

CHRISTIAN DEBTS PT. 1

4 OBLIGATIONS FROM ROMANS

Walter Cavanagh of Santa Clara, California claims to be the credit card champion of the world. Whereas most of us throw out those pesky offers for free credit cards that we get through the mail several times a week, Walter applies for all of them. And he applies for all the others that will accept his application as well. At last count Walter has 864 credit cards and climbing. His line of credit has reached \$750,000 and is still growing. Walter has accounts with 49 different gas companies and retail stores in all 50 states. *It's a hobby with me*, Walter says matter of factly wearing his favorite T shirt with the word CHARGE emblazoned across the chest. *Some people collect baseball cards or stamps - I collect credit cards.*

While Walter Cavanagh certainly is eccentric in his views of credit cards, he does in a sense represent the day in which we are living. We live in a time where people are generally looking for immediate gratification and businesses are only too happy to grant them their desires in order to get interest money off of their debt. Just 15 years ago, the average American family paid out 16% of its income in consumer debts - credit cards, home equity loans, second mortgages, car loan payments, etc. (does not include 1st mortgage house payments). Today, the average family pays out more than 30% of its income in consumer debts. Despite a thriving economy and relatively low unemployment rates, we continue to set records for personal bankruptcy cases filed in our courts. 15 years ago, there were just over 300,000 personal bankruptcies filed in court per year. Now there are

well over a million every year. In fact, the bankruptcy laws just changed a week or so ago in an attempt to try to make it harder for people filing bankruptcy because so many are taking this out in getting out from the burden of the debts that they have accumulated.

Many, many people are finding the alluring offer of free credit to be a personal prison that brings great heartache and slavery to their lives. I heard one poor fellow recently say that he is so heavily in debt that he feels like the leaning tower of Pisa.

And especially at this time of year, during these next couple of months, many families are tempted to over extend themselves. They will be tempted to overextend themselves in buying gifts so that they can have a Christmas celebration that will top last years bringing more debt to their family. And this cycle continues year after year with over a third of the family income going to pay interest payments.

In the book of Romans, the Apostle Paul spoke of some debts, some obligations that every Christian has. No, these are not to be financial debts for it is not God's will for us to become enslaved by financial obligations. In contrast to financial obligations that bring bondage to us, these debts that Paul speaks about bring freedom into our lives. Whereas the luring temptations that we face all around us in the world will enslave us if we allow them to, the obligations that God gives to us bring a new and fresh freedom into our lives. There are 4 debts that Paul says that every Christian owes in the book of Romans that we would like to look at this week and next, the Lord willing. We plan to look at 2 this morning

and 2 next Sunday morning. The first debt is an obligation that we have to those who are unbelievers; the second is a debt that we owe to ourselves; the third is an obligation that we have to others Christians; and the fourth is a debt that we have to those who are less fortunate than ourselves. In contrast to the enslaving debts that the world's system offers to us, the obligations that the Apostle speaks of bring freedom and joy into our lives.

Now before we get into the specific obligations that Paul gives to us, I am going to ask some of our men for help in introducing the book of Romans. We have been studying the book of Romans during our men's bible study this year. And I see some of the men who regularly attend these Bible studies every other week here this morning. So I am going to ask them to help me briefly introduce the book of Romans this morning.

*Why is the book of Romans listed first among all the books that the Apostle Paul wrote? (It's the longest letter that Paul wrote. Paul's epistles are basically found in the New Testament from longest to shortest)

*What is unique about the book of Romans making it different from the other epistles that Paul wrote to churches? (Paul hadn't started this church, nor had he visited this church personally)

*What are some of the key words that Paul uses in the book of Romans giving us a clue as to the theme of the book? (Righteousness, faith, sanctification, sin, love, etc.)

The book of Romans more clearly than any other epistle presents God's plan of salvation in great detail, doesn't it? It reveals the sinful condition of our natural

state and God's provision through the Lord Jesus Christ who came to pay the penalty of our sin so that we might become righteous in God's sight through faith in his atoning work on the cross of Calvary.

