

# A Modern Day George Muller - Debt Free! Sola Dei Gloria

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*Traditional Bible Texts*

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**Bible Text:** Hebrews 11:6; James 5:17; Philippians 4:19

**Preached on:** Thursday, July 28, 2011

## **Dean Burgon Society**

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When we moved to Alabama, that was in 1990 to go to law school at that time. I had already been a pastor for 17 years. The Lord let us move into a house built in 1824 that had 40 leaks in the roof, all the windows were knocked out, the doors were knocked out and we moved in on Friday the 13<sup>th</sup> of July.

It was really funny, too, because my wife was, I guess, eight months pregnant with our 11<sup>th</sup> child and the day we moved in was in a thunderstorm and so we had bought the house sight unseen and we ran in the house—of course, everything was wet—and fell through the floor because the ... so much termite damage. It was an old antebellum house way out in the country and we had purchased it, believe this or not, an entire house for 12,000 dollars and a half acre of property included.

Of course, up here the house would have been torn down long ago. But that was what God had provided for us. God had moved me to go to law school at that point. I had a strong conviction that God wanted me to practice law to help the body of Christ.

I had for years before that as we lived up in north Jersey, been praying that God would raise up Christian attorneys to defend the body of Christ. And the more I prayed that the more uncomfortable I began to be, because God started convicting me that I should go to law school.

And I thought, “Lord, I have already got, you know, 10 children. And I am in my middle 40s already and, you know, here am I. Send somebody else.”

That is sort of how I felt.

And, anyway, I couldn't get away from it and I kept just... I tossed and turned at night. It was... I had never before had any desire to go to law school. I didn't even know that you had to take the LSAT which is the law school admission test to enter a national law school. And so after finally struggling with this long enough I said, “Ok, Lord. I will apply to law school and if you want me to go, then I will go.”

So I started calling around and to try to find out some information of what you had to do and the first school that I had called said you have to take the LSAT and the deadline for having your application postmarked to take that test is today.

That happened to be in the middle of a blizzard in north Jersey and I said, "Where am I going to get an application like this?"

And they said, "Well, most of the colleges and universities will have them."

We lived in Wayne, New Jersey. There is a very large university, William Patterson State University up there. So we drove over to the campus sliding through all the sleet and the snow. All the buildings were locked. The campus was closed.

Finally all of our little children, because we had lots and lots of little children at that time. I have 13 all together all by the one, eight sons and five daughters and of those seven are medical doctors now. But anyway, so by the grace of God the children had to go to the... find the bathrooms. And we were desperate.

So we tried one last building and the door was open. While my wife hustled them all down to the bathrooms I wandered around looking at the things in the lobby there and there was one table. I walked over to it and there on the table was a single application for the LSAT. I mean, it is amazing as I look back over the way in which God has directed our lives.

But anyway, I took it, filled it out and, of course, all the post offices were closed, but it had to be postmarked that day.

So I called the treasurer of our church who happened to be also a bill collector and I asked if I could go... he had a [?] meter that put the indicia on it that has the date stamp where he would run all his mail through, you know, like that and it automatically stamped it. And he met me... a long story there, but we managed to make it to his office. He met me. I got it postmarked on that correct date and then by the grace of God...

My daughter at that time, my oldest daughter was an 11<sup>th</sup> grade student. We home schooled all these children K through 12 and my wife is sitting in the back and she is the one who is responsible for that and we thank her very much. But, anyway, I became convinced that I probably should apply for law school in the South since my oldest daughter wanted to go to Pensacola Christian College and we wanted to be as close as possible.

I was accepted at three different law schools, visited the law schools, became convinced that God wanted me to go to Cumberland School of Law in Birmingham, Alabama. And so that is where I ended up and we spent three wonderful years there going through law school.

I taught a men's Bible study for the men in the law school and out of that ultimately grew a tiny little church, Blessedville Bible Church, which I pastored then for the remainder of the 17 years that we were there that we were there in Alabama.

And then through a series of very interesting circumstances, God brought us up here. But in the meantime we had purchased that house. We didn't have any money at the time and I believe in the no debt principle. I do not borrow money. I do not use credit cards. I do not go into debt.

And when I tried to find a place that would rent to a family with 10 children and on the way, all the doors were closed. It was like, no, we are not going to rent to the local zoo.

And so then the realtor, I found a Christian realtor in Alabama and he let me borrow his multiple listing book and one night about one o'clock, two o'clock in the morning as my wife and I were going through that, these little tiny pictures with a brief description underneath and like 40 pictures on a page and maybe 300 or 400 pages long, we found this house that said, "Historic house, cash to heirs..." I think it said 15,000 or 18,000 dollars. And so I called the realtor the next day and said, "Well, could you tell me about that?"

