

CHRISTIAN DEBTS PT. 2

4 OBLIGATIONS FROM ROMANS

We have many dates that we celebrate as National Holidays. In a couple of weeks, we will be celebrating Thanksgiving. This will be a wonderful time of celebrating God's goodness in giving to us the provisions necessary to sustain our lives. And there are many other holidays that we remember throughout the calendar year. There is one date that nobody celebrates, however - a date that perhaps would be a good one for us to remember. January 8, 1835. What is so significant about this specific date? January 8, 1835 was the last time our country was completely out of debt. Riding the wave of an economic growth spurt after the war of 1812, our country was raking in money faster than it could spend it, mostly from import tariffs and the sale of public lands. It was on January 8, 1835 that the last of our national bills was paid off and a surplus of 37 million dollars was reported. Henry Clay was so worried that the politicians would immediately spend the money that he pushed through a bill mandating that the surplus should immediately be divided among the states. Most states took the unexpected bonanza and used it for education or public works, but one actually divided up all the money among all its citizens. Imagine that - getting a tax rebate in the mail.

Sadly, the good times were shortlived. The surplus fueled a period of speculation and inflation leading to the financial panic of 1837 - and our nation has been in the red ever since. The debt is so great today that there is little hope of ever paying it completely off. But it would probably be good for us to remember January 8. Whereas July 4th is remembered as our national independence day,

January 8th could be remembered as our financial independence day.

Most American citizens have followed the poor example of our government in handling their financial resources. The problem is that it is illegal for citizens to just print more money when they need it.

Someone has described the person who owes a hundred dollars as a nobody. If you owe a thousand dollars, you're a has-been. If you owe ten thousand dollars, you're car probably isn't paid off yet. If you owe a hundred thousand dollars, you owe on your house as well. If you owe several hundred thousand dollars, you're a financial wizard. If you owe several million dollars, you're a tycoon. If you owe billions, you must be the government.

Now we have the tendency to chuckle when we think of debt because we are living in a day when it is almost impossible not to borrow some money. Very few people can outsave the appreciation of houses, for instance, to pay cash for their home. And certainly we must make a distinction between borrowing money to pay for an appreciating item and borrowing money to pay for a depreciating item. Borrowing money to pay for an appreciating item like a home or precious metals or a growing business can be a very good investment, multiplying financial resources. But borrowing money to buy a depreciating item like a computer or clothing or a boat is never a good investment - for the borrower ends up not only losing money in interest paid but also losing money in the declining value of what he purchased as well. A wise person saves his money and spends cash for depreciating items.

Failure to follow this clear Biblical principle has imprisoned many Americans

today putting undo financial stress on their lives. As I mentioned last week, the average American family spends just over 30% of its income paying for consumer debts with a first mortgage payment on a home not being considered a consumer debt. So roughly a third of our money as Americans goes to pay for interest and depreciating items.

The seriousness of this problem is seen in the effect that this is having on family breakups. Howard Dayton claims that 56% of all divorces have as their primary cause financial tensions in the home. With the divorce rate being so high in our country, it doesn't take a mathematical genius to figure out that more than a quarter of the people in our nation have a very serious problem with debt that is causing undo stress and bondage in their lives.

The Bible says that as Christians we are to have one Lord and Master in our lives. That Lord is Almighty God. Jesus said that a person cannot serve both God and money. If we are in bondage to another, then we are not free to give God His rightful place in our lives.

Now as we honor Jesus Christ as Lord in our lives, He gives to us some legitimate obligations, some debts if you will, that bring great freedom and joy to us. And we began to look at 4 of these that are outlined by the Apostle Paul in the book of Romans last week - a debt to unbelievers, a debt to ourselves, a debt to our fellowman and a debt to those who are less fortunate than we are. Whereas the debts promoted by the world's system bring bondage to us, Christ's debts bring a new sense of freedom and joy to us.

If you were with us last Sunday morning, I hope you remember the first 2

debts that Paul spoke of in Romans:

*The first was an obligation to share the good news of the gospel with others.

I am a debtor, I have an obligation, Paul wrote, both to the Greeks and non-Greeks, both to the wise and the foolish . . . for I am not ashamed of the gospel, because it is the power of God for the salvation of everyone who believes (Rom. 1:14,16). As Christians, we have been given a precious gift - the glorious saving gospel of the Lord Jesus Christ. We are now debtors to those who have not yet heard, to share this gospel with them. And what joy and blessing and freedom come into our hearts as we fulfill this debt.