Now all that God has done for us in Jesus Christ gives to us 4 obligations – an obligation to those who are not yet members of God's family; an obligation to ourselves; an obligation to other believers; and an obligation to those who are not as fortunate as we are.

1. The first obligation which Paul speaks of is found right away in the first chapter of Romans. It is the obligation that we have to share the good news of God's gospel with others. Listen to the words of the Apostle Paul found in Romans 1:14-17:

¹⁴ I am obligated both to Greeks and non-Greeks, both to the wise and the foolish. ¹⁵ That is why I am so eager to preach the gospel also to you who are at Rome.

¹⁶ I am not ashamed of the gospel, because it is the power of God for the salvation of everyone who believes: first for the Jew, then for the Gentile. ¹⁷ For in the gospel a righteousness from God is revealed, a righteousness that is by faith from first to last, just as it is written: "The righteous will live by faith."

Right near the beginning of this book, the Apostle introduces what will be the main theme of the entire epistle. And it is interesting that Paul speaks of an obligation that he felt in introducing this theme. The Apostle Paul felt an obligation to preach the good news of the gospel to those who had not yet heard it with understanding. The KJV translates those first words of verse 14: *I am*

debtor. . . His was a debt to all people regardless of race or gender - he was obligated to Greeks and non-Greeks alike, he said. His was a debt that transcended cultural or intellectual boundaries - he was obligated to the wise and to the foolish alike, he said. The fire that kindled this sense of obligation was his belief in the power of the gospel. The Apostle Paul had experienced the transforming power of the gospel in his own life. Before his conversion, he had been filled with hatred and a vengeful spirit. He had initiated the cold-blooded slaughter of innocent Christian people. But after he had been struck down by that blinding light on the road to Damascus, the power of God's truth had completely revolutionized his life. Now he was filled with love and compassion. And he felt indebted to share this good news of the gospel with everyone that he possibly could.

When someone has been given a precious gift that is meant to be passed on to others, there is a moral sense of obligation that is felt not to selfishly hoard that gift but to fulfill its intended purpose in sharing it with others.

There is a wonderful story which illustrates this principle in the Old Testament that is found in 2 Kings 7. Samaria, the capital city of Israel, was under siege by Benhadad, the king of Aram. This powerful king had so sealed off this city that he had completely stopped the flow of supplies. There wasn't any food remaining. An example of mothers actually eating their own children is given in 2 Kings 6. Certainly the situation appeared to be completely hopeless - for to stay in the city was to starve to death and to leave the city was to invite slaughter by the Aramaic Army.

Outside of the city walls, there was a leprous colony where those who had been afflicted with this terminal disease lived in isolation according to the conditions of the law. 4 of these lepers were talking one day about the hopelessness of their situation, and they decided to risk going to the camp of the Aramaic army and begging for some food. They were going to starve anyway, they reasoned. The worst that could happen to them would be for the enemy soldiers to kill them. And a quick death by arrow or spear would be preferable to this slow death of starvation, they reasoned. So they left - the 4 of them - and they made the slow journey to the Aramaen Camp.

When they arrived at the enemy camp, they found a ghost town. Tents were standing vacant. Clothing was stored neatly. Food provisions were bountiful. Donkeys and horses were even tethered in the camp. They didn't know the story of what had happened - how that God had caused the Aramaen soldiers to hear the sound of chariots and horses of a great army. Benhadad and his other generals had quickly surmised that the Israelites had hired the Egyptian and Hittite armies to march up and attack them from the rear. They were not prepared for such an ambush. So the Aramaen army had fled in panic. They had left their tents standing, they had left all of their supplies, they had even left their animals of burden that were very valuable in these days. They had fled feeling fortunate that they were escaping with their lives.

