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April 24, 2016

ROMANS 13:8-10

Romans Series: How God Changes People

Open your Bible to Romans 13. We're going to pick it up in verse 8 today.

Let's prepare our hearts before the Lord. I'm going to do that by praying. As I pray I'm going to try to lead us into prayer together so I am representing all of us before the Father. I encourage you to enter with me into that prayer as we pray.

[PRAYER] It is true, Lord, that our lives are challenged with a number of things this week and those can become distractions and hinder us from seeing you and experiencing you. So I'm asking right now that you would help us first of all to be able to set the distractions aside for the moment and to be able to focus on your word. I also ask that you would help us to have open hearts that are willing to receive the word with gladness and responsiveness to you. So we ask, Lord, that you would do that deeper work inside of our hearts so that we leave today changed people. We don't know exactly what you're going to say or what you're going to do, but we're ready to receive from you today. So we ask that you would be honored in our hearts as we respond to your grace today. In Jesus' name, amen.

Romans 13:8-10. Jesus has called us to a different kind of lifestyle and I would like to suggest it's radically different. I think we stand out. I don't mean we're weird, but we stand out in the fact that we are not like everyone else. We do things differently and Romans (particularly chapters 12 and 13, but the whole book of Romans) is describing what that looks like. What does it mean to be a Christian? How do we live differently? So I would encourage young people to listen to what we have to say today because there's some principles here that will help you to be stronger in your faith and will help you understand what it means to be a Christian and to live like God has designed us to live.

We're particularly looking at the book of Romans and trying to identify how does God change us, how does He mold us to be the kind of person He wants us to be. Today we have two different ideas, two different concepts in this one verse that we're going to look at in verse 8, so I'm kind of splitting the sermon in half and we'll emphasize each one in half of the sermon.

It's interesting that the Lord is taking us through passages of scripture that fit in with the news. Last week we talked about government and submitting to government and the last part of the verse says to give honor to those whom honor is due, give taxes to those taxes are due, respect to those who respect you. And last week was tax week. All of us who hadn't done our taxes, we had to turn in our taxes last Monday. So it's interesting on Sunday we're talking about paying taxes and the government and then on Monday we're doing that.

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This week I don't know if you saw in the news, but they're changing the face of the twenty-dollar bill. They're going to take Andrew Jackson off and put Harriet Tubman on there. I found that interesting as I'm preparing this sermon because I'm seeing that in this passage we're talking about money.

The first part of our passage here is talking about money, so I want to look at the verse in verse 8 and then I want to draw some application for our lives. I think this is very relevant for our lives today.

Look at verse 8. It says this: *Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.*

There's two parts of this verse I want to spend time on. One is the part dealing with debt and the other is the part dealing with love. Two different components there, although they're related, and I want to show you what they look like.

Let's first talk about the debt part. Let's talk about experiencing financial freedom. In order to do this, I want to tie some scriptures together because I believe that all of us as Christians one of our desires is to be financially free. What does that mean? What does that look like? I want to show you some scriptures that I think will help us move along in this path.

The first one we're looking at here is in Romans 13:8. If you look at the Greek those first few words literally mean "owe no one nothing." I know it doesn't sound good in English, but that's what it means in Greek. Owe no one nothing. In other words, don't have any debts.

Now let me show you another verse that can help us and then I'm going to draw these together and give you some applications that I think might be helpful for your life. The second one I want to show you is Proverbs 22:7 which says, *The rich rule over the poor, and the borrower is slave to the lender.*

I want to draw a couple of principles from this and the first one is to recognize that debt is a bondage. That's the idea here. When you are borrowing from someone, there's a bondage that exists inside of you and in that bondage you feel this weight. You know what it is. If you don't pay your bills, you're going to get charged extra because there's a loss hanging over your head and that bill collector is after you. So there's a weight on your shoulders. That is a very important sense because if you look at a picture like this one that says I'm debt free, there's this feeling you have of "oh I wish I were there," "oh I like that." Why? Because there's a sense of freedom that comes.

I believe that God wants us to have that kind of freedom in our finances. But in order to have that kind of freedom, we need to take some action and we need to listen to what God has to say in His word about money. God has some practical things that affect our budget, affect our checkbook, and so on. So we want to talk about those.

The second thing I want to point out from that verse, *the rich rule over the poor, and the borrower is slave to the lender*, is this: You want to be careful. The second principle is borrowing changes the relationship.

