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Sermon Notes

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Discharging All Debts

Romans 13:8-10

Introduction: America... the Debtor Nation

Website: U.S. National Debt clock... as of April 25, 2006, the national debt was \$8,359,891,366,243.81... dividing that figure by the US population, they calculated that my share of the national debt and yours is \$27,998.26

We are a debtor nation!! The Federal government increases its debt by approximately \$2.06 billion dollars per day

Even worse is the debt picture for individual Americans, as we shall mention. More Americans are in debt today than ever before

75,000 people each day in the United States are approved for Visa and MasterCard credit cards... finance companies bang down your doors to get you to acquire yet another card; they will give out prizes like watches and toaster ovens just for filling out an application;

Randy Alcorn reports that one man in America with an income of only \$27,000 owns more than 800 credit cards... his personal credit line is more than \$9 million per month!!

The average American household owes \$4100 in credit card debt, and that includes families that have no credit cards

The American Credit Counselors Association estimates that the average credit card holder in the US owes \$13,000 to credit card companies!!

In Romans 13:8, Paul gives a simple statement:

Romans 13:8 Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.

Today, we're going to discuss godly and ungodly debt

Context: Paul teaches on the Christian life

Eleven chapters describing how a sinner is made right with a holy God

Now: How shall we then live?

Romans 12-13: daily life issues for the Christian:

What a Christian does with his body

What a Christian does with his spiritual gifts

What a Christian does in relationship to all different kinds of people

How a Christian lives in relationship to secular government

Issue of government a bit of a digression

Clever transition back to the law of love... he follows the issue of DEBT... what a Christian OWES

Romans 13:7-8 Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. ⁸ Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.

I. What a Christian Does Owe

A. Our Lives to Christ

1. "Jesus Paid it All, All to Him I Owe"

a. Christ at Simon's house

Christ at the home of a Pharisee named Simon... a notorious woman came and washed Jesus feet with her tears, drying them with her hair:

Luke 7:39-50 When the Pharisee who had invited him saw this, he said to himself, "If this man were a prophet, he would know who is touching him and what kind of woman she is-- that she is a sinner." ⁴⁰ Jesus answered him, "Simon, I have something to tell you." "Tell me, teacher," he said. ⁴¹ "Two men owed money to a certain moneylender. One owed him five hundred denarii, and the other fifty. ⁴² Neither of them had the money to pay him back, so he canceled the debts of both. Now which of them will love him more?" ⁴³ Simon replied, "I suppose the one who had the bigger debt canceled." "You have judged correctly," Jesus said. ⁴⁴ Then he turned toward the woman and said to Simon, "Do you see this woman? I came into your house. You did not give me any water for my feet, but she wet my feet with her tears and wiped them with her hair. ⁴⁵ You did not give me a kiss, but this woman, from the time I entered, has not stopped kissing my feet. ⁴⁶ You did not put oil on my head, but she has poured perfume on my feet. ⁴⁷ Therefore, I tell you, her many sins have been forgiven-- for she loved much. But he who has been forgiven little loves little."

- b. Christ's teaching on forgiveness, Matthew 18: servant owed 10,000 talents... the King forgave the whole debt
- c. Both of these accounts give a sense of an immense debt that all sinners owe... so also does the Lord's Prayer

Matthew 6:12 forgive us our debts, as we also have forgiven our debtors.

- d. Christ came to pay our debts... to make us free from debt before the perfect Judgment Seat of God
 - i) At the moment before Christ died, in John's Gospel He cried out "It is finished!!"
 - ii) Literally "tetelestai" = what was printed on a debtbook ledger sheet when a debt had been paid

Today we often see the words "PAID" or "PAID IN FULL" stamped or written on receipts or invoices. Archaeologists have recovered tax receipts from the 1st and 2nd centuries with the Greek word "tetelestai" written across them, indicating that this particular debt had been "paid in full."

2. Paul's Obligation to Christ

- a. Straight statement of obligation

Romans 8:12-14 So then, brothers, we are debtors, not to the flesh, to live according to the flesh. ¹³ For if you live according to the flesh you will die, but if by the Spirit you put to death the deeds of the body, you will live. ¹⁴ For all who are led by the Spirit of God are sons of God.

- b. "Bought with a price"

1 Corinthians 6:19-20 Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; ²⁰ you were bought at a price. Therefore honor God with your body

- c. There is a sense of constant obligation... we owe Christ everything
 - i) Our bodies
 - ii) Our souls
 - iii) Our time
 - iv) Our gifts and talents

Romans 12:1 Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God-- this is your spiritual act of worship.

