

# **Sermon: You Will Never Get Out of Debt!**

**Text: Romans 13:8-14**

**Gary L. Wackler**

**June 8, 2008**

**Introduction:** Debt is the American way. And we are a highly sophisticated consumer society.

**Illus.** Right after Teresa and I were married (37 years ago) we went into debt.

We bought an electric self-cleaning stove

Side by side Amana (22 cu. ft.) - everything was harvest gold (you remember!)

1966 Austin Healey 3000 Mk III

Bought a house

Master Card/American Express

We became real close friends with Penneys, Sears AND ROEBUCK, and we bought a washer, dryer, sewing machine, TV, stereo, bedroom suite etc. **YOU GET THE PICTURE!**

I thought I would never get out of debt, and I still haven't. I have gotten rid of most of my consumer-credit debt. **BUT I AM STILL IN DEBT UP TO MY EARS.**

I am in the kind of debt of which Paul is speaking in our text.

**Romans 13:8-14 (NIV)** <sup>8</sup>Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law. <sup>9</sup>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." <sup>10</sup>Love does no harm to its neighbor. Therefore love is the fulfillment of the law. <sup>11</sup>And do this, understanding the present time. The hour has come for you to wake up from your slumber, because our salvation is nearer now than when we first believed. <sup>12</sup>The night is nearly over; the day is almost here. So let us put aside the deeds of darkness and put on the armor of light. <sup>13</sup>Let us behave decently, as in the daytime, not in orgies and drunkenness, not in sexual immorality and debauchery, not in dissension and jealousy. <sup>14</sup>Rather, clothe yourselves with the Lord Jesus Christ, and do not think about how to gratify the desires of the sinful nature.

**I owe you!**

**I owe you for the way many of you treat Teresa and me well and accept us with all our faults.**

**I owe you for your examples of faith:**

**For the elders (a sometimes thankless job)**

**For the Stitts who are always in attendance and have words of encouragement**

**For all our music people who provide opportunities for worship in our services.**

**For the people who give generously and what they can to the church**

**For everyone who faithfully attends the services of the church and helps when asked without thought for personal recognition.**

**It is exactly because of what God has done through Jesus Christ, our Redeemer, that our mutual debt has been cancelled.**

**We all owe God. Sin has put us in His debt. We are obligated (ought).  
Lord's Prayer ("Forgive us our debts as we forgive...")**

**In the parable of the Unmerciful Servant, it is made clear there is no way to repay the debt we owe the Master. It is ONLY by His grace that is possible.**

**It is when we are down that God sends us into each other's lives to help carry burdens, to encourage and cheer, to challenge when we want to be comfortable.**

**Do you really love me? (Ask anyone if they really love me. Then ask them if they would willingly die or let a child die for me.) Some of you know that loss all too well. A sacrifice was made on our behalf. The cost of that sacrifice is both immense and inconceivable.**

**God has caused all of His creation to have to deal with this fact. He has done what we would *never* do - nor are we capable of doing. What do you do with this information? i.e. Jesus dying for you.**

**Even the hardest and most callous of people would feel some obligation to an individual who had unconditionally loved them in such a way that he died for them SO THAT THEY *MIGHT* LIVE WITH GOD ETERNALLY AND ESCAPE THE PUNISHMENT OF HELL.**

**In our lesson this morning we are to love our neighbor in light of three reasons:**

- 1. GOD’S COMMANDMENTS (DUTY)**
- 2. OUR LOVE FOR GOD (LOVE)**
- 3. HIS COMING SOON (REWARD/PUNISHMENT)**

**We are to love our neighbor in light of:**

## **I. God’s Commandments.**

**Many of God’s commandments, i.e. Mosaic Law, were another way of saying: “LOVE YOUR NEIGHBOR”.**

**If we love our neighbor, we have his best interest at heart, and we will not break the LAW. We will not commit adultery, murder, steal, or covet.**

**Romans 13:10 (NIV) <sup>10</sup>Love does no harm to its neighbor. Therefore love is the fulfillment of the law.**

**Now, Christianity is not just some moral code of ethics, i.e. if I am good to my neighbor and never bother him, or I’m kind to animals, God will accept this for righteousness. We are in debt to God for our salvation. We are bankrupt and never can repay the debt we owe. It is only through God’s grace that we are forgiven and accepted. Everything we receive from God is a gift...**

**Luke 17:7-10 (NIV) <sup>7</sup>“Suppose one of you had a servant plowing or looking after the sheep. Would he say to the servant when he comes in from the field, ‘Come along now and sit down to eat’? <sup>8</sup>Would he not rather say, ‘Prepare my supper, get yourself ready and wait on me while I eat and drink; after that you may eat and drink’? <sup>9</sup>Would he thank the servant because he did what he was told to do? <sup>10</sup>So you also, when you have done everything you were told to do, should say, ‘We are unworthy servants; we have only done our duty.’”**

**Illus. Ruth O’Neal from Deming, NM used to refuse to accept people’s thanks because she said: “I am just doing what I should.”**

**The most radical approach to God’s commandment to “love your neighbor” is found in Matthew.**

**Matthew 5:43-45a (NIV) <sup>43</sup>“You have heard that it was said, ‘Love your neighbor and hate your enemy.’ <sup>44</sup>But I tell you: Love your enemies and pray for those who persecute you, <sup>45</sup>that you may be sons of your Father in heaven.**

**So God says, If you want to be a part of the family, you will do what I ask. You will love, not only me, but everyone made in my image!**

