

Sermon for Sunday, October 14, 1979, by Andrew A. Jumper, D.D., Pastor
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"THE ONE DEBT GOD PERMITS"

Romans 13:1-10

Text: "Owe no one anything, except to love one another; for he who loves his neighbor has fulfilled the law." Romans 13:8

Do you owe very much this morning? Do you have a big debt? And if so, what debt and how much debt is it legitimate for a Christian to have? Also, what debt is it legitimate for a church to have? In a time when we have double-digit inflation, run-away interest rates, and the rapid decline of the American dollar, those seem pertinent questions to ask.

We live in a credit card society today. I don't know about you, but I rarely carry very much cash in my pocket. Mostly I use credit cards. Surprisingly enough, sometimes it is more difficult to pay with cash than with a credit card. Recently I was shopping in one of our major department stores and when I went to pay for my purchase, the little sales girl asked, "Cash or charge?" When I said cash, she got flustered and hardly seemed to know how to ring the sale up. Somewhat embarrassed, she explained, "we really don't get many cash customers."

Recently I have been hearing a lot in the news about the amount of debt we Americans have. The amount is of such staggering proportions that I really do not comprehend the figures. It is hard enough for me to understand how much money a million dollars is, let alone a billion and then billions. The only thing I really understand is that we Americans owe an awful lot of money!

Well, that is a good question. How much money can a Christian owe? Are there any guidelines in the Bible about the finances of a Christian? Well, actually, the Bible talks more about money than it does any other single subject. The other day I was talking to some fellow Christians about the Bible and money and we were discussing the scripture that is our text for this morning. Someone said, "Well, the Bible says to owe no one anything.....does that mean the Christian may not incur any debts at all?" Another person replied, "No, we have to distinguish between ordinary debts and debts of convenience." I have never heard that phrase before. "What do you mean by debts of convenience?" I asked. "Well," he responded, "A debt of convenience is a debt we incur which we can pay off at any time because we have an equity that will more than cover our debt. For example, he went on, "your house note is a debt of convenience. Your house is worth more than the debt you have on it. The same thing is probably true with your car." He went on to say that he did not believe the Bible forbade that kind of obligation or debt. However, he pointed out that in his opinion the Bible did forbid incurring debts which we could not readily pay.

Well, that is an interesting thought. I had never thought of debts in those terms. However, since then, as I have been studying the scripture and praying about my own financial life-style, I find myself agreeing with my friend more and more. I think the Biblical principle of stewardship is very clear. The Bible tells us that the tithe--ten percent of all we have--belongs to God. That is our first responsibility. And the Bible never really equivocates about that. It doesn't make any exceptions in terms of how large your family is, how many kids you have in college, or how close to retirement you are, or whether you are on a fixed income. No, the Bible just lays it right out and says that the first ten percent of all we have belongs to the Lord.

If you want to be a Christian and follow the Lord Jesus, I don't think you ought to have any illusions about that. God demands and expects a tithe. Now, some people will complain and say, "well, the tithe is Old Testament. The tithe is the law. And Jesus has freed us from the law." Now, the person who feels that way needs to re-read his New Testament! Jesus never frees us from the law. What he does is

to free us to go beyond the law, to do more than the law! That means that we don't give anything to God until we go beyond the tithe. The tithe belongs to God. To actually give something to the Lord involves something more than what we owe him! Does that make sense to you? Now, notice, I didn't ask you if you liked what I said! I asked you if it made sense to you!

Well, I really did not intend to get off on tithing except to say this: The Bible says we should owe no one anything and I assume that would apply to our relationship to God. Paul says in Romans, chapter 13, that we ought to fulfill our duty to the government and other institutions of rule. By the same token, we ought to fulfill our duty to God and not owe him anything either. The persons who fails to tithe what he has, the person who fails to give God ten percent of all that he gets is in debt to God. Sometimes people wonder why God doesn't bless them or why things keep going wrong in their lives. Often it is because they are being dishonest with God. They are cheating God. And because their hearts are not right towards God in terms of their finances, it is hard for God to work in their lives.

So, we Christians ought not to owe anybody, especially God. But the main thing I wanted to talk about this morning is not so much the tithe and what we owe God, but the responsibility we have for the other 90 percent. You see, God holds us accountable for our total income. God holds us accountable for how we spend all that he entrusts to us.

Had you thought of that? Sometimes a person who tithes feels he has fulfilled his obligation to God and he is free to do as he pleases with what he has left. But that simply is not Biblical. And do you know why it is not Biblical. Because there is one debt we have that we can never pay off. It is the one debt that God permits--indeed, he not only permits it, he insists on it! It is the debt we owe to our neighbor. It is the duty and responsibility we have to others, to love one another. According to the Bible, that debt is so big that no one can ever pay it off. As long as you live, you have a debt, a duty, a responsibility, to love your neighbor. And it is a debt that you must keep paying on and paying on and paying on until you die. And when you draw your last breath, you still will not have paid it off.