I just want to warn you right now. Be careful right now about loaning money to your kids or to your brother or to your relatives or to anybody you like. Because as soon as you loan money to anybody you like, you're changing the relationship because now you're the creditor. That's hard. And parenting is already hard. You're trying to get kids to do well with their being responsible and so on, and now you're going to loan money to them. So now every month you've got to come to them and you've got to be the bill collector too. It just really weakens the relationship. Be very careful. I'm not saying it's wrong, I'm just saying be careful. It changes the relationship and it can be damaging to those kinds of things that take place that we want in our relationship with others. So be careful about lending.

But also we're talking about borrowing here in particular. I want to share with you another verse that I think we need to take to heart and then I'll put all three of these verses together.

This next verse comes from the book of James and it says this: *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." Why, you do not even know what will happen tomorrow.*

Here's the principle from this verse that we must take to heart if we're going to understand financial freedom, and that is don't rely on next month's income to pay today's bills. When you rely on next month's income to pay today's bills then we get into trouble. That's how people get into debt. Here's what they say to themselves. "Oh I'll have enough money to pay for this thing I want now next month, and so I'm going to buy it now knowing that next month I'm going to have money." The problem is, you might get away with that every once in a while, but eventually it catches up to you because things don't always turn out the way we expect and so life happens.

In fact I would suggest this very important statement about finances that we need to be aware of. This may be a new light bulb for some of us, but it's one of those things that's simple but true. We tend to be much more optimistic about how much money we will make and unrealistic about how much we can afford. We tend to think, "Oh I've got money for this, I've got money for that," and so we find ourselves in trouble because the income that we make doesn't match the expenses that we have committed to. Thus the difference is debt. We find ourselves engaged in some kind of consumer debt.

It used to be that people only purchased things on credit like a house or a car, some major thing like that. Nowadays almost everything and anything can be or is purchased with a credit card. Often people extend themselves what they're able to pay, so they have to start paying monthly payments.

It's a very relevant topic for our lives today if we want to experience financial freedom because God designed us as Christians to be different than the world. We live in a world that has ways of relating and ways of living that are contrary to how God would have us live.

This week I looked at a study, the 2015 American Household Credit Card Debt Study, and in this study I found that the average credit card debt in a household is \$15,762. I don't know what yours is, but that's the average credit card debt in a home between the spouses or however people live in their home – \$15,762. In addition to that, the average interest per household per year is \$2,632 per year. That's over \$2,000 per month that's spent on interest that goes out of the money you could live on in your lifestyle, do the things you want to do. Now that money is being sucked into something called interest.

My heart goes out to people who are in debt. It's painful. It would be easy to say these people are just irresponsible. But I think that's too simplistic to just say people are being irresponsible. I don't think it's quite that simple. I would suggest that in order to get out of debt it's going to require hard work and sacrifice over a significant period of time. It doesn't happen instantly. You can't make a change today that says okay, fine; tomorrow I'll be financially free. It's a decision you make today that says I'm going to set my life up in a way that is going to be hard work and sacrifice over a period of time in order to move that direction.

Here's how it happens in many homes. It's not because people go out and they spend frivolously. Some people do. But that's not how many people find themselves in a debt. The reality is it costs more to live today than most people think. I'm going to say that again because it's really important. It costs more to live today than most people think. That's why the pie doesn't fit. You've got this other piece in there that just doesn't seem to fit in there because we have more expenses than our income allows. And the difference is the debt that we end up holding onto.

Over the last twelve years, according to the study, household income has grown 26%. Income has grown 26% over the last twelve years, according to this study, but living expenses have gone up 29%. Some of the largest expenses for consumers, like medical care, food, and housing, have gone up significantly more than that.

Now you might say 3% doesn't seem much, but the gap that's 3% is even much greater for those who have health problems, or live in a place like New Jersey with a high cost of living, or they're attending college, or have some other significant expenses. It makes perfect sense that debt has increased during that time because the cost of living has outpaced the income that people are able to make.

Now some of us have lived a long time. We have lived through the Recession of 2008. I say that because there's a lot of young people who haven't lived through the Recession of 2008. When the recession happened there were a lot of banks going under and people's houses were not worth as much as they thought, and so bad things were happening. Many of us who've lived a little bit of time have made choices to do more saving than we would have otherwise.

We saw a real drop in consumer debt after the 2008 recession that has lasted several years in the minds of many people. But it's starting to go back up, and you know why? Because there's a whole other generation that's coming along here that didn't experience the Recession of 2008 and they have this problem. They think there's more money out there and that they can afford more than they can.

It costs more to live today than people tend to think. Therefore when your cost of living outpaces your income, then debt increases. So this debt becomes a problem because it creates this bondage on us. God doesn't want us to be in bondage. He wants us to be free.

