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# Words of Truth

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## What Does Your Spiritual Credit History Look Like?

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If you were to attempt to get a loan from a bank to make a major purchase such as an automobile or a house, they would check your "credit history". The bank would look to see what your credit score is. They would then look to find out what your payment history on other accounts look like. They would want to see that you are current and have a history of paying your debts on time. If your credit score is low and your payment history looks terrible, you'd either not get a loan at all or you'd have to pay extremely high interest rates with money down to get a high-risk loan. It is reasonable for a bank to look at such things, as you'd be asking them to trust you with their money. They are at risk.

Similarly, when we want to be in fellowship with faithful Christians, we are asking them to take a risk. Christians are commanded by God to not have fellowship with people who are unfaithful to God. In fact, it is outright sinful for Christians to have fellowship with those who have erred from the faith and have not repented (Romans 16:17-18, I Corinthians 5:9-13, Ephesians 5:6-11, II Thessalonians 3:6, II Thessalonians 3:14-15, and I Timothy 6:3-6). There is a risk because if we have fellowship with those whom have erred from the faith we become guilty by association with them. Notice: *"Whosoever transgresseth, and abideth not in the doctrine of Christ, hath not God. He that abideth in the doctrine of Christ, he hath both the Father and the Son. If there come any unto you, and bring not this doctrine, receive him not into your house, neither bid him God speed: For he that biddeth him God speed is partaker of his evil deeds"* (II John 1:9-11).

Responsible individuals keep some level of awareness of their credit history and they pay their bills on time. Responsible people understand the risk they are asking creditors to take when applying for credit cards and loans (similar application of Proverbs 11:15). Shouldn't Christians be even more aware of their spiritual history? Shouldn't Christians be even more concerned about their brethren when your spiritual life could cause others to be at risk and potentially lose their souls because they took the risk of being in fellowship with you?

### Care Enough About Others Not To Drag Them To Hell With You

You know where you stand with God. If you are saved, you know it (I John 5:20). You also know that if you have doubts that such in itself is evidence you are not right with God (Romans 14:23). If you're not prepared to stand before the Judgment seat of Christ (John 5:28-29, Romans 14:10-12, and II Corinthians 5:10), you know what that means.

If your spiritual life is not good, why would you bring others into risk by them being in fellowship with you? Take a few minutes and go read about what Achan did to his brothers and sisters in Israel (Joshua 7:1-26). Did Achan love his brethren? What about you? If you're in sin and you are now potentially bringing others into such a state with you, can you claim to

love your brethren? We know that we're damned if we do not love our brethren (I John 3:14 and I John 4:20-21). However, we should suppose that if one does not love himself or herself enough to get their own lives right, why would they care about another? Thus, if you are the brother or sister (said loosely) that is in sin and potentially bringing others into sin with you through fellowship; we should not trust you to care for the rest of us.

### **Don't Trust Others To Keep You From High Risks**

God tells us not to be partakers in other men's sins (I Timothy 5:22). What we all have to understand is, many people are irresponsible. Many people do not consider that their sins affect other people. All of those who are dishonest enough to err and pretend to be in the faith are not honest enough to tell others that they are in that state of being.

To some degree, there will be those among us that we cannot tell are in sin no matter how hard we look. Judas is a classic example of this (John 12:1-6). What we will surely be accountable for is not trying hard enough to find out who is faithful and who is not. We are directly told not to believe everyone (I John 4:1). We also read in the Scriptures that we should not believe everything we are told. Notice: *"The simple believeth every word: but the prudent man looketh well to his going"* (Proverbs 14:15).

Faithful Christians are supposed to grow to a point wherein we are not so easily deceived (Ephesians 4:14). We are supposed to be aware of the fact that people will try to trick us with enticing words (Colossians 2:4). These things are commanded of God. They are things we are expected to be capable of as Christians. We need to be aware of how to not be tricked. We need to be like the banks and examine the credibility of those claiming to be faithful saints.

### **You Can Know Them...**

Jesus said this: *"Beware of false prophets, which come to you in sheep's clothing, but inwardly they are ravening wolves. Ye shall know them by their fruits. Do men gather grapes of thorns, or figs of thistles? Even so every good tree bringeth forth good fruit; but a corrupt tree bringeth forth evil fruit. A good tree cannot bring forth evil fruit, neither can a corrupt tree bring forth good fruit. Every tree that bringeth not forth good fruit is hewn down, and cast into the fire. Wherefore by their fruits ye shall know them"* (Matthew 7:15-20). You go out and purchase a package of seeds that claim to be for an apple tree. When will you really, for sure, know they are correct? You will not know when you plant those seeds. You will not know when a tree begins to grow. You WILL know once that tree produces apples. That is knowing that tree by its fruit. The same process must take place with those proclaiming to be faithful Christians. We have to watch and see what comes out of them as they grow.

### **Conclusion**

Let's bring this lesson back to ourselves. All examination has to start with self (Psalms 119:59-60, Haggai 1:5, and II Corinthians 13:5). What kind of fruit is growing from your spiritual life? If I want brethren to trust me, what will they see if they examine my recent and distant spiritual path? If I have little spiritual fruit for them to examine, I should not expect them to grant me very much spiritual creditability until I fully prove myself (Acts 9:26-31).