3. Judgment Day: All We Have Goes Back to God

- a. We are merely stewards
- b. The things we have are all on loan from God
- c. He will want account for everything

Matthew 25:14-15 "Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. ¹³ To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey.

The two wise servants went out and traded with their master's money and gained five more

The lazy steward who did nothing with what his master entrusted to him still returns the talent:

Matthew 25:25 So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.'

We owe God everything we have... in effect, we have borrowed it from Him and He will want it back with interest

B. Our Love to Other Christians

Romans 13:8 Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.

1. Love is a continuing debt we have to other Christians
2. It is a debt we will never cease paying... for it exists as long as we live in this world
3. Paul says that love fulfills the law toward other people:

Romans 13:8-10 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.

Christ summed up all the law and the prophets with the two commands to love God with all we have and to love our neighbor as ourselves

Concerning dealing with others, LOVE FULFILLS THE COMMANDMENTS!!!

This is the nature of the debt we have to each other... a debt of love

But it goes beyond merely doing no harm to our neighbor

4. Christ put us under this debt when He loved us

John 13:14 If I then, your Lord and Teacher, have washed your feet, you also ought to wash one another's feet.

The Greek word used in both Romans 13:8 and John 13:14 is identical: YOU OWE IT!!!

Since I wash your feet you owe it to your brothers and sisters in Christ to wash each other's feet

5. John gets very specific about the nature of this debt

1 John 3:16-18 This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers. ¹⁷ If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? ¹⁸ Dear children, let us not love with words or tongue but with actions and in truth.

1 John 4:10-11 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.

6. The Christian's debt of love is comprehensive

- a. Comprehensive in time: We can never say, "There, now, it is finished. From now on I have loved other Christians enough."
- b. Comprehensive in scope: Our very lives are involved if God calls it from us; so also all of our material possessions if God summons us to give them to the needy

7. We especially owe forgiveness

- a. Matthew 18: Christ's teaching on forgiveness mentioned a moment ago
- b. Christ says the fact that the King forgave the debt he owed put the servant in another kind of debt... the debt to forgive anyone who owed him anything... but in the parable, the servant refused to forgive another:

Matthew 18:32-35 "Then the master called the servant in. 'You wicked servant,' he said, 'I canceled all that debt of yours because you begged me to. ³³ Shouldn't you have had mercy on your fellow servant just as I had on you?' ³⁴ In anger his master turned him over to the jailers to be tortured, until he should pay back

all he owed. ³⁵ "This is how my heavenly Father will treat each of you unless you forgive your brother from your heart."

So God's forgiveness of us puts us in a place of obligation to forgive the debts of others

C. The Gospel to the Lost

1. Paul declared this debt at the beginning of this epistle

Romans 1:14-16 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.

The word "I am obligated" means "I owe it to them"...

What does he owe, and to whom? He owes EVERYONE the gospel... "the Greeks and non-Greeks, the wise and the foolish"

2. I preached a whole message on Paul's debt and how he discharged it

3. So we also owe it to the world not to hold this gospel to ourselves but to share it freely

Illus. #1: Martyn Lloyd-Jones: A man suffering from a very painful and crippling disease of the bones and joints, much like arthritis. He could scarcely move. He went to one doctor after another to be healed, but no one could help him. He spent a week at a spa, soaking in mineral waters, but all was in vain. Then someone told him of a remarkable doctor on the Continent in Europe, who had developed a therapy for patients with very similar symptoms. He went to see the man, and after a thorough examination, the doctor said, "O yes, I know exactly what this is and I can set you right." The doctor gave this man a specific prescription, and the man took the medicine, and after some time, his joints were healed. A few months later, this man saw another poor man suffering from the exact same symptoms he'd had before. He felt a specific obligation to this poor suffering man to tell him about the doctor he'd just seen. He knew the cure for this man's suffering, and he OWED it to him to tell him.

Illus. #2: The Four Lepers in Samaria

Story told in 2 Kings 7; Ben-Hadad, the king of the Arameans besieged the city of Samaria; the city was in dire straits, and famine was threatening the lives of all the inhabitants. Finally four lepers who stayed constantly at the city gate decided to sneak into the camp of the Arameans and see if they could find any food. They figured, "What do we have to lose? Either way, we'll die... either by the famine in the city or by the sword of the Arameans!" So they snuck into the Aramean camp and discovered that all the soldiers had fled. The Lord had caused them to hear the sound of an approaching army and they thought it was the

Egyptians and the Hittites; so they fled at night and abandoned their camp. The lepers discovered it and were overjoyed:

2 Kings 7:8-9 The men who had leprosy reached the edge of the camp and entered one of the tents. They ate and drank, and carried away silver, gold and clothes, and went off and hid them. They returned and entered another tent and took some things from it and hid them also. 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."