The 4 lepers did not know the full story of what had happened. All they knew was that they had stumbled into a gold mine. In fact, there were literally gold and silver left behind in the tents. Food was their most pressing need - so

they ate and drank until their stomachs were content. And then they picked through the clothing until they found all the outfits that they desired. They filled the donkey's saddlebags with as much gold and silver as they could carry and went off and hid them. They came back for load after load, delirious in their good fortune.

But then suddenly they stopped in their tracks. They instinctively knew that they were not doing what was morally right. Here they were, 4 people with terminal illnesses that had been quarantined from society, yet they knew that they had a moral obligation to the citizens of Samaria. Listen to what they said to each other as recorded in 2 Kings 7:9,10:

⁹ Then they said to each other, "We're not doing right. This is a day of good news and we are keeping it to ourselves. If we wait until daylight, punishment will overtake us. Let's go at once and report this to the royal palace."

¹⁰ So they went and called out to the city gatekeepers and told them, "We went into the Aramaen camp and not a man was there -- not a sound of anyone -- only tethered horses and donkeys, and the tents left just as they were."

It was because these 4 lepers were sensitive to their moral obligation that the whole city of Samaria was saved from famine. These people recognized the fact that they had a debt to pass on this free gift that they had received to others who were in need.

If it was important for these lepers to realize their moral obligation in the temporal deliverance of the citizens of Samaria, how much more important is it for us to realize our obligation to share the good news of the gospel with others who

have not as yet heard of God's provision with understanding. Now these lepers didn't provide the salvation for the Israelites - God had already done that. He was the one who spooked the Aramaen Army. The lepers were just the messengers of the good news. So it is with us. We don't have the ability to save anyone. God is the one who has provided salvation. God sent his one and only son, the Lord Jesus Christ, to become the sacrifice for the sins of the human race. But he has given to us the privilege of being message bearers, the privilege to telling others the good news of the gospel. It is an obligation that we have - to share the gospel with others.

2. But let's move on to see a second debt that Paul speaks of in Romans. While the first was an obligation that we have to unbelievers, this is a debt that we have to ourselves. This one is found in Romans 8:12-17:

¹² Therefore, brothers, we have an obligation -- 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, ¹⁴ because those who are led by the Spirit of God are sons of God. ¹⁵ For you did not receive a spirit that makes you a slave again to fear, but you received the Spirit of sonship. And by him we cry, "Abba, Father." ¹⁶ The Spirit himself testifies with our spirit that we are God's children. ¹⁷ Now if we are children, then we are heirs -- heirs of God and co-heirs with Christ, if indeed we share in his sufferings in order that we may also share in his glory.

As believers, we not only have a debt to those who are not members of God's family, we also have a debt to ourselves. *Therefore, brethren, we are debtors, the*

KJV says. This debt is not to our fleshly nature, but it is rather to the Holy Spirit of God who indwells each and every Christian who has been born again into the family of God.

Now our fleshly nature tries its best to make us feel indebted to it, doesn't it?

*When we are hungry, the flesh cries out for food. The stomach growls, our nerves get irritable - *you owe me food*, the flesh cries out in many ways.

*When we get tired, the flesh cries out for sleep. We begin to yawn frequently, our eyelids become heavy, we get a little bit cranky - *you owe me sleep*, the flesh cries out in many ways.

*When we are thirsty, the flesh cries out for water. Our mouth gets dry, all our mind can think about is that ice cold drink - *you owe me a drink*, the flesh cries out in many ways.

