. What was the matter? They weren't paying on their debt. Isn't that right? Yes. If you're in debt to somebody and you're paying on the debt and meeting your payments, you don't mind meeting them, do you? Why, no.

But thank God, Paul was paying on his debt, and I'm ready, he says, to keep paying on it. How much, Paul? What does he say—how much? As much as in me is. And that's the thing I want you to notice.

Do you know how to measure your debt? Just see how much is in you. That's how much you're in debt. Well, you say, I don't understand this because I'm not in debt for what I have. Yes, you are, for Paul says:

“...what hast thou that thou didst not receive...” 1 Corinthians 4:7.

Suppose you have a million dollars. Probably nobody here tonight has that much, but if you have, remember what Haggai 2:8 says:

“The silver is mine, and the gold is mine, saith the LORD of hosts” Haggai 2:8.

So, if all you have is 30 cents, you’re in debt to God how much? Thirty cents. But if you have a million dollars, you’re much more in debt. You mean I can’t earn enough money to get out of debt? No, never by earning money can you get out of debt. The more money you earn, the more you’re in debt.

Well, somebody says, I’m glad I’m poor, then, because then I’m not in debt so much, but wait a minute. There’s something else that God gives you besides money. Deuteronomy 8:18—and when you look at this, you can see that you can’t worm out of it by not having the money—Deuteronomy, the 8<sup>th</sup> chapter, and the 18<sup>th</sup> verse. What does that say?

“But thou shalt remember the LORD thy God: for it is he that giveth Thee...” Deuteronomy 8:18.

What?

“...power to get wealth...” Deuteronomy 8:18.

Well then, the lazy man—he’s doubly in debt, isn’t he. Isn’t he? Yes. He’s in debt for the money he could have had, and in debt to God for the wisdom, the power, the strength, the ability to get the wealth.

Now, Jesus makes that very plain in the parable of the talents. You remember, one man was given five talents, and when the Master came, he turned back how many? Ten. And another man was given two, and by wise trading he was able to turn back to his master how much? Four.

But there was one man that was only given one talent and what did he do with it? He just buried it in the earth, and when the master came he went and dug it up and turned it back. Did the master commend him? Not at all. He was reproached and reprov’d and condemned and punished.

No, my dear friends, we do not keep out of obligation by keeping ourselves poor, and that applies to other things besides money. Oh, dear friends, when I think of what some men could be in soul winning, but they’re too afraid of responsibility. They like to take it easy.

When I think of what some people could be as teachers—teachers in the classroom or teachers on the job—but they don’t want to be bothered. When I think of what some people could do with their homes, but they would rather just sit and

enjoy their little life without being troubled with intruders. And I might go on with other things. We're going to read some references presently.

My dear friends, are you in debt? Yes. How much? As much as in you is. Whatever God has put in your hand and your heart—that makes you a debtor. That's what Paul said.

And so, the rich people of this world that boast of their assets—every asset they have makes them a what? A debtor. It doesn't make any difference whether it's in money in the bank, money invested in real estate, stocks and bonds—any form of asset—*that* puts them in debt—in debt to God.

But that isn't enough. Paul says here, I'm debtor to whom? Oh, I'm debtor to the Greeks and to the barbarians. Back in that world, culturally, everybody is either a Greek or a barbarian. That wasn't a term of reproach. It just meant the non-Greek. That's Paul's way of saying, I'm in debt to everybody—everybody in this world. I'm in debt to the learned and the unlearned, the wise and the unwise. I'm in debt to the people that are somebody, and I'm in debt to the man that's nobody. I'm in debt.

But Paul, how did you get in debt to so many people? Because God gave me so much. If God hasn't given you very much, you're not very much in debt, but if He's given you anything, you are in debt. And oh, friends, if there's somebody here tonight that can honestly say, I'm not a bit in debt, come up. I want to meet you after the meeting. I want to help you take a better inventory and get up a better balance sheet. Oh, I hope everybody here can say with Paul, I am debtor, as much as in me is. I'm ready to pay off or at least to pay *on* my debt.

Now, let me read you an interesting comment on this from the book, *Mount of Blessing*, page 135. The apostle Paul said:

"I am debtor both to the Greeks, and to the Barbarians; both to the wise, and to the unwise" Romans 1:14.