And he said, "Well, it is an area that is kind of depressed." He said, "I don't think the house is worth that. Why don't you offer them 12?"

And I thought, "I paid more than that for my van."

But I said, "Ok. Tell them..." And I didn't have 12,000 dollars at that point. I said, "Ok, tell them that if they will take it off the market and I don't give them any kind of deposit and they will hold indefinitely..." Nobody does these things, of course, that I will pray that God will provide the money, making no commitment.

And so he said, "Well, they will never accept that."

I said, "Well, give it a try."

So he called them up and then within an astonished voice called me back and said, "They have accepted. They are taking it off the market and they will hold it as long as you want to pray."

Well, I hadn't told my congregation anything about this because, you know, I didn't want to get people upset, but that Sunday that God had opened the door for us. I had already been accepted at law school, had opened the door for us and I would be going to law school.

And they were very sad. They... I had been their pastor at that point for 14 years, but they were also very happy for us. And the following morning, an older couple in the church came by my door and they said, "Pastor, we thought that you would be the man who

would bury us, but we are so excited about what God has called you to do, to minister to the body of Christ. We have a gift for you.” And they handed me a gift of 5000 dollars.

I said, “Wow. That is almost half way there.”

Not long after that, the doorbell rang and another lady who had grown under the ministry there, the wife of a very wealthy man said, “You know, pastor, I have been thinking about what you said on Sunday and I have been doing my personal Bible studies in the righteous poor. And I don’t know anybody more righteous or more poor than you.”

So she handed my 9000 dollars. That was 14,000 dollars which was enough to pay cash for the house and have 2000 dollars to rent a moving van to go down to Alabama. But I still had the issue of school, because I did not want to borrow money to go to school.

And God in his mercy, knowing all things, of course, in his sovereign plan from the beginning I received a letter one day from a man that I had led to Christ in 1968. I was the host captain for the sermons from science pavilion, the Moody Institute of Science films probably some of you have seen those with Dr. Irwin Moon. I was in charge of about 140 young people at that time when the pavilion was built and invited the people to come into the pavilion. And one day a young man came who wanted to apply to be one of the hosts who would pass out literature. But we had a very important principle was we were not going to have anybody who was not saved. We were before the pavilion as the volunteer hosts.

So I began to interview him and quickly discovered that he was not saved, because as he was filling out the application he said, “Boy, that is a really hard question.”

I said, “What is that?” because I knew there were no hard questions on the application.

He said, “This one about what do you have to do to be saved?”

And I said, “Well, just put down what you think is the right answer.”

Well, he came back with, you know, helping little old ladies across the street and doing good and, you know, all kinds of wild things and clearly trusting his works for salvation.

So we talked for two, three hours and the director of the pavilion would every now and then come in and see what I was talking about and later he told me, he said, “Well,” he said, “You know, I would come in, you would be talking out of the book of Hosea. I would come in a little later and you are talking out of the book of Daniel. A little bit later...”

And I was answering this young man’s questions. And finally I said to him, I said, “You know, really the bottom line issue that you need to deal with is whether or not you are going to trust Jesus Christ alone for your salvation or all these other things that you thought were necessary. I have answered all the questions that you have raised from all

different parts of the Bible. But now the question is: Will you trust Christ alone? He died of your sins. He was buried and he rose again on the third day according to the Scripture. Will you trust him alone?"

And he let his head drop for a minute and then he looked up at me and he said, "You know, if I make that decision, that is the most important decision I will ever make in my life."

[?]

I said, "Yes, Ned, that is right."

He said, "I want to trust Christ."

And a young man who has never prayed a prayer before prayed one of the most beautiful prayers I have ever heard in my life. And he was... he finished... he got up and he was so excited. He knew he was on his way to heaven. He was so excited. It was hot summer in Texas and all of our hosts and hostesses had to wear jackets and ties as they were [?] didn't have to wear jackets and ties. They had a special dress that they had with a prayer cap and a little [?] thing. But he was running from person to person begging them to come in to the pavilion and hear the gospel. I mean, it was just astounding.

Well, I wrote to him every year after that for years and years, 1968 and on. And one year I did not. At Christmas time I had sent a letter and he would send a letter back. One time at Christmas I did not hear back from him. He had Crones' Disease and I thought, "Well, perhaps he is dead." He had been very, very sick and I didn't hear back.

And things got busy and so I didn't manage to follow up at that time, but a month or so after that the Holy Spirit just impressed upon my heart, "You have got to follow up and find out what happened to Ned."