For me, that means several things about my money (and let me emphasize again, "my" money is only 90 percent of what I get, for that first ten percent belongs to the Lord). First, it means if I want to give anything to God, it comes out of the 90 percent. What I owe isn't giving. You don't give something if you owe it! Second, it means that I am still responsible to God for how I spend my 90 percent. Third, what I owe my neighbor must come out of my 90 percent. Do you remember what Paul wrote to the Corinthians about the Christians in Macedonia? Let me read to you what he said, "...for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of liberality on their part. For they gave according to their means, as I can testify, and beyond their means, of their own free will, begging us earnestly for the favor of taking part in the relief of the saints..."(II Corinthians 8:2-4).

The Macedonians felt that they owed their neighbors to love them. They felt responsible to their fellow Christians who were suffering due to a famine. So, St. Paul says they gave according to their means and beyond their means. Do you know what it means to give beyond your means? It means to give more than you can conveniently give. It means doing without yourself to give to others. It means sacrificing in order to provide something for others.

You know, it is interesting how the Macedonians handled this. I don't know about you, but when I have to give up something in order to do something for someone else, I'm not very happy about it. And when I do it, I usually feel pretty self-righteous.

about it and expect those I help to be duly and properly humble and grateful for what I have done for them. Is that sort of the way you feel when you sacrifice to do something for somebody? Well, St. Paul says the Macedonians didn't do that. He says they begged him for the favor of helping those in need. I don't know about you, but that puts me to shame!

So, the Bible says we shouldn't owe anybody except to love one another. I think that means the Christian should not incur debts for luxuries and conveniences that he cannot readily pay for. You and I need to be very careful about our life-style and how we spend our money. Our financial condition should be such that our tithe is paid and if the need arises to give to the Lord to help our brother, we have the resources to do it.

About a month from now we are going to have our stewardship campaign in which we ask our members to make financial commitments to the church for 1980. What we are asking each Christian to do is to commit his tithe to the Lord's storehouse, the church. But this year we are going to ask you to do something else. In order to pay off our church debt, we need about \$275,000. That's what we owe. Now the reason we built the new building was to minister to more and more people. We needed more facilities to broaden our ministry, to touch more lives for Jesus. And, praise God, we are doing that. It is just incredible how our church is growing, how Sunday School is growing, how ministry is growing, and how more and more people are coming to a saving knowledge of Jesus.

But I don't believe God wants us to owe anything at this church. I think God wants us to be free of debt. And do you know why? Because a debt incumbers--a debt handicaps you--it ties you down in what you can or can't do. And I don't believe God wants this church tied down. I think we have hardly seen the beginning of what God wants to do and is going to do through this church. For that reason, I am convinced God wants us to clear the decks--he wants us to get ready for action--he wants us to get our obligations out of the way so that we owe no man anything except to love our neighbor. And through this church God is going to shower his love on this city.

Well, I am really excited about that. There is a debt we owe that we can't pay off--and that is the debt to love our neighbor, to love families who don't have the Lord; to love children who need a Sunday School and Christian training, to love singles who need someone to care, to love business men and women who are weary and worn from the cares of the world, to love families who need a Saviour, to love the poor, the homeless, the destitute. Yes, this is a debt we need to be paying on. But the debt on our building is not something God wants us to have.

Well, it will not be easy. But then God never called us into his kingdom to take our ease. Someone said to me, "Do you mean to say that we just had a building campaign and it's just over and you are going back to the people and ask them above their tithes to give some more to the church?" I said, "You can believe it." They said, "But don't you think the people need a chance to rest?" I said to them, "Let me tell you something--suppose there are five children in a boat in the lake and the boat is sinking and you go to the boat and take a child and bring him to shore--would you then say I have to rest awhile and the other four drown?" Oh, let me tell you there are children, adults and families who are without Jesus Christ who are perishing. Do you think you and I can relax and not be responsible? God is calling us to minister, he has given us the Gospel full of Jesus Christ to reach out to touch lives redeemingly. Can we rest? Oh no, God help us if we should do that. He called us to work, to be soldiers in the front lines, to be giving ourselves in the battle of the Lord. I hope that we, like the Macedonians, will be taking the ninety percent that is ours and beg for the favor of reaching out to others for the sake of Jesus.

Let me leave you this morning with these thoughts. First, the tithe belongs to God. We owe that to him. Second, Christian giving starts after that. Third, God holds us responsible not only for our tithe, but for how we exercise our stewardship in everything. Fourth, there is one debt we owe that we must keep on paying and that is the debt we owe to love our neighbor. Fifth, in order to be free to love our neighbor, we must not incumber ourselves with worldly debts. We must be good stewards that we can, like the Macedonians, give beyond our means. As St. Paul put it, "owe no man anything, except to love one another..."