*Now there is certainly nothing wrong with eating a meal when we are hungry, going to sleep when we are tired or drinking a glass of water when we are thirsty. These are very natural and normal functions that help to sustain our lives. But it's the flesh's attitude that can be the problem in our lives. The flesh tries to control our desires and actions. The flesh tries to dominate our lives. The flesh wants for our whole life to revolve around it. The flesh tries to make us feel like we are a debtor to it, that we are obligated to fulfill its every whim and desire. And if we give in to the flesh and allow it to become Lord in our lives, it will never be satisfied. The flesh has the power to lead us into all kinds of addictive behaviors. Compulsive gamblers, alcoholics, people who can't get through the day without looking at a pornographic magazine, workaholics, and people with any

other addictive behavior are those who have been convinced by their flesh that they are debtors to their fleshly desires. And this problem is exacerbated by the world system continually telling us that if it feels good do it, obey your thirst, you need to grab all the gusto that you can in life, and all of the other slogans that actually encourage us to let our fleshly desires rule our lives. If we live according to our fleshly desires, we will become slaves - slaves to the flesh. God never intended for us to live this way.

The Apostle Paul wrote that we have a debt to ourselves. That debt is not to live according to the flesh - we are not to allow the flesh to be the Lord of our lives, but we are rather to live according to the Spirit - we are to allow the Holy Spirit of God to guide and direct our lives.

How do we accomplish this goal in our lives? Every believer needs to realize God's intended purpose in a personal way in his or her life. Every believer needs to experience the power of Christ's crucifixion in his or her life. Every believer needs to learn to live the crucified life that God has designed for his children that brings freedom and power to their lives.

You see, when the Lord Jesus Christ died on the cross of Calvary, not only was the Devil defeated once and for all, and not only was sin paid for by His shed blood, but the power of sinful flesh was crushed as well. The flesh tried its best to keep the Lord Jesus from the cross. In the garden of Gethsemane, Christ's flesh tried its hardest to keep God's atonement for sin from being made. The Bible says that the Lord Jesus Christ sweat great drops of blood as he agonized with that decision to walk those final steps to the cross. But in the end, Christ submitted

himself to the will of God - *yet not my will but your will be done*, Jesus prayed to the father. So when the Lord Jesus Christ died upon that cross as a representative for each and every one of his followers, the power of sinful flesh was broken once and for all. That is the reason for the apostle Paul writing just 2 chapters earlier in Romans 6, *For we know that our old self was crucified with him so that the body of sin might be done away with, that we should no longer be slaves to sin. Romans 6:6.* When we are born again into the family of God, all of the power of Christ's crucifixion is made available to us, and that includes the power to have continual victory over the fleshly desires that seek to dominate our lives. Does that mean that we will never sin again? No. As long as we have these sinful fleshly desires we are in a continual battle - and there will inevitably be times when we give in to our fleshly desires. But that is just the point. The only way that the flesh can win after we are saved is if we give in to it. We are no longer debtors to the flesh. We need no longer be slaves to fleshly desires. God in Christ Jesus has given to us the power that is needed for victory over the flesh. So Paul admonishes us not to choose to live according to our sinful natures - for the one who chooses that life will die. If we allow the flesh to be Lord in our lives, it will enslave us and eventually kill us. We are not debtors to the flesh. We have the power to say *no* - and that power is ours because Jesus Christ said *no* to his flesh as our representative and then journeyed to the cross crushing the power of the sinful, fleshly nature.

*Now it is important for every Christian to realize that the best way to fulfill the first debt that Paul mentions is to experience the second debt in our lives. If

we hope to fulfill our obligation to share the good news of the power of the gospel with others who have not as yet heard, then we had better first be experiencing the power of the gospel in our own lives by living in victory over sin. If we tell others about the power of the gospel when we are obviously not experiencing that power in our own lives and are rather enslaved by sin, we will be looked at as hypocrites.

But if we share the power of the gospel from a powerful life that has been freed from the bondage of sin, then our testimony will also be powerful and effective.

*2 debts that every Christian has: an obligation to share the good news of the gospel with unbelievers and an obligation not to the sinful nature but to the Spirit of God to put to death the sinful desires of the body. We will continue to look at 2 more debts that the Christian has according to the Bible next week, the Lord Willing.

*But as we conclude this morning, we need to each ask ourselves: As a Christian, am I paying my spiritual debts?