"By all that you have known of the love of God, by all that you have received of the rich gifts of His grace above the most benighted and degraded soul upon the earth are you in debt to that soul to impart these gifts unto him" *Mount of Blessing*, page 135.

You know, if a man ever gets hold of this, he can never look down on the downtrodden or degraded. By all that has blessed my soul, by all that is to reveal the love of God to me, I am in debt—not just to God—I am in debt to the soul that hasn't had so much of that revelation.

Oh, folks, there are a lot of people you and I are in debt to. Am I right? Now, the next page—136.

"So also with the gifts and blessings of this life: whatever you may possess above your fellows places you in debt, to that

degree, to all who are less favored” *Mount of Blessing*, page 136.

Wait a minute. Let’s put it on the money. It’s easy to talk about money because we can measure that. If I have a thousand dollars and Brother Forrester here only has a hundred, which one of us is most in debt? I am. But I’m in debt not only to God, I’m in debt to Brother Forrester.

Well, you say, how do you make that up? Let me read it again. See if I read it wrong:

“So also with the gifts and blessings of this life: whatever you may possess above your fellows places you in debt, to that degree, to all who are less favored” *Mount of Blessing*, page 136.

Is that it? It’s quite a statement, isn’t it. Then moneywise, friends, look it square in the face. The only people you’re not in debt to moneywise, are people that have what? More than you. But, as I say, money just illustrates it. Watch now.

“Have we wealth, or even the comforts of life, then we are under the most solemn obligation to care for the suffering sick, the widow, and the fatherless exactly as we would desire them to care for us were our condition and theirs to be reversed” *Mount of Blessing*, page 136.

My, what a picture of life, my friends. Then, as I go down the street or walk the roads, and as I see the teeming masses, as I look at this great globe, I have to recognize, my friends, that poor as I am in money, I’m in the upper ten percent of the population of this world.

You say, Well, Brother Frazee, I didn’t know you were that rich. No. Your problem is you didn’t know the rest of the world was that poor. That’s the thing—that’s the thing.

You and I sitting here tonight are in the upper ten percent of the population of this world as far as wealth—material wealth and the comforts of life. Yet too many people are tempted by the Devil to believe that they’re, oh, so poor—oh, just grinding poverty. And there are some people that are proposing that everybody that doesn’t get so many thousand dollars a year is poor and has to have a handout from the government, you understand.

We need to have something changed in our thinking more than the day of the week we worship on, my dear friends. We need to have our whole attitude toward life and all its aspects changed. We are in debt. We’re in debt to God and to everybody that has less than we do.

And notice, the whole purpose of these verses is not to teach us to find somebody that has more than we do and say, Pay off. Oh, no. The purpose is to

find somebody that has less than we do that needs something we have and pay *on*, pay out.

Go now to Luke, the 3<sup>d</sup> chapter, and we'll read it in the straight from the shoulder words of John the Baptist. John the Baptist didn't take an hour sermon to get this message through. It's all here in one verse. We'll get the question in the 10<sup>th</sup> verse and the answer in the 11<sup>th</sup>—Luke 3:10 and 11:

“And the people asked him, saying, What shall we do then?  
He answereth and saith unto them, He that hath two coats,  
let him impart to him that hath...” Luke 3:10-11.

What?

“...none; and he that hath meat...” Luke 3:11.

That is, food.

“...let him do likewise” Luke 3:11.

What does likewise mean? Same thing. And if I have two sandwiches in my lunch sack and here's some poor fellow that doesn't have any, what'll I do with that lunch? Say, Well, brother, fortunately I have two sandwiches, and if you don't have any, here's one for you.

Now, somebody may be thinking, Well, be careful, Brother Frazee. Be practical. Yes. This is practical—very practical. Very practical, John was. You say, Well, I know, but if you do this, you just run out. Jesus says:

“Give, and it shall be...” Luke 6:38.

What?

“...given unto you; good measure, pressed down, and  
shaken together, and running over...” Luke 6:38.

Would it work? You see, Jesus believed in this so fully, that when he was out with the multitude that afternoon and they hadn't had anything to eat all day, and there wasn't *anybody* that had *anything*, Jesus said to the disciples, Look around and see if *somebody* doesn't have *something*, and they finally found a boy that had what? Five little loaves and two small fishes. Jesus said, That's fine. We can do something now.

