

“One Outstanding Debt is OK”

July 28, 2019

Matthew 18:21-35

Please find with me the Book of Romans chapter thirteen. Thank you for an opportunity to preach God's Word again today.

I'd like to begin today with a story. I have a friend who owns three gas stations with minimarts. He also owns one strip mall and rents out space. And he owns a Subway Restaurant; all here in the U.S.A.

And this past week we had the following conversation. I mentioned to him that he must have very good credit. And when I said that, immediately a discussion of his religion came up. He's a Muslim. And I'm friends with both he and his wife.

Here's what he shared with me. He doesn't apply for credit. I listened. He told me that in his religion, Islam, you don't borrow from a bank or a credit institution. You don't apply for credit. Instead, you borrow only from family. And your family cannot charge you interest. So, he's borrowed lots and lots of money interest free and done very well for himself financially.

And, then we began to talk about the LORD and this week I'm watching a debate *he* recommended between a Muslim and a Christian and *he's* agreed to watch a debate between Ravi Zacharias and a different Muslim cleric. So, we're friends and we are both open to discussing quote “our religions.”

Today, I'd like to talk about credit. Actually, I want to say something about debt; about what you owe. So, I've titled

today's message “One Outstanding Debt is OK.” Shall we pray?

That one outstanding debt that is OK is found right here in Romans thirteen. But, let me begin with a look back.

Romans 1-11 – What has Christ done *for* me?

Romans 12-16 – What is Christ doing *in* me?

Romans 1-11 – Salvation by faith – the Cause

Romans 12-16 – Salvation by faith – the Effect

Romans 1-11 – God's love to me through Christ

Romans 12-16 – God's love through me to others

Now, if you've been with us over the past few months, you know that here in Romans 12 is where you find the most important “how to's” in Scripture. Let me show you what I mean.

So far in Romans, these are the Effects of Salvation we've seen:

1. Present my body to the LORD – Romans 12:1-2
2. Think soberly – Romans 12:3
3. Use my gifts in the LORD's body, the Church – Romans 12:4-8
4. How to treat/deal with each other – Romans 12:9-16
5. How to treat/deal with everyone, both saved and unsaved – Romans 12:17-18
6. How to treat/deal with your enemies – Rom. 12:19-21
7. How to treat/deal with the government – Rom. 13:1-6
8. Today – How to fulfill the Law – Romans 13:7-10

How do you answer people who ask you about debt?

And, does the Bible have anything to say about borrowing and about credit?

Follow me here in Romans thirteen and let's see what the LORD says. And, as I read, remember this. Romans thirteen is about another effect salvation has on you. It's what the LORD is doing in you. And, especially, it's about what He's doing through you; Romans 13:7 [Read Romans 13:7-10].

Romans 13:7-10 deals with “how to fulfill the Law.”

So, what do I mean by “fulfill the Law”? One thing. To “fulfill the Law” means, “How do I carry out the Law? How can I do what the Law tells me to do?”

Now, how about I ask you one more question. Did you know that fulfilling the Law comes down to just one word?

Here it is. Galatians 5:14 *“For all the law is fulfilled in one word, even in this; Thou shalt love thy neighbour as thyself.”*

So, can you see in this one word what that one outstanding debt is?

One day, as so often happened while Jesus, He was confronted by a Jewish lawyer with a question. Matthew 22:35 *“Then one of them, which was a lawyer, asked him a question, tempting him, and saying, (36) Master, which is the great commandment in the law? (37) Jesus said unto him, Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind.*

(38) This is the first and great commandment. (39) And the second is like unto it, Thou shalt love thy neighbour as thyself. (40) On these two commandments hang all the law and the prophets.”

It's as though the entire Old Testament, all the commands of Moses, the entire table of the Ten Commandments; all of that, can be boiled down two basic words from God's heart to yours; love the LORD your God passionately and love those around you like you love yourself.