Brothers and sisters, we owe the world the gospel!

Someone brought it to us free of charge, and we owe it to the world to give it back free of charge:

- You owe your children the gospel! Have you discharged the debt?
- You owe your neighbor the gospel! Have you discharged the debt?
- You owe your co-workers the gospel! Have you discharged the debt?
- You owe people the gospel for the rest of your life. How will you discharge the debt?

However, Romans 13:8 speaks a little more directly about a prohibition of debt:

II. What a Christian Ought Not Owe

A. Debt Crisis in America

1. Ron Blue, Crown Ministries

- a. More than half of the Americans they surveyed had no plans to get out of debt before they died... they had just accepted that debt was part of life
- b. Sears started the Discover Card: expected that Americans would not merely use it instead of American Expresscard, Master Card, or Visa... that they would merely increase their debt load, add it on to the cards they already use; their national estimate of \$35 billion nationwide has actually turned out to be a bit low
- c. Financial goal of many families: to earn as much as they spend
- d. It's a goal the Federal Government does not reach:

In Fiscal Year 2005, the Government spent 318.5 billion dollars more than it took in

- e. The problem for the Federal Government is significant... but most Americans find their personal indebtedness even more troublesome
2. Debt bondage: sugar plantations in the Philippines
 - a. Loan illiterate poor people \$150... more money than they can earn in a year
 - b. They blow it on immediate desires or other things
 - c. Now they are enslaved to the plantation... legally bound to work and slowly paying off a debt they cannot manage
 - d. America also!!!! Millions of Americans working on the Chase Manhattan plantation... paying off the minimum on multiply cards and accruing increasing debt at the rate of as much as 21% annually
 3. Declaring bankruptcy: a humane alternative to debtors prison?
 - a. John Wesley, redeeming debtors from prison

After earning ten guineas merely for sitting for a sculpture, he commented that it was the easiest money he'd ever earned in his life... but he didn't know what to do with it

At once Wesley crossed over Westminster Bridge, where a woman and her three children were crying bitterly, because her husband was being dragged off to prison for a debt of eighteen shillings. Wesley's gift of a guinea solved her problem and saved the family from misery. He then went to Giltspur Street Compter prison and asked the jailer to show him the most miserable person in his charge, who proved to be a famished man eating some potato skins. He had been there many months for the debt of a half guinea. Wesley's second guinea liberated him, with an extra half guinea left for a new start.

Upstairs in the prison he found a man, starved almost to a skeleton. He was watching by his dead child and by his wife who was dying from consumption: she died a few hours later. Wesley secured the man's release and provided food and medical care for him. The man, restored to health, became re-established in business and later started a fund for the relief of debtors.

Wesley's experience with these debtors in debtors prison changed his entire view of money. He used much of the proceeds from his publications to release impoverished debtors from prison for the rest of his life

- b. Christ's parable: "In anger he handed him over to the jailor to be tortured until he should pay back all he owed"
- c. Humane legislation allowed people to declare bankruptcy
- d. BUT now the victims become the victimizers... people just shrug and know they can always declare bankruptcy and be safe from prison

4. Randy Alcorn

- a. The average American family devotes one fourth of its spendable income to outstanding debts
- b. Since 1945, consumer debt in the United States has multiplied thirty-one times
- c. The IRS calculates that the average filer spends ten times more paying off interest on debts than he gives to charitable causes
- d. Home mortgages, credit card, auto loans, college loans all seem normal to us
- e. BUT a settled condition of voluntary debt is contrary to Romans 13:8

Randy Alcorn: “If all American evangelical Christians were out of debts, literally hundreds of millions of dollars would be freed up for God’s Kingdom. Our families would be stronger, because financial pressures caused by indebtedness are major factors in more than half of divorces.”

Furthermore: there is the issue of the effect on our witness when we are deeply in debt, unable or unwilling to pay off what we owe

The non-Christian creditor doesn’t care at all whether you go to church, whether you read you Bible, have family devotions, share your faith or go on mission trips... he wants to know one simple thing: will you pay your debt?