And fortunately, the boy was willing to take his lunch—he had *something*—and share it with those that had what? *Nothing*. And by the way, that's the law that we're studying tonight. Water, you know, flows from the higher level to the lower level always. Doesn't it? You never saw water running from the pool up a waterfall to a higher place, did you. No.

And so, the Bible warns us against giving to the rich. The Bible even warns us about giving to our equals. There are a lot of people in society, you know—they give a dinner to somebody and then that somebody is supposed to do what? Give one for them, and so it goes. And, believe me, if they don't come through, they hear by the grapevine some pretty acid things about them, don't they. Yes.

We're not entering into that kind of society at all. Jesus says, When you make a supper or dinner, don't call all your rich neighbors and relatives and those, because they can recompense you, but do what? Why, get the poor and the mamed and the halt and the blind because they can't recompense you. You'll be recompensed at the resurrection of the just. It's quite a philosophy, isn't it, friends—quite a philosophy.

Well, most of us here tonight, probably all, have had a little taste of it, but what we need, dear friends, is a great big watermelon, not just a slice. We need to go all out in this—now, don't misunderstand me and don't misunderstand the Lord. There's good sense to this—far more sense than there is to hoarding.

*Ministry of Healing*, 195:

"We may give to the poor, and harm them, by teaching them to be dependent. Such giving encourages selfishness and helplessness" *Ministry of Healing*, page 195.

Somebody's so glad I read that. They can breathe easier now. But listen. That isn't the end of the page:

"We should seek to understand the needs of the poor and distressed, and to give them the help that will benefit them most. To give thought and time and personal effort costs far more than merely to give money. But it is the truest charity" *Ministry of Healing*, page 195.

Oh, yes. So when you seek the burden, if it is a burden, of giving away your money, you merely land in the problem of giving something that costs more than money, and what's that? Time and thought and personal effort, and don't miss the word "personal," because in another place we're told this can't be done by proxy. No matter what the size of your check to the Salvation Army or the Red Cross or the community chest, you are still in debt.

Now, let's look at some of the other things besides money. *Ministry of Healing*, 194:

"Carpenters, blacksmiths, and indeed everyone who understands some line of useful labor, should feel a responsibility to teach and help the ignorant and the unemployed" *Ministry of Healing*, page 194.

Oh. If you know how to cook, you're in debt to somebody that doesn't know how to cook, and believe me, there are plenty of them around. If you know how to sew, you're in debt. Who to? To somebody that doesn't know how. If you know how

to nurse, you're in debt, not merely to the sick but to teach somebody else, because the needs of the world are so vast that we must multiply helpers, and money won't do it. The great society is proving that fast, my friends.

"In ministry to the poor there is a wide field of service for women as well as for men. The efficient cook, the housekeeper, the seamstress, the nurse—the help of all is needed. Let the members of poor households be taught how to cook, how to make and mend their own clothing, how to nurse the sick, how to care properly for the home" *Ministry of Healing*, page 194.

And if you say, Well, everybody I know knows all about those things, please give me your name, if you mean business, friend. We'll help you find some people, and you won't have to run up a lot of mileage, either, that need to learn some of these very things.

Oh, friends, it's a great joy to be in the line of blessing from heaven to earth, but God pity the man or the woman that takes those blessings and thinks they are his own. They're not our own, friends. We're what? We're debtors. All right.

Now, Isaiah, the 58<sup>th</sup> chapter, and the 7<sup>th</sup> verse. This is going to get close home—it's going to get right *at* home—Isaiah 58, verse 7. You know, there are people that are willing to do anything away from home, provided you don't bother them where they live. But this text is really going to come close home. Jesus is speaking here of the fast that He has chosen—in other words, the thing that will get the interest of heaven, if you want your prayers answered.

"Is it not to deal thy bread to the hungry, and that thou bring the poor that are cast out to..." Isaiah 58:7.

The Salvation Army. Is that what it says? To the church welfare center.

I was reading a very interesting statement the other day in an old *Review* along about 1888, along in there. The servant of God was writing a full page article in the *Review*, sent out to our people all over the country.