*The second debt we looked at is an obligation that we owe to ourselves - a debt that we have not to allow our sinful flesh to put us into bondage. In Romans 8:12,13 Paul wrote,

¹² Therefore, brothers, we are debtors -- but it is not to the sinful nature, to live according to it. ¹³ For if you live according to the sinful nature, you will die; but if by the Spirit you put to death the misdeeds of the body, you will live,

Every Christians has a debt that he or she owes to self. That debt is to not allow the sinful, fleshly nature to bring bondage into our lives, but to rather let the Spirit of God direct and guide our lives. And as we saw last time, we have the power to be freed from the bondage of our sinful natures because of Christ's sacrifice on the cross of Calvary.

3. Now we come this morning to a third debt that we have - and this is an obligation that we have to other human beings. Notice this debt found in Romans 13:8-10:

⁸ *Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.* ⁹ *The commandments, "Do not commit adultery," "Do not murder," "Do not steal," "Do not covet," and whatever other commandment there may be, are summed up in this one rule: "Love your neighbor as yourself."* ¹⁰ *Love does no harm to its neighbor. Therefore love is the fulfillment of the law.*

We have a debt to our fellow man. It is a debt of love. And this is especially a debt that we owe to fellow members of God's family for Jesus said that one of the strongest testimonies that His followers would have to others is in their love for one another. This is a debt to act unselfishly, in the best interest of others - to be kind to others, to do good for them. Paul says it is a continuing debt. It is not a debt that is never paid off completely in this lifetime. The fulfillment of this debt brings great freedom into our lives.

The foundation for the moral obligation that we have to love one another is very similar to the principle that we found in our debt to share the gospel with others. If you were with us last Sunday morning, you will remember that we discussed the moral obligation that is found in having been given a gift that is designed to be passed on to others. When we are given a gift that we did not work for or earn, and that gift is designed to be passed on to others, there is a moral obligation that the receiver has to share what he has been given. As God has revealed Himself to us and has given to us the gift of the gospel, we have a debt to share that good news with others who have not yet heard.

This is the same general principle that forms the foundation for Paul saying

that we are debtors to love one another. Contrary to the popular belief of many, love is not a virtue the man discovered or manufactured. The Bible makes it very clear that God Himself is the author of love. That is because God is love. Love is a part of His very being. So when God created the human race in His own image, he created Adam and Eve with the capacity to love. The Apostle John made that very clear in his first epistle. READ 1 John 4:7-11;19:

⁷ Dear friends, let us love one another, for love comes from God. Everyone who loves has been born of God and knows God. ⁸ Whoever does not love does not know God, because God is love. ⁹ This is how God showed his love among us: He sent his one and only Son into the world that we might live through him. ¹⁰ This is love: not that we loved God, but that he loved us and sent his Son as an atoning sacrifice for our sins. ¹¹ Dear friends, since God so loved us, we also ought to love one another. . . ¹⁹ We love because he first loved us.

The capacity to love was a gift that God gave to man. And then when sin entered the world and distorted our love and tempted us to turn our love inwardly towards ourselves, God modeled true love in his plan of redemption. God demonstrated His love for us in freely giving what was most precious to us so that we could be blessed and saved.

Now God says to his people, since you have been given this free gift of love, you have a debt to pass on this love to others. You must not distort love and turn it all inwardly, hoarding it selfishly, but you must rather be channels of love to others. In loving one another, you fulfill the intent of the entire law of God.

Now we don't always feel loving, do we? In fact, much of the time we don't

feel loving. But we must remember that in its most simple form love is a decision to act in the best interest of someone else. That is the type of love that God demonstrated for us. While we were still sinners, God gave that which was most precious to him so that we might be a part of His family. God didn't have warm and fuzzy feelings for sin or sinners. Sin is everything that is against God's character, everything that runs against His grain. God didn't give His Son for us because of warm feelings that He had. God gave His Son because we had a desperate need and He was committed to act in our best interest. If we are to be channels of God's love, we also are going to have to be committed to do what is best for others even when we don't feel like it.

(John Fischer is a Christian musician. At one time in his life, he rented a room from an elderly Christian couple who had been married for more years than many people live. As John lived there in their home, he could not help but notice the love that they had for each other. One day, he garnered the courage to ask the elderly man the secret for the success of his marriage. The old-timer looked back with a twinkle in his eye and answered, *Just bring her roses on Wednesday - she never expects them then.*

John couldn't get that answer out of his mind, and later that night he wrote a song:

Give her roses on Wednesday, when everything is blue

Roses are red and your love must be new.

