

THE ONLY GOOD DEBT

Loving our Neighbors #2

This past Wednesday was Earth Day. We are becoming more and more concerned with the effects of our industries and technologies on the world around us. And we are also becoming more aware of the health of our personal living and work environments as well. There are radon gas tests that we can administer in our homes; we have a carbon monoxide alarm that simply plugs into an electrical outlet. We are seeing an increased emphasis on enhancing the environments where we live and work today. And this is a good thing. Public officials estimate that 1/3rd of the workers in our nation suffer some ill consequences from polluted work environments. Public health officials and environmentalists have even given it a name- they call it the sick building syndrome.

For many years, the Waterside Mall Office Building in Washington, DC was listed among the worst offenders in our nation as a sick building. The problems that workers have had in this building were numerous. More than 60% of the workers in this specific building had frequent headaches or sinus congestion. Almost 80% had occupational asthma. An abnormally high percentage of workers had hives, rashes or other severe skin disorders when they were at work. This building was diagnosed as not having adequate ventilation, and too many other problems to even begin to list.

How did the officials of the Waterside Mall Office building respond to the accusations levied against them? Their official position was "because indoor air quality is an emerging field, there is no baseline for gauging when our facilities might be worse than other buildings". But other investigators did not agree. An independent firm that examined the building said that the conditions were intolerable and ought to be not only illegal but unthinkable.

The most embarrassing part of the situation was the fact that the Waterside Mall Office Building was a federal government structure. And ironically, it was the national headquarters for a specific department of Federal Government- the Environmental Protection Agency. The EPA is the department of the government that enforces businesses throughout our nation to meet certain codes for the good of the environment and alerts all of us to the dangers of living in a poor environment in our homes. Yet the building that housed this agency was admitted to be one of the most dangerous buildings environmentally in our entire country.

It seems to be human nature to expect of others rules and regulations that we do not demand for ourselves. And this happens quite often in life. Do as I say, not as I do. Nothing brings out inconsistencies like this statement.

As we have seen Congressional Committees excoriate bank CEO's for giving bad mortgages to people

who had poor credit histories, news reporters have pointed out the fact that these same government officials were the ones who instructed them to make the loans in the first place. And then we have heard of these bank CEO's who plead for billions of dollars of bailout money so they could save their bankrupt companies and then gave themselves millions of dollars in bonuses – news reporters have been quick to point this out as well, haven't they? Yet are the reporters as quick to admit how they flavor stories to appeal to public sentiment so that they can get higher ratings? It seems that hypocrisy is so rampant all around us that most have just come to accept it as the norm in our culture.

One of the very practical ways in which we demonstrate love to our neighbors is through our acceptance and obedience to the commandments that God has given to us in his word in a sincere and unhypocritical way. Our natural inclination is to exempt ourselves from certain parts of God's law and then justify our decision by emphasizing the parts of God's law that we keep. We often think that if we keep the majority of God's laws, that exempts us from keeping some of that we consider to be the "more minor" ones. And we certainly have the abilities to rationalize why we should not have to obey this or that precept. But God has given to us his commandments for our personal good and the good of society in general. As we accept this fact and submit ourselves under God's word, we are demonstrating love for our fellow man.

Last week we began to look at practical ways that we can fulfill the greatest of all commandments. When asked:

Teacher, what is the greatest commandment? Without hesitation, Jesus answered, Love the Lord your God with all your heart and with all your soul and with all your mind. This is the first and greatest commandment. And the second is like it: Love your neighbor as yourself. All the law and the prophets hang on these two commandments. (Matt. 22:37-40; Mark 12:30-31).

We looked at practical ways in the Bible to love God with all of our being in January. Now we have begun to look at several practical ways to love our neighbors as ourselves. Last week we looked at the overall principle found in Christ's directive that we often call "the Golden Rule". Do unto others as you would want them to do unto you. Treat others like you would want to be treated. We ended with a challenge for each of us to go out of our way to do something for a perfect stranger that we would want for somebody to do for us. I trust you were able to do that this past week and I wish we could take the time to share all of our stories this morning – I'm sure they would be interesting. But obviously time would not permit us to do this. But if you have an interesting anecdote, I would love to hear it.

Now this morning, we want to begin to talk about some concrete ways in which we can demonstrate love to our neighbors. In the 13th chapter of Romans, Paul speaks of a debt that we owe to our neighbors. Actually, he speaks of bad debt and good debt. Bad debt occurs when we allow ourselves to become

financially dependent upon someone else. This is bad because the debtor becomes like a slave to the lender according to the Scriptures. Now there are certain occasions when it is wise to borrow for an appreciating item- such as a house. At least houses used to be appreciating items – and they still are over the long term. Very few people are able to go out as a young couple and pay cash for their home. But buying an item that goes up in value is not enslaving a person, for he can usually sell the house if need be and pay off the loan with money left over. But when we place ourselves in a pattern where we are purchasing depreciating items on credit, we put ourselves in a dangerous position. This is a real debt, for we owe more than we have in hand in collateral. Paul's admonition is to let no debt remain outstanding- pay off all these types of debts. It is not God's will for us to live lives burdened down by debt. But this is not the message that we so often hear today, is it?