B. The Nature and History of Debt

1. Definition

Alcorn: “Credit is a grant to pay later for what’s received now. Interest is the fee that the creditor receives and the debtor pays for his grant. Whenever a person goes into debt, he obtains money he hasn’t earned. In exchange for the money or possessions he presently receives, he mortgages his future time, energies and assets.”

2. Formerly a privilege

- a. In past times, the ability to borrow was a privilege granted only to the select few
- b. Now it is granted to just about anyone... almost seen as an inalienable right
- c. Credit card companies are constantly seeking to grant borrowing rights to people, like the sugar plantation in the Philippines... trying to get as many people as possible to work on their financial plantation

- d. Why do credit card statements that show you owe \$500 allow you to pay only \$35? Clearly, they want to collect interest from you permanently!!
 - e. Ron Blue reveals: according to credit card companies, a “Deadbeat” = someone who pays all his debts on time and never incurs interest or penalty!!!
3. Revolving credit feeds materialism
- a. We see something advertised
 - b. Our covetousness kicks in... perhaps for trendy clothes or a hot new sound system for the car
 - c. We plunk down the plastic and mortgage some of our future
 - d. We are also feeding a monster inside us... a monster of discontent with what God has provided
4. The “Debt Mentality”: Six key assumptions (Randy Alcorn)
- a. We need more than God has given us
 - b. God doesn’t know best what our needs are
 - c. God has failed to provide for our needs, forcing us to take matters into our own hands
 - d. If God doesn’t come through the way we think He should, we can find another way
 - e. Just because today’s income is sufficient to make our debt payments, tomorrow’s will be too
 - f. Our circumstances won’t change—our health will be good, we’ll keep our present job, our salary will keep up with inflation, and God won’t direct us to another job with a lower salary or lead us to increase our giving

James 4:13-16 Now listen, you who say, "Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money." ¹⁴ Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. ¹⁵ Instead, you ought to say, "If it is the Lord's will, we will live and do this or that." ¹⁶ As it is, you boast and brag. All such boasting is evil.

C. How to Translate Romans 13:8

^{KJV} Romans 13:8 Owe no man any thing, but to love one another

NASB Romans 13:8 Owe nothing to anyone except to love one another

ESV Romans 13:8 Owe no one anything, except to love each other

RSV Romans 13:8 Owe no one anything, except to love one another

But the NIV gives more of an interpretive translation:

NIV Romans 13:8 Let no debt remain outstanding, except the continuing debt to love one another

The literal Greek translation is more restrictive... as though it is always sinful to owe something to someone

D. Is All Debt Sinful?

1. No, for the Bible speaks in many places about borrowing and lending

Deuteronomy 15:7-8 If there is a poor man among your brothers in any of the towns of the land that the LORD your God is giving you, do not be hardhearted or tightfisted toward your poor brother. ⁸ Rather be openhanded and freely lend him whatever he needs.

But there is a clear command against charging usurious interest from the poor:

Leviticus 25:35-37 "If one of your countrymen becomes poor and is unable to support himself among you, help him as you would an alien or a temporary resident, so he can continue to live among you. ³⁶ Do not take interest of any kind from him, but fear your God, so that your countryman may continue to live among you. ³⁷ You must not lend him money at interest or sell him food at a profit.

Christ says we should lend to the poor and not expect to get it back:

Luke 6:34-35 And if you lend to those from whom you expect repayment, what credit is that to you? Even 'sinners' lend to 'sinners,' expecting to be repaid in full. ³⁵ But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be sons of the Most High, because he is kind to the ungrateful and wicked.

If borrowing and lending is always evil, why did Christ say we should lend to the poor?

2. Christ's parable about the five talents, two talents and one talent:

To the wicked and lazy servant who did nothing with the talent:

Matthew 25:27 Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.

Clearly if God were against all borrowing, Christ would not have said this!!