The Bible commentator William Hendrickson makes this very astute observation. *“It is a certain thing that a person will love himself, and it is also certain that he will do so in spite of the fact that the self he loves has many faults!”* (Hendriksen, W., & Kistemaker, S. J. New Testament Commentary: Baker Book House)

Are you beginning to see what that one outstanding debt is OK?

Does anyone here remember the 1970's? If so, you'll remember the name Laura Ingalls Wilder. She wrote a book

about life on the prairie in the 1870's and it became a television series in the 1970's. Here's what she wrote. *“It is the sweet, simple things of life which are the real ones, after all. Suffering passes, while love is eternal. That's a gift you have received from God. Don't waste it.”*

Jesus was never One to complicate things; especially when it came to having a right relationship. You see, it doesn't matter what religion you are when it comes to a relationship with God. The Jews had their religion. But, did they have a relationship? The LORD's answer to that Jewish lawyer so simple even though some of us, at times, find it so difficult. *“Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind. This is the first and great commandment. (39) And the second is like unto it, Thou shalt love thy neighbour as thyself. (40) On these two commandments hang all the law and the prophets...”*

Which is easier; loving God with your whole heart, soul, and mind or loving your neighbor as yourself?

The entire Law, from the mouth of God Himself, comes down to one thing; love. According to the Scripture love is the only way to fulfill God's Law; period.

Moses taught it. Jesus taught it. And here's the Apostle John. I John 4:11 *“Beloved, if God so loved us, we ought also to love one another.”*

And now you are about to see that this is exactly what the Apostle Paul is teaching us right here in Romans. It's the one outstanding debt that is OK.

First, everything with God begins with your heart; vs. seven. Romans 13:7 *“Render therefore to all their dues: tribute to whom tribute is due; custom to whom custom; fear to whom fear; honour to whom honour.”*

Everything in creation began with God. And love begins with God. This word comes right on the heels of Paul's

admonition to Christians to be subject to those in authority over you.

Let me see if I can say this much more simply. In this verse, Romans 13:7, you find tribute, custom, fear, and honor. And all four expressions of your love. These four things a Christian does because they begin in your heart.

Do you see this term “dues” and “due”? It means you owe somebody something. It’s a specific kind of indebtedness. You have a debt to people in the very same way that you have a debt when you borrow money. Your “dues” are what you “owe.”

The reason I told you about my Muslim friend and his borrowing from his family is this. He told me that, even though he isn’t paying any interest, he has an obligation to pay off his debts; it’s his obligation.

Think, now, about your obligation to people. And what about the people God has placed into your life? The key ingredient is not, “*what can they do for me?*” but rather “*what do I owe them?*” Can you see that it’s this one outstanding debt that the LORD says is OK?

Whenever we take the time to think about ourselves, we might ask “why isn’t so-and-so doing this for me?” Why didn’t she think of me when she did that? You think wrongly when you think that everyone around you owes you a debt. You think that life is all about you. And you think that others are here to pay off their debt to you. That’s totally bogus. But some of us, at least some of the time, think that’s the way life works.

And yet, according to the Bible, we, as Christians, are being called to live by paying to others what we owe *them*.

Romans 13:7 “Render [*pay back*] therefore to all their dues [*what you owe*]: tribute [*taxes*] to whom tribute [*taxes*] is due; custom to whom custom; fear [*respect*] to whom fear [*respect*]; honour to whom honour.”

Tribute means “taxes.” No one likes paying taxes. But, what I’m saying today is the same thing Pastor John Piper says about this. You pay your taxes first from the heart.

Do you remember the day Jesus asked Peter about this tax? Here’s the story.

