

Unashamed (20): The One Bill You Really Must Pay

(Romans 13:8-10)

I. Introduction

- A. I'm not a finance guy, so I really don't know a lot about what I'm talking about here
1. *"That doesn't stop any other Sunday..."* I am talking money... or really about DEBT
 - a. According to usdebtclock.org, our national debt is just under \$20 trillion dollars
 - b. That comes out to \$165,652 per taxpayer. So cough that up and we pay it off?
 - c. Not really, the government is still spending \$600 million more than it makes
 2. I'm certain we're won't be collecting \$165,652 per taxpayer to settle national debt
 - a. Why? Because most taxpayer pretty much up to their eyeballs their own debt!
 - b. Nerdwallet, a comparison site for financial services, gives these statistics (2016):
 - 1) The average household with credit card debt carried a balance of \$16,746
 - 2) Average for mortgage debt is \$176,220. Average for student loan was \$49,905
 - 3) Average American family carried \$134,643 in debt last (*up 11% over ten yrs*)
 - c. But we're just being good Americans, following the lead set by our government!
 3. But for both government and for individuals, someday the bill is going to come due!
- B. We're continuing our study of the book of Romans that we've been calling *Unashamed*
1. In **Romans 13**, Paul told this ethnically divided church to obey their political leaders
 - a. The Jewish part of the church supporters the new emperor—he just let them return
 - b. Gentile part of the church was getting along just fine with all the Jews being gone
 - c. Paul writes to whole church to give the civil authorities their due (**Rom 13:6-7**)
 - 1) Sorry to bring up taxes, a sore subject after some of us stayed up late Tuesday!
 - 2) Paul's point is to PAY the government and RESPECT those in government
 2. Paul goes on, *"Let no debt remain outstanding"* or *"owe no one anything"* (**13:8** esv)
 - a. The point he's going to make, and that we will look at, is about loving each other
 - b. Message, *"Don't run up debts, except for huge debt of love you owe each other"*
 - 1) Paul reminds all of us that we all have a huge debt of love to one another
 - 2) That debt is like the national debt—we are done paying it off to one another
 - 3) Why? Because it is really owed to God and we can never pay it to Him
 - c. But he brings that up by saying not to run up personal debt; we need to look at that.
 3. Let's look at both of Paul messages of debt—what not to owe and what we must owe

II. What Not to Owe (Romans 13:8a)

- A. “*Owe no man any thing*” (KJV) has been read as a blanket prohibition of borrowing/credit
1. But it would be inconsistent for us to teach that it is always sinful to borrow money
 - a. Is it OK to SAVE money in a bank? What does the bank do with your money?
 - 1) They LEND it! If borrowing is always sin, then saving just promote more sin!
 2. Maybe we need to ask what the Bible really says about borrowing and owing
 - a. **First**, there is a great danger involved when we borrow money (**Prov 22:7**)
 - 1) When you owe someone, you are indebted in a way that puts you at risk
 - 2) Our laws to a degree insulate us—not sold into slavery or thrown into prison
 - 3) We need to realize that many bad things can happen when we go into debt
 - b. **Second**, God wants us to be able to help others (lend) when they are in need
 - 1) This principle is in both Testaments (**Exo 22:25**, **Psalms 37:26**, **Matt 5:42**)
 - 2) This recognizes that there will be times when people will need to borrow
 - a) In these two examples, borrowing is brought on by need, not extravagance
 - b) Jesus puts a spin on “lending” we don’t read in Wall Street Journal (**Luke 6:34-35**)
- B. Steve Diggs, (minister and finance guy) says consider three things before incurring debt—
1. “*What are my motives?*” Asks in seminar, “*What is most expensive thing they own?*”
 - a. They answer, “*House... Kids... Education... Retirement.*” Correct answer is **EGO**
 - b. The thing that causes us to buy MOST of what we don’t need is our ego. Vanity.
 - 1) Jesus was interrupted by a man who wanted his inheritance (**Luke 12:15**)
 - 2) Greed & pride are first cousins; we buy what we deserve (*even if can’t afford it*)
 2. “*Have ability to repay?*” Diggs: “*Today’s instant gratification is tomorrow’s bondage*”
 - a. **Consider**: Meal that cost \$40 on a credit card will cost \$200 if you pay minimum!
 - 1) Refinance house to pay down the credit card & pay for that meal for 30 years
 - 2) How much would that mean cost then? That way too much math for me!
 - b. The problem with too buy-now-pay-later is that we have no idea about the later
 - c. James says that we have no idea what happen tomorrow... and no control (**4:14-15**)
 3. “*God wants you to experience financial freedom.*” Really? God wants me to be rich?
 - a. Of course not! God just wants us to be comfortable, right? No, that’s wrong.
 - b. What God wants is for us to be content, free of greed and trusting Him (**Heb 13:5**)
 - c. Problem with constant debt is that it looks for the world like discontent and greed!