She was making an appeal to them—all the people out in the other churches in different states that were wanting to send their poor and infirm and widows and orphans into Battle Creek. They thought Battle Creek would be a wonderful place for them. She says, If you want the church at Battle Creek to get all these blessings, please send some money along to build houses for them and to pay the people to look after them. Sister White was very practical.

There are times that I get a letter from somebody that has a great burden for somebody they think that Wildwood would be just the place for them. Now, everybody isn't like this, but there are some people—I get letters from them—I know that those people that they think Wildwood would be just the place for them are problems, either financial or disciplinary or something like that. They're not willing to deal with the problem where they are.

Now, our text says:

“...bring the poor that are cast out to...” Isaiah 58:7.

What? Where? To thy house. Take on a problem yourself—take on a problem yourself. And brother, sister, don’t think that you slide out from that merely by being a part of an institution which does that as an institution. There are some people sitting here tonight that, if this could get under their skin and into their heart, it would change their whole attitude toward life in this program.

Some are far too comfortable. And the beautiful thing about this 58<sup>th</sup> chapter of Isaiah, friends, is that it promises us that, if we will do what God says, our health will do what? Spring forth speedily. If we already have all the health we need, we don’t need this text.

Somebody says, Well, I know somebody that’s had to do what you’re talking about and they broke under it. Well, friends, I know some people that went down to the south sea islands and the cannibals ate them up, but we still send missionaries down there, right?

And dear James White—he died at a comparatively early age carrying out what we’re studying tonight, and he overdid it because other people didn’t come in and help him do it, and the Spirit of Prophecy said he’d have a double reward in the kingdom of God.

And so, you dear ones, that sit back and complain because somebody breaks under the strain doing what we’re talking about, remember, that’s a challenge to you to help do it so somebody won’t *have* to break under the strain. The message is clear. You and I are in what? We’re in debt, and we need to be paying—if we can’t pay off the debt, at least pay on it. What do you say, friends? Yes.

Now, I recognize that everyone has to be his own steward of this matter, and I recognize that nobody can dictate to another or even judge for another how he shall spend his money or his time or his influence or his thoughts. That is a personal responsibility to God.

I want to read you something interesting from **Fritz Chrysler**. How many of you know who **Fritz Chrysler** was? Well, he was the great violinist, one of the great musicians that people would come to hear him play the violin. This is what **Fritz Chrysler** said:

“I was born with music in my system. I knew musical scores instinctively before I knew my ABC’s. It was a gift of providence. I did not acquire it so I do not even deserve thanks for the music. Music is too sacred to be sold, and the outrageous prices the musical celebrities charge today truly are a crime against society. I never look upon the money I earn as my own. It is public money. It is only a fund entrusted to my care for proper disbursement. I am



constantly endeavoring to reduce my needs to the minimum”  
Fritz Chrysler” Fritz Chrysler.

Isn't that something, friends. Oh, I wish everybody in this hall tonight could get hold of this. Too many, as fast as their income increases, their wants increase and perhaps accelerate.

Back to Fritz Chrysler:

“I am constantly endeavoring to reduce my needs to the minimum. I feel morally guilty in ordering a costly meal, for it deprives someone else of a slice of bread, some child, perhaps, of a bottle of milk. My beloved wife feels exactly the same way about these things as I do” Fritz Chrysler.

My I interject, thank God when a wife feels this way. Too many wives—God pity them—they think their husbands are supposed to earn money so that they can run to town and buy the latest in clothes, in furniture, in furnishings, and this and that, to doll themselves up and dress the house up, so they can keep up with the Joneses and feel superior. God pity us, friends.

I come back to what Fritz Chrysler is saying:

“My beloved wife feels exactly the same way about these things as I do. You know what I eat, you know what I wear. In all these years of my so-called success in music, we have not built a home for ourselves. Between it and us stand all the homeless in the world” Fritz Chrysler.

Oh, my friends, isn't that wonderful, coming from a man that didn't know this message, but he must have known something of God and the Gospel. Don't you think so, friends?

Well, you say, then shouldn't anybody build a home? My dear friends, if God enables us to have a home, let's remember what the home is *for*. If God gives me a million dollars, thank God, but it puts me in debt for how much? A million dollars. And if He gives me a home, then I'm in debt for a home. And if a million dollars is to be used as God directs to help others, what about the home, friends.