Matthew 17:24 “*And when they were come to Capernaum, they that received tribute money came to Peter, and said, Doth not your master pay tribute?*”

(25) *He saith, yes. And when he was come into the house, Jesus prevented [anticipated] him, saying, what thinkest thou, Simon? Of whom do the kings of the earth take custom or tribute? Of their own children, or of strangers?*

(26) *Peter saith unto him, of strangers. Jesus saith unto him, then are the children free. (27) Notwithstanding, lest we should offend them, go thou to the sea, and cast an hook, and take up the fish that first cometh up; and when thou hast opened his mouth, thou shalt find a piece of money: that take, and give unto them for me and thee.”*

The money Peter found in the tilapia’s mouth that day was a coin to pay the Roman tax Peter would give to the tax collector. Jesus was teaching Peter that both He and Peter were both “obligated to pay;” the tax due.

Romans 13:7 “Render [*pay back*] therefore to all their dues [*what you owe*]: tribute [*taxes*] to whom tribute [*taxes*] is due; custom to whom custom; fear [*respect*] to whom fear [*respect*]; honour to whom honour.”

Custom. What is that? Do you remember the LORD’s disciple by the name of Matthew? Do you remember where he was on the day Jesus called him to be a disciple? He was “*sitting at the seat of custom.*”

Where was Matthew that day? Matthew 9:9 “*And as Jesus passed forth from thence, he saw a man, named Matthen, sitting at the receipt [tax booth] of custom: and he saith unto him, follow me. And he arose, and followed him.*”

The receipt of custom was a tax booth; a tax station; a place where you could pay your taxes locally. These tax booths were everywhere; city gates, public highways, near the wharves, at the ferry entrance. It was the place every Jew would pass by while he carried on his business of buying and selling. Whenever he carried on a transaction, he paid his tax at the customs office. And it wasn't literally an office. Rather, it was a place under a shade tree, near the constant foot traffic of the town. But, the custom was really a local Jewish sales tax even though it's as one man put it might be "highway robbery."

Think about this. Anything that is a tax is something that is owed to the governing authority; even those highway tolls that you'll be paying this coming year for driving from Hartford to New Haven.

Romans 13:7 "*Render [pay back] therefore to all their dues [what you owe]: tribute [taxes] to whom tribute [taxes] is due; custom to whom custom; fear [respect] to whom fear [respect]; honour to whom honour.*"

Tribute, custom, fear, and honor. Let me just add one comment on the respect and honor. Honor is shown to the position in which God has placed someone. Respect comes from a sense of admiration and appreciation for someone.

Folks, the point is this. Everything with God begins with your heart; even when it comes to paying your taxes.

In other words, the world, most people that you and I know personally, has no heart to pay taxes. But that's not true of the Christian. A Christian sees himself under the one whom God has placed in authority over him. So, when it comes to taxes, sales tax, respect, and honor, the effect of the Gospel on a person is that you deal with these things as a matter of your heart. Everything begins with your heart; which means God know exactly what you do everything you do.

First, everything with God begins with your heart.

Second, our one and only outstanding debt; vs. eight.

Romans 13:8 "*Owe no man anything, but to love one another: for he that loveth another hath fulfilled the law. (9) For this, Thou shalt not commit adultery, Thou shalt not kill, Thou shalt not steal, Thou shalt not bear false witness, Thou shalt not covet; and if there be any other commandment, it is briefly comprehended in this saying, namely, Thou shalt love thy neighbour as thyself.*"

Here is the exact same thing we found elsewhere in Scripture. When you love, you have fulfilled the Law. To "owe," remember, means "an obligation and a moral duty." Have you ever noticed yourself resisting the LORD's commands as you read your Bible? Would you like to know why and would you like to know how to overcome those thoughts?

Here's why. The LORD's commands are not given to be obeyed by your flesh. In and by yourself you can't be obedient. Then, you ask, what should I do? Simply this. Whenever you find yourself resisting a command of Scripture or beginning to think "I can't do this," do this. Surrender your rights to yourself and submit yourself to the LORD.

When you do that; when you relinquish your rights to yourself, you also, at the same time, place yourself under the LORD's Spirit to strengthen you. And He will give you both the desire and the ability to do God's will.

Loving people is like paying on a debt you owe them. Each time you deal with them as Jesus would deal with them, you are paying that debt down.