Someone has said if you owe a thousand dollars, you're a nobody. If you owe 20 thousand dollars, your car must not be paid off. If you owe 200 thousand dollars, your mortgage isn't paid off either. If you owe a million dollars, you must be a corporation. If you owe 10 million dollars you're considered a financial tycoon. If you owe 10 billion dollars, you must be a bank. And if you owe 10 trillion dollars, you probably are the government. The point they were making is that in the thinking of many today, the more you owe, the more important you are considered and the more of a financial expert you are thought to be. The Bible does not agree with this assessment. In fact, God's instructions are that we are not to be debtors to anybody for the debtor is like a slave to the lender.

But there is a debt that is a good debt for Christians to have- that is the debt of love for his neighbor.

RO 13:8 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.

Now love for our neighbors in the Bible is not an abstract, warm fuzzy feeling. One of the ways in which we fulfill this good debt and show love for our fellow man in a very tangible way is through our obedience to God's commands. We have already seen that love for God is shown in a tangible way through obeying His commandments – “this is love for God to obey his commandments” (1 John 5:3). So it really shouldn't surprise us to see that a tangible way to show our love for our neighbor is also found in obeying God's commandments. For God has given to us these commandments for our good and for the good of all mankind.

*as we maintain moral purity, we are helping our society. People who continually violate God's commandment to moral purity put themselves and others at greater risk of HIV and other sexually transmitted diseases. People who abstain from sexual activity out of marriage and maintain marital fidelity as the Bible commands are not only showing love for their marital partners but they are also showing love for their fellow man. They are doing their part in maintaining a healthy society.

*those who recognize the value of human life and honor others as those created in the image and likeness of God are showing love to their fellow man. As they obey that Biblical mandate to not commit murder, whether it be a person in the prime of life, a baby who is still in the womb or a weakened person who might be considered by some to be a burden on society, they are demonstrating respect for human life which provides a solid foundation for society as a whole. This is for man's good.

*those who respect other's property choosing to obey God's command not to steal are showing their love for their fellow man in a tangible way. We all know the blessing of living in a society that consistently honors the property rights of others. We have experienced being on that campground out at Pine Ridge where we have our family camp where we had the confidence that our church neighbors respect our property with the freedom and liberty that that environment gives, where we can leave the bikes and lawn chairs out with the confidence that they won't disappear. We have also driven our cars into that parking lot where we have locked all the doors and still left wondering if our vehicle would be there when we returned. We have experienced the insecurity and fears as well. Choosing to respect the property rights of others is a very practical way in which we demonstrate love for our neighbors.

*the 4th specific commandment that Paul gives in this passage is the one prohibiting coveting. And this one as well, demonstrates our love for our neighbor. For if we covet what is not ours, we certainly do not rejoice in the good fortune of our neighbor and we even put him in a position of concern for his property. Choosing to be content with what God has given to us brings peace into our own lives and also brings a sense of contentment and peace to our neighbor as well.

*And then Paul adds- whatever other commandment there may be- indicating that all of the commands which God has given are for our well being and good, and our obedience to them is a demonstration of love for our neighbor. God has not given his commandments arbitrarily. God is a God of supreme order- everything He does has a purpose to it. And God knows us better than we know ourselves for He created us. So when God gave to us guidelines for human relations, these were designed for the welfare of society. We show our love for our neighbor by obeying God's commandments.

Now the enemy has tried to distort this way of thinking.

*He began by getting Eve to question God's goodness to her. Why won't God let you eat of every tree in the

garden? He enticed Eve to disobey God by eating of the forbidden fruit. But did Eve's act show love for her fellow man, Adam. Of course not. Eve's sin showed a selfishness, a desire to put herself above all others. And then when Adam also ate of the fruit, did his disobedience show love for his descendants? We all have been born with a sinful nature because of the disobedience of our first parents, Adam and Eve.

*And the enemy has continued to promote rebellion against God ever since that time. Throw off the yoke of God's commandments. Think and act for yourself. Do what you think is in the best interest of your own self. This kind of selfishness has caused so much harm and ruin to this world.

*One of the very practical and tangible ways in which we show our love for our fellow man is in our obedience to God. But following his commandments, we are loving our neighbor as ourself.

2. But what happens when people violate God's commandments? How are we to respond in love to them?

READ Lev. 19:18:

"Do not seek revenge or bear a grudge against one of your people, but love your neighbor as yourself. I am the Lord."

There are 2 responses that we naturally have when someone violates what we consider to be one of our rights. This is especially true when we have done our best to follow God's commandments, but they haven't. We have shown love to them but they obviously have not loved us as their neighbor.