Well, you say, isn't there anything I can call my own? Well, not if you really understand this subject, friends. In fact, right after the cross, some people got hold of it. You can read about it in Acts, the 4<sup>th</sup> chapter—Acts 4. This is wonderful. That was a strange time, I know, but bless God, it's coming again, friends, in the closing up of this message. Acts, the 4<sup>th</sup> chapter, the 32<sup>nd</sup> verse:

“And the multitude of them that believed were of one heart and of one soul: neither said any of them that ought of the things which he possessed was his own...” Acts 4:32.

Think of it. There was Barnabas, that rich man that had the property on Cyprus, and what did he do? Why, he went and sold it, and took the money and put it in the bank so he could live safe and secure all the rest of his life. Is that it? What does it say he did? Well, you can read it down here in verses 36 and 37. He sold the land and brought the money and laid it at the apostles' feet. What for? To take care of the poor and needy that had just accepted the message.

That time is coming again, friends, when men and women, moved by the Holy Spirit, instead of thinking of their own security—God help us in our understanding of that word—the real security, friends, is to get in the channel of blessing—to let the blessings flow in from heaven and flow on.

What is your figure that you would give to God and suffering humanity all of the overflow? If God would guarantee you something, we'll say, over a million dollars, would you guarantee that all He'd give you over a million you'd use fully in His work, without feathering your own nest and bettering your own material prosperity? Come now. Would you be willing to pledge over a million dollars? See how much lower than that figure you'll accept, but the figure's lower than you and I think it is.

“...He that hath two coats, let him impart to him that hath none...” Luke 3:11.

Let him that hath two coats start in shelling out. Did we read it out of the Bible? Let him that hath two coats get in on this program?

“...He that hath two coats, let him...” Luke 3:11.

Do what? What does the verse say?

“...impart to him that hath none...” Luke 3:11.

That's it, friends—that's it. Find somebody that needs something you have and needs it more than you do—time, money, clothes, wisdom, hope, love, joy, courage. This is the way to be happy.

You know, sometimes, friends, even a person that thinks he doesn't have much has something. One of our missionaries was telling about something he saw over in one of the foreign fields. It thrilled my soul when I heard it, and it thrills my soul again tonight as I think about it. He saw a blind man with a cripple on his back, and the two of them were going along.

You see the picture, don't you. The blind man furnished the legs and the crippled man furnished the eyes. Wasn't that a wonderful combination. So you may have something to share with a rich man. He may not need your coat. He may need your hope, your faith, your courage. Do you see what I mean, friends?

And listen. Once you get hold of this principle, it's hard to meet somebody—I mean it's hard to meet anybody but what you have something to share with them. And if you meet somebody that doesn't have any need that you can fill, probably you'd

better be hunting around for somebody because there's plenty of them waiting outside.

Right on this campus, there's somebody that needs something you've got—in the sanitarium, in the home where you live, up and down these walks—somebody is waiting for what you have. Oh, friends, what a privilege.

Now listen. You know how people get in debt? They get in debt by accepting money, or other things. Suppose I go down to the bank here, and I say, I'd like to borrow \$10,000. What do you want to do with it? Oh, I want to build a house. So the arrangements are made and I borrow \$10,000.

When I do that, friends, what am I obligated to do? Spend it for what it was loaned for. Is that right? And suppose that the banker comes out a few weeks later and says, How's that house coming along? Well, I tell you, I decided to buy an airplane instead. You did? And he didn't loan it to you for that.

Is my understanding of business correct on that? Remember, everything you have—every talent, and every bit of wisdom, every muscle, every bit of strength, all the brain power and physical power, every bit of cheerfulness, every bit of hope, every bit of love—*everything* that you and I have, we are in debt for. To whom? To God, *and* we are in debt to everybody that has less.

Here's something very interesting on this for students—you boys and girls in elementary school, you students in the institute, listen. *Counsels to Teachers, Parents and Students*, 552-553:

“Not all the youth are able to grasp ideas quickly. If you see a fellow student who has difficulty in understanding his lessons, explain them to him. State your ideas in clear, simple language. Often minds apparently stolid will catch ideas more quickly from a fellow student than from a teacher. Be patient and persevering, and by and by the hesitancy and dullness will disappear. In your efforts to help others, you will be helped. God will give you power to advance in your studies”  
*Counsels to Teachers, Parents and Students*, page 552-553.