And think about how great this really is. You are able to, by the power of the indwelling Spirit, fulfill the entirety of God's law when you do this one thing. Your interpersonal relationships, both the sweet ones and the difficult ones are

allowed and designed of the LORD to give you the opportunity to fit the entire Old Testament into your day.

And there's one more benefit that you will find in this. If you don't abide in Romans 13:8, you will spend your life getting deeper and deeper in debt. Loving yourself without any consideration of the other people in your life will make you a spiritual miser. Oh, a miser is someone who is reluctant to spend money and time to help others; someone who won't share. And a miser is someone who is miser-able.

One man puts it like this. *"No man can compass the ends of life by drawing a little line around himself upon the ground. No man can fulfill his calling as a Christian by seeking the welfare of his wife and family only, for these are only a sort of greater self."* (C. H. Spurgeon)

First, everything with God begins with your heart.

Second, our one and only outstanding debt.

Third, do nothing that you know is evil; vs. 10

Romans 13:10 *"Love worketh no ill to his neighbour: therefore love is the fulfilling of the law."*

Do you know who your neighbor is? The word "neighbor" comes from an adverb "near." So, anyone who is quote "close by" you is your neighbor. Every time this word is found in the original Greek in your Bible, which is 17 times, it's translated "neighbor," 15 times. And one other time it's translated "near."

So, can you see here that love is not a feeling; but an action toward someone; in particular, someone who is near?

Do you remember the story of Moses attempting to stop a fight between two people? The story is repeated in the New Testament and goes like this.

Acts 7:22 *"And Moses was learned in all the wisdom of the Egyptians, and was mighty in words and in deeds. (23) And when he was full forty years old, it came into his heart to visit his brethren the children of Israel. (24) And seeing one of them suffer wrong, he defended him, and avenged him that was oppressed, and smote the Egyptian:*

(25) For he supposed his brethren would have understood how that God by his hand would deliver them: but they understood not. (26) And the next day he shewed himself unto them as they strove, and would have set them at one again, saying, Sirs, ye are brethren; why do ye wrong one to another?

*(27) But he that did his **neighbour** wrong thrust [pushed] him away, saying, who made thee a ruler and a judge over us?"*

You see, your neighbor isn't just the one who lives on your street? It's whoever is close to you.

And folks, everyone around you is a creation of God. And everyone around you carries in him or her the image of God. So, will you do evil things to someone who has the same image of God in him as you have?

Or, will you daily pay your debt? What debt? Love. What you owe your neighbor is to love them, whatever form that takes. And every day a Christian gets to pay off a debt by loving the ones God has placed near to him or her and who have the image of God in them.

Someone has suggested this practical application. Every time we meet someone we ought to say to ourselves, "I need to show him or her the love of Christ. I have a great and wonderful debt to pay."

Romans 13:10 *"Love worketh no ill to his neighbour: therefore love is the fulfilling of the law."*

Do nothing that you know is evil.

Let me conclude this message by one more look back.

"The flow of thought (going back to Rom. 12:1-2) is as follows: based on the mercies of God, we should present our bodies as a living and holy sacrifice to God. Rather than being conformed to this evil age, we are to be transformed by the renewing of our minds, so that we prove in practice God's good, acceptable, and perfect will.

The renewed mind will be humble (Ro 12:3) and will serve as a gifted member of the body of Christ (12:4-8). Love, even toward those who mistreat us, will be our aim (Ro 12:9-21). Our obligation as

believers also includes living in subjection to the governing powers, including paying our taxes (Ro 13:1-7).

“Did I say, ‘Pay your taxes’? Also, pay your debts. But there is one debt that you always will have and always need to be paying, namely, the debt of love. This debt sums up all the commandments and fulfills God’s law.” [From Pastor Steven Cole (Lesson 90 - The Debt You Always Owe Romans 13:8-10].

Hymn # 426 “Blessed Be The Tie That Binds”