III. So What We Do Owe (Romans 13:8b-10)

A. Notice the bookends. He begins with “*whoever loves others has fulfilled the law?*” (13:8)

1. And at the end, he sums it all up with, “*Love is the fulfillment of the law.*” (10)
 - a. And he cites four of the Ten Commandments to show HOW love fulfills the Law
 - 1) If you love your neighbor, you won’t be greedy for his stuff, let alone steal it
 - 2) If you love your neighbor, you won’t murder him/her or mess with their spouse
 - b. If you really do begin with love, all these laws really do become quite superfluous
2. That’s why Jesus tells us “*love your neighbor*” is second great command (Mt 22:39)
 - a. Of course, the first great command is to love God with heart, soul, mind, strength
 - b. Without God and the divine strength that He gives us—we can’t really love other
 - 1) We need healthy doses of joy, peace & hope really love on other people, right?
 - 2) Paul will say in just a few chapters that this comes from God (Rom 15:13)
 - c. We demonstrate our love for God most clearly in the way we treat other people

B. Augustine is credited with this very bold statement, “*Love God, and do what you will*”

1. He didn’t exactly say that, but he said something very close. Context is everything
 - a. People do many things that on the surface seem good, but aren’t done out of love
 - b. Other things appear harsh, but “*thorns also have flowers.*” They’re done from love
2. All that we do for God must be done out of love. Here’s Augustine’s quote in context
Once for all, then, a short precept is given thee: Love, and do what you will. If you hold your peace, hold your peace through love. If you speak out, speak out because of love. If you correct, then correct because of love; If you hold back correction, do that through love. Let the root of love be in all things, for nothing but good can spring from this root.
 - a. Augustine is saying in the positive what Paul warns of in negative (1 Cor 13:1-3)
 - b. Hard to miss the point; all service to God must be motivated by love, or it is nothing
3. Paul’s context, in Romans and in Corinthians, is love as in the second commandment.
 - a. What I mean is he is talking of the importance of loving others, not just loving God
 - 1) In Rom 13, he says, “*Love one another*” (13:8). In Rom 14, it’s weak-strong
 - 2) In 1 Cor 13, right after “*and have not love,*” it’s “*love is patient, love is kind*”
 - b. This isn’t “*Make sure that you love God, then you’re free to mistreat others...*”
 - 1) That’s the thinking that launched Inquisition and sent jets into Twin Towers!
 - 2) We must always speak the truth, but it must be spoken in love (Eph 4:15)
 - 3) If we don’t speak truth, even hard truth, lovingly—then it isn’t truth for us!

IV. Conclusion: Two Points in Review (3 Points & Poem)

- A. **First**, we should not be living on credit and running up debts that we can't pay
1. When we max credit cards and defer payments, we're dancing on the edge of greed
 - a. We don't think of it that way, but we're buying things that we really can't afford
 - b. It is an easy lifestyle to get sucked into... but a hard one to extract yourself from
 2. This overwhelming debt of Christians is a great enemy the work of God today
 - a. Paul Reganathan: In India, \$300 buy sewing machine to support a widow... forever
 - 1) But that \$300 seems like too much to give—even if it's cable & cell phone bill
 - 2) It's precise because it our cable and cell bill! Over-extended and can't give!
 - b. This fall we'll begins a much-needed, often-postponed renovation of our bathrooms
 - 1) It's gone from band-aid to major construction (tear down walls and plumbing)
 - 2) We to do it without debt. You know what will that from happening? Our debt!
 3. Paul has a solution—ultimately, it is the true Christian solution (**Phil 4:12**)
 - a. Living contentment won't be easy... and it will put us out of step with the world
 - b. There aren't 3 or 5 or even 144,000 easy steps to this. It takes God (**Phil 4:13**)
 4. That's was out first point today— and I guess at some point I owe you a poem:
*Some get it climbing mountains and some when driving fast, For others it's a bungee as their whole life rushes past
Each to his own, just get your kicks— whatever works for you; I get my rush just hoping that my credit card goes through*
- B. **Second**, the debt we must never stop paying is the continuing debt to love others
1. We never run the risk of over-emphasizing love! We can't be too loving.
 - a. This doesn't mean that we're supposed to get soft on other commands of scripture
 - b. To fail to hold people accountable isn't too loving—that's not caring at all!
 - c. What will it mean if we focus on loving who God loves and hating what He hates?
 - 1) God so loved the world? So WHO does that mean that I don't have to love?
 - 2) What does God hate? Sin! Whose sin should I start with, do you suppose?
 2. Getting this straight will make a big difference with how we relate to the world
 - a. Years ago, I saw an interview with a leader of GLAD, a gay right advocacy group
 - b. Man was hateful referring to evangelical Christians, mentioning several by name
 - 1) **Interviewer**: "Aren't you're friends with..." one who saw homosexuality as sinful
 - 2) **Man**: "He tells me with tears in his eyes; others seem so glad I'm going to hell"
 - c. Maybe the world will listen to us more if we told them our story... like we cared
- C. Do you believe in the Son? Do you believe in the risen One?