Give her roses on Wednesday, keep it shining through

Love her when love's the hardest thing to do.

*Love isn't something you wait for,
Like some feeling creeping up from behind.
Love's a decision to give more,
And keep giving all of the time.
It's easy to love when it's easy,
When you're in a Friday frame of mind.
But loving when living get's busy,
Is what love was waiting for all the time.
Give her roses on Wednesday, when everything is blue,
Roses are red and your love must be new.
Give her roses on Wednesday, keep it shining through,
Love her when love's the hardest thing to do.)*

In a sermon on this very passage that we are studying here this morning, Ray Stedman said, *I have owed money to people in my life, and have noticed that whenever I met a person I owe money to, my debt is the first thing that comes into my mind. I remember that debt that I owe to them, and I wonder if that is what they are thinking about too. This is what I believe Paul is telling us to do in Romans 13:8. We are to remember that we have an obligation to love every person that we meet.*

4. Well, we need to move on quickly to a 4th debt that we have. This is an obligation to those less fortunate than ourselves. We find this debt in Romans 15:26-27:

26 For Macedonia and Achaia were pleased to make a contribution for the

poor among the saints in Jerusalem. 27 They were pleased to do it, and indeed they owe it to them. For if the Gentiles have shared in the Jews' spiritual blessings, they owe it to the Jews to share with them their material blessings.

As Paul was writing this letter to the church in Rome, the Christians in Jerusalem were suffering economic hardship. There are differing views as to the cause for this depression. Some surmise that a famine was causing economic problems in the entire land of Israel. They identify this famine with the one mentioned in Acts 11:28 which occurred around 45 A.D. Others guess that some kind of persecution had caused these economic problems. The persecution that these early Christians suffered was not always physical, but it often was loss of job and home resulting in economic problems. But whatever the cause that remains unmentioned by Paul, the result was financial hardship.

Now these believers in Rome were blessed financially. Rome was the capital city. Businesses were thriving there. So Paul tells these Christians that they had a debt to those who were less fortunate. These Jewish believers had sacrificed so that these Gentile Romans would be able to hear the gospel. Now these Romans had a debt to share of their material prosperity with these Jerusalem Jewish believers who were going through such difficult times financially.

There is a principle here that is important for us to realize. We have a tendency to forget that like the gospel and God's love, any material blessings that we have are also gifts from God. We have a tendency to forget this because we have worked and saved for the material possessions that we have. We have a tendency to think that these are ours - we have earned them. But we need to

remind ourselves periodically that all we have is a gift from God. We weren't born with any material possessions - we will not leave this world with any material possessions. The life that we have is a gift from God; the strength that we have to work is a gift from God; our ability to think and reason is a gift from God. So any fruit of our labors is also a gift from God.

Now God rewards hard work. He is pleased when we enjoy the good gifts that He gives to us. But as with all the gifts that He gives, God doesn't want us to hoard our material possessions selfishly. God rather wants for us to be a channel of material blessing to others. So He is pleased when we are generous in giving to those who are in need - for in doing so we are fulfilling a debt that we owe. Proverbs 14:31 says, *He who oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God.*

Now as we conclude this morning, I trust that you have seen a pattern as we have looked at these 4 debts that every Christian has these past 2 weeks. Above everything else, God desires that we become more and more like Him. God is a giving God. He is the source and owner of all things, yet He delights in giving to others. And everything that God has created gives. The Sun continually gives of its energy every day. The earth continually gives of itself to sustain our lives everyday. It was only as sin entered the picture that selfishness and self-centeredness began to dominate the human race. God desires that we picture Him; that we represent Him to others. He has freely given to us all things so that we might do that. And we represent God best as we allow ourselves to be channels of blessing to others. Yes, we are debtors because we have a moral

obligation to share these gifts that have been given to us with the purpose of being passed on. But we are missing the point if we give simply out of a sense of obligation or duty. For God desires for us to be like Him. God actually demonstrates his freedom in his giving. He has freely given to us his truth in the gospel - now he wants us to share that truth with others. He has given to us his power in the atoning crucifixion of His Son - now he wants us to share that power with others. He has given to us His love freely and abundantly - now he wants us to share that love with others. He has lavished upon us material blessings - now he wants us to share that prosperity with others. It is in the fulfilling of these debts that we owe, that we actually find freedom and that we also represent God to others here on this earth.