Now one solution, obviously, is to make more money. Obviously if you make more money that would be great. Making more money might solve your problems. But the challenge with making more money is this: People who make more money, as soon as you make more money you tend to raise your lifestyle up. The tendency is you make this much money and the lifestyle goes just a little bit above that. So you make a little bit of money and then you raise the lifestyle a little more above that. Obviously the solution is to reduce the lifestyle below the income. That would be the goal of our lives.

I saw this cute cartoon this week. Two teens are talking.

One teen says, "I am really worried. My dad works twelve hours a day to provide food and housing for us. My mom works eight hours a day and then comes home and does all these things around the house. I am worried sick."

The other teen says, "What are you worried about? It sounds like you have it pretty good."

The first teen says, "Yeah. But I'm afraid they're going to try to escape."

The reality is that I think we all need to try to escape this problem of debt that can overwhelm us and create some problems for us.

Here's one of the realities for life. People who are poor (when I say poor I mean people who are just going month to month trying to get enough money to make it through the next thirty days), those people pay more for things than people who have money. Did you know that?

Let me give you an example. I was looking at this just a couple of weeks ago. If you want to buy a particular cell phone, I was looking for a smartphone and I looked on Amazon. The smartphone cost \$325. But if you don't have \$325, you know what you can do? You can sign up for a plan with AT&T and you can pay \$27 a month for two and a half years. Do you know how much the cell phone costs then? \$819. \$819 for a cell phone. If you had the money in advance you could pay for \$325. But people who don't have that money saved up end up spending a lot more money on things.

So the solution here is to get out of debt, reduce the cost of living, and move forward. It's a hard place for us to be. It means making financial sacrifices now. And it is so hard. I believe that you need the power of Jesus in your heart to be able to do it.

We live in a world where advertising tells us we need this, we need that, the latest thing just came out. We get notifications of it on our computer, on our cell phones. The latest this came out and that came out and this doesn't work now because we got the latest version. So we just end up accumulating or moving further and further along.

More and more people are recognizing the power of getting out of debt. I read many stories this week of people who made significant sacrifices to get out of debt. If you go to Dave Ramsey's

website where it talks about Christian principles for financial freedom, you'll see a number of them.

Here's a story that I saw. Charles and his wife, Karen, at the end of 2009 found themselves in debt with \$17,643 of credit card debt and a mortgage. They decided to do something about it. They went on a spending fast with a goal of paying off debt as fast as they could. Here's how they did it. They paid extra payments on one credit card to get it completely paid off and then continued to take that money and apply it to the second credit card, plus the monthly payment that they had for the first one they added to it, increasing their power to reduce debt. They had to make some sacrifices.

When asked what did you do, they said this: "We decided to not buy any clothes for two years." That's a pretty big sacrifice for some of us. "We stopped eating out, including stopping for coffee and other snacks during the day. We looked for ways to get along without purchasing new gadgets and things. We just became more intentional about all of our spending, realizing that we justified too many things. We are now free and committed to blessing others financially. It's not just about us becoming wealthy, it's about using our money for the Lord and His work."

I really like that. What a freedom it would be to have extra money to be able to help this person or do this with that person. I hate paying interest. I hate paying late fees. I hate paying service charges in order to pay monthly. You know you could pay a service charge and pay the bill monthly or you can pay it all off at once. You can only do that if you have money to be able to do that. And you only do that by saving that money up. That's going to happen by applying this passage in Romans 13:8, which it says get out of debt or don't be in debt.

So that's your pep talk on financial freedom and getting out of debt. Maybe the Lord will speak to you in regards to that. But I want you to see in that verse that the Holy Spirit writing this through Paul is tying debt and that feeling of obligation, that feeling that you have of "oh I've got to pay these bills" or "I have this weight on my shoulders of debt." He takes that feeling now of obligation and he ties that feeling to something else. He ties it to love. I have a debt of love to pay is what he's saying.

So in verse 8 let me read this to you. *Let no debt remain outstanding, except the continuing debt to love one another. We should feel obligated in our hearts to love other people, for whoever loves others has fulfilled the law.*

I'm going to read verses 9 and 10 and they are going to reference the Ten Commandments, so I've placed the Ten Commandments here for you to see them and we'll point them out as we go through.