And I knew he had been in a certain church. It was a Baptist Church out in California. But I wasn't sure what the name of it was and I thought, maybe the letter didn't reach him.

So I just called directory assistance. Talk about the grace of God. I called directory assistance in that particular city and I said, "Now, I am trying to find a friend who attends a fundamental Baptist church in your city. I don't know the name of the church. Could you perhaps give me the name of a few fundamental Baptist churches?"

Well, she didn't know what a fundamental Baptist church was. But she said, "Well, I have got a directory that says Baptist Churches."

I said, "Well, you know, give me some of those names and I will pay to have more if I need it."

She gave me three names. The first one I called the secretary answered the phone and I said, "This is a kind of a funny question, but I had a friend who years ago I led to Christ and I know he is in your city and he goes to a fundamental Baptist church. Do you know anybody by the name of Ned Hutchinson?"

She said, "Why, yes, I know Ned. He was in the office just about 10 minutes ago."

You know, folks, it is... God loves us. He loves us personally and individually. He cares about the unity in the body of Christ and in helping us have the fellowship that we need at the time we need it.

And so the secretary was able to give me Ned's... he had moved, in fact. Gave me his new address and a new phone number. And I called him up and we had, of course, a delightful time of talking.

He said, "Christian," he said, "I am sorry I didn't get back to you, but, you know, my mother passed away at Christmas time and my dad passed away shortly thereafter." And he said, "My Crones' Disease has been acting up and my wife has been having some problems, physical problems. And so," he says, "I just never managed to get back to writing to you. Thank you for following up."

And so that was that. And we hung up.

A week after I announced to the congregation that I was going to law school I got a letter from Ned. He didn't know. He had no knowledge of the fact that I was planning to go to law school. But I opened his letter and in it he said, "You know, my wife and I have been talking about what we should do for those who have meant something to us in our spiritual lives." And he says, "My dad's estate has just been settled and God convicted me to send you the enclosed gift."

He sent me a gift for 5000 dollars which was enough to pay for my first semester of law school. And then God provided fellowships for the remainder of law school debt free while putting children through college debt free and by the grace of God all of my children have gone, up to this point, through college debt free and then on to medical school and some to graduate school for PhDs and master's degrees, all debt free.

Several years ago I tried to figure out the number of years from the time that I started law school and then my daughter started college how many years of tuition, room, board, books and expenses God had provided debt free to a man who had absolutely no hope of any kind of income, certainly not while I was in law school. And when I practiced law I never charged my clients. I let them pay me whatever they thought it was worth. I have been paid as little as three dollars an hour for legal work. But, you know, at that time and it is, of course, a lot more now. That was several years ago. God had provided in like a 15 year period 69 years of tuition, room and board, books and living expenses, all debt

free for me and for my children. I had no money in the bank. But always when it was necessary God provided for it.

And I believe that all of us are called to walk by faith, not living the way the Lord lives, but demonstrating as living testimonies the way in which God would have us show the world that we have a living God, that we can trust him to meet our needs when we are doing what he has called us to do. And, you know, we continue that way by the grace of God and God has always met our need. But this old house that we got, yes, it was a challenge. But a wonderful opportunity to work with my son, hands on, doing things together and with him that very informal context, being able to discuss the important issues of life and all the things that God would have us to do.

We actually jacked that house up. I have a 30 ton house jack and many other smaller house jacks. We leveled the house. We ripped up all the floors, put in all new joists and subflooring, put in all new windows in the house, put in all new plumbing, put in all new electrical. In fact, it is really interesting. It didn't have a working bathroom when we moved into it. So we were using a port-a-potty and taking showers at our neighbor's house, very kind neighbors.

And, by the way, my wife had the privilege of leading the wife of that family to Christ just two or three days before her death. Incredible.

That is another story.

But anyway, the day that I finally finished the bathroom, it was just a couple of weeks after law school had started. We finally managed to get the water lines run in, finally managed to get the sewer lines run in. Everything ran down hill for the sewer and the water actually ran through the hot water heater and worked. And so I walked out where my wife was sewing in the other room and I said, "Sweetheart, I have just finished the bathroom. Come and see."

She walked in, the water broke and the baby was born. And that is Isaiah who is now a junior in college.

So... and I delivered that baby.

So God in his grace, you know, we go through exciting times with life. We go through times of pressure. But his grace is sufficient and he always meets our needs.

"But my God shall supply all your need according to his riches in glory by Christ Jesus."<sup>1</sup>

He doesn't supply our greeds, he supplies our needs. And for that we give him thanks

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<sup>1</sup> Philippians 4:19.