3. Stewardship itself: We are all borrowing this planet and everything we own from God... someday, He'll want it back with interest

So not all borrowing is bad

4. Randy Alcorn discusses some situations in which borrowing may be called for
 - a. Small businesses to get established
 - b. Purchasing a home
 - c. Going to college
 - d. HOWEVER... Alcorn's whole purpose in *Money, Possessions and Eternity* is to warn against debt... so even those cases, he asks a lot of key questions

E. Specific Warnings: (Randy Alcorn)

1. Consequences of debt
 - a. Debt lingers: "The new boat is fun for a while, but two years later, when its sitting in storage, the motor needs repair, and the kids don't want to ski any more, we're still paying for it"
 - b. Debt causes worry and stress
 - c. Debt causes a denial of reality: "We drive our bank-financed cars, running on credit card gas, to open a department store charge account so we can fill our savings and loan-funded homes with installment-purchased furniture. We're living a lie and hocking the future to pay for it."
 - d. Debt leads to dishonesty: the "check's in the mail"
 - e. Debt is addictive
 - f. Debt is presumptuous: as we've already discussed from James 4
 - g. Debt deprives God of a chance to say no, or to provide through a better means
 - h. Debt is a major loss of opportunity: instead of investing our time, effort, and money in eternity, we are squandering it on paying off discretionary debt... we are not free to go overseas as missionaries or to give generously to a worthy ministry or even to pay our tithes, what is truly God's
 - i. Debt ties up resources and makes them unavailable for the kingdom of God: "So many people say things like this: 'Now that I understand better God's principles for giving, I would love to be able to give more to the Lord's

work... but we are so strapped with debt that it'll be years before we can get out from under.”

2. Illusions about debt

- a. “The money we borrow is ours”: Alcorn says “Borrowed money belongs to us no more than a lawnmower we borrow from a neighbor.”
- b. “The amount we borrow is the amount we'll end up paying back.”: No, you'll pay back a lot more...

Alcorn: If you buy a \$200,000 home with \$20,000 downpayment and a mortgage rate of 7.25% on a thirty-year contract, the house will actually cost you \$442,000

- c. “Borrowing actually saves us money because of the tax benefits.”: this is false because we're only getting back a portion of the deductible interest... if you're in a 20% tax bracket and spend \$100 in interest, you will get back only \$20... you're \$80 behind!!
- d. “It's foolish to pay back a loan that has lower interest than your money can make somewhere else.”: This overlooks a key factor... debt is a real burden, not an imaginary one, and the paying back of a debt removes a real burden... as long as we owe money, we are a servant

III. How a Christian Discharges His Debts

A. To Christ: Avoiding the Debtor Mentality

1. John Piper: Future Grace
2. Identified the “Debtor's Ethic”... the idea that we “pay Christ back by our good deeds after salvation”
3. “Salvation is not a mortgage, and good deeds are not mortgage payments”

Third Stanza of Come Thou Fount of Every Blessing:

O to grace how great a debtor daily I'm constrained to be”

4. Piper says grace doesn't make you a debtor... grace pays your debts
5. His love and gifts to us are free
6. We should not think of our entire life of Christian service as the repayment of a debt

B. To Others

1. Don't accept a pattern of indebtedness

2. If you borrow something, return it quickly

I was convicted about this... I'd borrowed a CD set from Eric and returned it after a delay of several months with an apology

3. Pay off your loans on time... accelerate payments quickly

- a. Ron Blue: If you can't pay off your credit cards, "perform plastic surgery!"
Cut them in half
- b. Avoid unnecessary debts
- c. Be known as a man or woman of your word
- d. Don't make promises you fail to keep

4. Understand your constant debt of love and of the gospel as we have already mentioned

C. Getting Out of Debt (Alcorn)

- 1. Repent: acknowledge to God that you have accepted a worldly mentality which has led you into unrighteous debt
- 2. Immediately give God the firstfruits: pay God your tithe; don't think to ask God's blessing while disobeying His commands to give
- 3. Incur no new debts: operate on this principle: "If I can't afford it now, it's not God's will now."
- 4. Systematically eliminate existing debts
- 5. Perform plastic surgery on your credit cards
- 6. Stop rationalizing your debt habit: think with an eternal perspective on material possessions
- 7. If debt seems the best or a necessary choice, go slowly and prayerfully
- 8. Learn the difference between saving and spending

Alcorn: Saving is when you have more money than when you started, spending is when you have less. If you buy an \$80 sweater on sale for \$30, how much money do you save? A: None... you have spent \$30

[At Kroger's, when you use your Kroger card they tell you each week how much you saved. I actually bit my tongue last time to keep from saying, "No, I spent \$125!"]

- 9. List your debts, and if necessary, contact your creditors.

10. If you've done everything else and it still seems insufficient, consider ways to increase your income in order to eliminate your debts... even to the point of taking on a second job

Alcorn: "Be patient. It may have taken you five, ten, twenty or thirty years to get into the financial situation you're in. It can't be reversed overnight."