**Illus.** (A child might say) “But why do I have to do this or that?” (Typical parental response) “Because I said so.”

**There are different motivations for the way we behave:**

- 1. Fear of punishment or expecting a reward.**
- 2. Modeling out of respect i.e. behaving like one of our heroes or models.  
Our model ought to be Christ and those who follow Him.**
- 3. Love (the purest of all motives)**

**We ought to love our neighbor in light of:**

## **II. Our Love for God.**

**This is a natural reaction of our being led and indwelled by God’s Holy Spirit.**

**You will notice the text says “neighbor” not family, not Church people, but it really means those everywhere in the Christian Community and the World Community.**

**There is a need to be involved, as Jesus’ Church, in demonstrating love to those we do not even know through benevolence and WORLD MISSIONS. Some of our biggest and fastest growing churches give more to missions than they keep for themselves. There is a need to be involved as the Church in demonstrating love to those we do not even know through even social agencies. As our culture breaks down and we come to the brink of fiscal crisis in all the government agencies, WHERE WILL THE CHURCH BE?**

**We are good at waging war, but it is harder to repair what war does to the lives of those we attack. The Church needs to be responsible to the World community in dispensing not only the BREAD OF LIFE, but also bread for life. Programs like World Vision with their 30-Hour Famine is only one example.**

**Many of our churches need to rethink and rewrite their policy on benevolence. Most do not help outsiders, and if they do, it is only after many requirements are met. I do not think we should be naive, but we are to love our neighbor as ourselves, even to the point of loving our enemy. That is not just rhetoric on Jesus’ part. Love is always active even to the point of the cross.**

**The Church does not love enough of the outside world. We seem to have enough trouble with our very own.**

**Jesus said, “LOVE YOUR NEIGHBOR AS YOURSELF”.**

**Jesus said, “LOVE YOUR ENEMIES”.**

**We ought to love each other in light of:**

### **III. His Coming Soon.**

**Romans 13:11-12a (NIV)** <sup>11</sup>And do this, understanding the present time. The hour has come for you to wake up from your slumber, because our salvation is nearer now than when we first believed. <sup>12</sup>The night is nearly over; the day is almost here.

**The word slumber (NIV) & sleep (KJV) is where we get our word hypnosis.**

**Philo suggests that “faith resembles waking out of a deep sleep.” New Christians will say, “Why didn’t I see that before?” There is not a lot of practical activity being done while you sleep.**

**Have you ever noticed how time expands or contracts depending upon the demands placed on us? Some days we don’t get much done, but others are packed with activity and accomplished tasks.**

**If we could live our lives not in the shadow of the cross, but in the light of the second coming. If we could just go on from gratitude to grateful living and from ritual to righteous living so that we might demonstrate the light of day has arrived due to Christ’s resurrection not only historically - BUT IN OUR LIVES. Judgment Day is fast approaching. And in the meantime, Paul says we are to “shine like stars.”**

**Peter says (II Peter 1:19) that the Word of God is like a lamp or a light in a dark place which brings the day and scatters the power of darkness.**

**There needs to be a new sense of urgency and a renewed commitment to teaching (discipling) and evangelism in the light of His second coming. Jesus is coming soon! Are you ready? Are you at peace with God?**

**In view of all this end-time talk, Paul encourages Christians to do certain things to prepare personally:**

1. Put aside (lit. throw off) the deeds of darkness (fruitless)
2. Put on the armor of light. (Armor is defensive and offensive, lit. weapon)
3. Let us behave decently (in a becoming or fitting way - as in the daytime)  
Not in orgies, drunkenness, sexual immorality, debauchery, dissension,  
and jealousy.

C.S. Lewis well said: “We are half-hearted creatures, fooling around with drink and sex and ambition, when infinite joy is offered us. Like an ignorant child who wants to go on making mud pies in a slum because he cannot imagine what is meant by the offer of a holiday at the sea, we are far too easily pleased.”

Finally in the last verse of our chapter Paul says: **Romans 13:14 (NIV)** <sup>14</sup>Rather, clothe yourselves with the Lord Jesus Christ, and do not think about how to gratify the desires of the sinful nature.

**This is Paul’s command thus God’s command for the Church.**

**We ought to think of others ahead of ourselves - modelling Christ’s example of sacrificial love as it was demonstrated in the cross - the cruciform life. There is power in the cross for forgiveness of ourselves as well as others.**

**Conclusion:** If we call Him LORD JESUS CHRIST, there are meanings attached to those names:

**Lord - We recognize His power to rule over us.**

**Jesus - We recognize His power to love even in adversity - even when its hard.**

**Christ - We recognize His power to deliver and free us from sin and death.**

**We will never get out of debt with each other and we will especially never get out of debt with God.**

**As Christians there is one thing we can do: Live a life which demonstrates God’s command and visibly shows the world we love them just like we do ourselves.**

**And in light of what Christ has done and is about to do - picture yourself at the foot of the cross as Judgment Day is approaching.**

**Here is how we should be faithful in the meantime:**

**WE SHOULD BE FAITHFUL IN OUR ATTENDANCE AT WORSHIP SERVICES > THAT BRINGS HIM HONOR AND GLORY.**

**WE SHOULD BE FAITHFUL IN OUR PARTICIPATION AT THE LORD'S TABLE > THAT HELPS US TO REMEMBER.**

**WE SHOULD BE FAITHFUL IN PRAYER AND WITNESSING. > THAT SHOWS WE CARE**

**WE SHOULD BE FAITHFUL IN OUR STUDY OF HIS WORD > THAT EQUIPS US TO SERVE.**

**With whatever time we have left, let us serve God with enthusiasm!**

**If you are not a Christian, let me recommend the LORD JESUS CHRIST.**