Isn't that marvelous, friends. Let's do it. What do you say?

Well, while I've been talking, you've been thinking. Now, I want to hear what you have to say. I hope we can have a score or more of quick, right-to-the-point responses. This is not a general testimony meeting. These are to be quick, short responses right on the point of what we've studied tonight, if you've gotten something that you want to respond to.

Please, no long testimonies tonight and no general testimonies. Just specific responses on these points we've studied tonight. I hope some of you are just anxious to get up and say, I see something and I'm going to do it.

[Testimony meeting.]

Brother A: I've gotten a different concept of true medical missionary evangelism tonight. I can see more clearly now why we need to be so careful in what we behold. We need to behold Jesus, to live for one purpose only, and that was to bless others.

[Comments made by Elder Frazee during testimony meeting.]

Good, sister. That's fine. You know, the wonderful thing about this? If you do that, you'll be richer a year from now than you are tonight, but that'll put you more in debt.

...God bless you and give you wisdom.

"If any of you lack wisdom, let him ask of God..." James 1:5.

If you already know, you don't have to ask, but if you lack wisdom, do what?

"...ask of God, that giveth to all men liberally..." James 1:5.

Thank God. Who's next? I'm enjoying these responses. They're right on the point.

...Right. Why, yes. Strange as it seems, this is the way to be happy. Not so strange when we study the great universe. This is the law of life for earth and heaven.

...clearly, in money, but in these other things—love, faith, hope, wisdom, instruction, helping others—the more the assets grow, the more your debt grows and you keep paying on it and more come in. Praise the Lord, friends. This is a wonderful kind of debt.

...Well, that was worth coming for, to find that out, wasn't it. Good.

All right, dear ones. We'll close the testimony meeting now, so let me say something. Don't miss this. Now, this is a very practical point. I read one reference on it tonight. I could read many others. This doesn't mean to just start throwing money to this one and that one, or other material things.

There are people who, if you would allow them to do it, would take all kinds of clothes and food and waste it. There are plenty of people that would take any amount of money they could get—buy, beg, borrow or steal—and they'd waste that.

And the purpose of this study tonight and the purpose of these principles is not to encourage that—not a bit, friends. If God has blessed you with any of these resources we've studied tonight, He has thereby made you a steward.

And just as He's going to require it of you if you selfishly hoard it to yourself or spend it on yourself unnecessarily, so He's also going to require it of you if you just throw it around without good sense.

Any of you that have more than a few nickels in your pocket—every now and then, somebody's going to try to borrow or beg some of your money or material assets. Be careful, friends—be careful. Use good judgment, and if you don't have it, get some from somebody that does. I mean that, friends.

If somebody comes around asking for money or asking for something in a material way, be careful. Take it to the Lord in prayer. You may need to get some counsel from others. Don't waste it. Don't spoil that person.

I want to speak to you students and young people. Be very careful how you ask other people to loan you money or to give you money. Be very careful about that. Be sure that it's God that has put it in your heart. Let's not abuse these precious principles. What do you say, friends?

Now, I'd like to say this. If any of you at any time need counsel regarding how you can best use assets of either money or time or strength, we'll be glad to help you find avenues where those can be used to the greatest advantage. Let's get the most returns from our investments. What do you say? The Lord guide you as you apply these principles.

As we close this service tonight, is there somebody that has met God here in this upper room tonight, and you and God have had an encounter. You've come face to face with a decision that God is calling you to make, and you want our prayers that God will help you.

If there's somebody like that, will you stand, and we'll remember you in this closing prayer—somebody that has come face to face with Jesus and a decision you know He wants you to make, and you want our prayers right on that point. You just stand, we'll pray for you. God bless you. Just remain standing a moment—another, another, another, another. Thank God for each one.

As you stand there in quiet meditation, ask Jesus to help you. He'll hear your prayer, and He'll hear our prayer for you. Jesus is praying for you. Is there somebody else says, God's talking to me tonight. There's a decision I need to make.

Can you bow your heads with me while we pray for these. Our heavenly Father, we thank Thee for the call of God and for the response in human hearts. Bless these that have recognized the call tonight. Give them all that it takes to respond with all their souls. May they from this moment be wholly Thine, to live always for Thee and none for self. We ask it in Jesus' name, amen.

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