*When we have been very careful never to take anything from our coworker and then he turns around and steals one of our best pens. There is a great danger of us responding in one of 2 ways.

a. to seek revenge. He has stolen one of my pens, I am going to get even by stealing something from his desk. Now if we know that our neighbor has wronged us by taking something that wasn't his, it is certainly right and proper to confront him and ask for our "borrowed" pen back- this kind of accountability is necessary and proper. But to go beyond that and to try to get even with him- this is a great danger, isn't it?

b. But many who would never be so bold to take actual steps of revenge would bear an inner grudge against him. To hold that act against him and never let it go, so that the rest of our relationship that act will stand there like a wall.

This tendency- to seek revenge or hold a grudge- is a very strong force in the human nature.

Some time ago, I read a story about some American soldiers in the Korean War. They had rented a house and had hired a local Korean boy to do their housekeeping and cooking. The situation seemed to be working out very well. The young Korean had a positive attitude, always smiling and cheerful, and he certainly needed the work. And the soldiers had their household duties taken care of.

Well, one day, one of the soldiers decided to play a trick on that houseboy. Not realizing that their

American practical jokes were foreign to the Korean culture, they balanced a bucket of water over the door and the young lad got drenched. But amazingly, he toweled himself off with a smile on his face, and went through the day. Well, this was more than the soldiers could stand. How much could this young lad take, they wondered? So, day after day, they began playing all kinds of practical jokes on this young Korean lad. They nailed his shoes to the floor. He pulled the nails out with pliers, put on his shoes and went through the day smiling. They greased the handles on the stove. He wiped the grease off, and went on through the day smiling. Finally, after months of this kind of activity, the soldiers became so ashamed of themselves that they decided that they would reform their actions. So one day, they called him in and all sat down at the table together. We are ashamed that we have been playing so many practical jokes on you, and we just want you to know that we are not going to play any more on you in the future, they said. No more tricks, ever again.

You mean you're not going to put water buckets over the door? No more. You mean you're not going to nail my shoes to the floor again? No more. You mean no more sticky stove handles? No more. Well, the young Korean lad paused for a moment to let this new direction sink in and then he replied with a shrug. "Alright then. No more spit in your soup."

There are many ways to respond to what we feel are injustices. We can lash out in revenge. We can hold an inner grudge. But any of these ways in the end just imprison us. We might have a smile on our face, but we are struggling inside.

Perhaps you saw the article in the paper several years ago about the judge in Chattanooga, Tenn. who finally put a lock on 84 year old Gertrude Jamison's phone. He felt forced to do so because Gertrude had been harassing Douglas Thompson with 10 telephone calls a day for over 50 years. It was over half a century ago that Douglas Thompson was delivering newspapers as a 16 year old young man. Gertrude Jamison's shaggy white dog jumped out from behind some bushes and nipped Douglas in the leg. Douglas reported the dog to the humane society. The humane society just came and took the dog for a couple of day's observation to make sure that it wasn't rabid and then returned Gertrude's pet back to her. But since that day when her beloved dog was taken, Gertrude Jamison had called Douglas Thompson 10 times every day- for over 50 years. For a couple of months, a judge actually sent Gertrude to a workhouse, a penal farm because of her refusal to obey the court order to stop the phone calls, but it didn't matter. In 6 months she was back out making those phone calls again. Finally, Judge Russell Hinson ordered a lock to be put on her phone that would allow only incoming calls. But that didn't stop her. Gertrude went to pay phones to continue to pester Thompson.

It is amazing that someone would allow such a seemingly insignificant situation that happened so many

years ago to imprison them for their entire life. But such is the power of the desire for revenge in the human nature.

Now we have to realize something. Forgiveness is the best path for everyone in the human race- that is the reason for it being a demonstration of love for our fellow man. Forgiveness certainly is the best way for the offending party. For through forgiveness the person is let off the hook. But forgiveness is also the best path for the offended party. For through forgiveness, the offended person finds release from his or her own anger and bitterness.

The great commandment is to love God with all of our being and to love our neighbor as ourself. As we refuse to seek revenge or hold grudges, we are honoring both God and man. We are honoring God by allowing him his rightful position of being the judge of human situations.

"Do not repay anyone evil for evil. Be careful to do what is right in the eyes of everybody. If it is possible, as far as it depends on you, live at peace with everyone. Do not take revenge, my friends, but leave room for God's wrath, for it is written: It is mine to avenge; I will repay, says the Lord." Rom. 12:17-19

You see, just as the person who does not love his neighbor by disobeying God's commands and stealing from him is exalting himself over God's right to tell him what to do, so the person who does not love his neighbor by seeking revenge or bearing a grudge is also exalting himself over God's rightful position of being the avenger and judge. So then we both love God and we show love for our fellow man by resisting the very natural and human temptation to seek revenge and bear a grudge.

Two very practical ways to demonstrate love to our fellow man. By obeying God's commandments we are acting in the best interests of those around us, so we love our neighbor as we obey God. Love does no harm to its neighbor. Therefore love is the fulfillment of the law. Rom. 13:10. And by not seeking revenge or bearing a grudge, we also are loving our neighbor. Do not seek revenge or bear a grudge against one of your people, but love your neighbor as yourself. I am the Lord.