Verse 9 says – *The commandments, "You shall not commit adultery," "You shall not murder," "You shall not steal," "You shall not covet," and whatever other command there may be, are summed up in this one command: "Love your neighbor as yourself." Love does no harm to a neighbor. Therefore love is the fulfillment of the law.*

So if you look at the commands, especially the ones relating to other people (5-10) you'll see that they are designed to prevent harm to other people. He's saying here in the verse in verse 10, *Love does no harm to a neighbor. Therefore love is the fulfillment of the law.*

Wouldn't it be nice if we didn't have so many rules and regulations? Wouldn't it be nice if there was one basic rule that we could live by that would sum everything else up in life? There is such a rule and that rule is love.

The problem is that sometimes people love things and use people. It's very important to reverse that. We need to love people and use things. Because when material things become more important than people then damage takes place in those relationships and the things that we should be loving the most (that is relationships) we lose.

I think the passage here, Romans 8-10, is placed strategically in our study. Those of you who have been with us, as you've been going through the book of Romans, notice that in Romans 12 we talked about a lot of things we should get rid of, that we should not have hate or we should not be getting revenge. We have the scale of justice inside of us and if we're trying to balance that scale by hurting other people, we're doing the wrong thing. And submission to authority and the first part of chapter 13 helps work some of those things out in our lives. But there's a lot of that passage saying get rid of this, get rid of that. And this verse now is saying we're going to replace it with something.

Jesus had a lot to say about how sin starts in the human heart. If we in the center place of our hearts are able to put love there, it will take the place of some of that stuff that gets in the way, some of that sin that creates problems in our lives. We want to take that feeling of debt that we have and we want to apply that to people.

I would suggest that loving people is hard. It's really hard. I saw this statement this week: "The more I get to know people, the more I love my dog." I think that would sum it up for some people. They would make that statement and say, "Yes, I love my dog. My dog doesn't give me that kind of trouble."

But I would suggest that loving other people is worked out in family life. It's worked out in family life regularly. If you believe your parents are being unfair in one way or another, love will do something in your heart to overcome what else could grow, which is bitterness and resentment. If your spouse is irritating or frustrating to you, love is something you owe. It's this debt of love that you want to have in mind that you want to experience. That's what you want to focus on.

I want to show you another verse that illustrates this also, this importance of love in our lives. In 1 Peter 4:8 it says, *Above all, love each other deeply, because love covers over a multitude of sins.* We are sinners living in a sinful world and when sin is present then you've got all kinds of problems. You've got guilt and pain and despair that exist in life. There's one thing that cuts through all of that and it's the love of Jesus Christ. In order for the love of Christ to be disseminated to a needy world, God uses His people to be these love disseminators. We are the ones who are passing on that love to others.

The very reason that this very love is so important is illustrated in the last part of this verse because *love covers a multitude of sins*. People need the love of Jesus Christ and we're the ones who can provide that for them. There's something about doing this law of love that's empowering. We've got something that God wants to do inside of us and He wants to work in us.

This love is not an easy thing. If you start thinking about how do you practice love and what does it look like, I start evaluating that in myself and I think, "What does that look like? What does that mean?" I know there are things I do that are loving and sometimes I do loving things out of duty or I do loving things for different reasons. But to have love in my heart for other people? I can experience gratefulness. I've got gratefulness down. If somebody does something kind to me or if I can focus on things, gratefulness I've got. I know how to be grateful for people for what they've done for me. Love? That's a little more complicated. It's more difficult, but I think that's what God is calling us to.

You know, when Jesus came He made this one law or this one rule. It's not just one. Let me read to you what Jesus said when talking about love.

A man said, "Teacher, which is the greatest commandment in the Law?" Jesus replied: "'Love the Lord your God with all your heart and with all your soul and with all your mind.' This is the first and greatest commandment. And the second is like it: 'Love your neighbor as yourself.'"

I love the Lord and I'm growing in what that means to love the Lord, and be sold out for Him, and to want to choose Him over other things, and spend time with Him, and make choices that involve Him in my life, and to have that personal, intimate relationship where I'm interacting with Him. I'm getting the what does it mean to love the Lord part. The loving other people is one of those things that I think takes a lot of practice and work and rethinking. But that's what God has called us to.

He's called us to have this debt, this IOU that's love related. Not financial it's talking about here. Although it does talk about finances in the beginning – *don't owe anybody anything*. But He's saying we should have this debt of love. We need to be feeling inside of us this sense that I am so committed to you as a person I owe you something. And when I owe you that thing I need to do that not just because of something you've done for me, but it's something I'm doing because God's done something for me. Because God's done this thing for me I always use something and I need to pay that back to you.

There are people in our world today who are just so hurting and it's the love of God that they need to experience in their lives.

There's a Spanish story that I enjoy about a dad and his son that became estranged. His name was Paco and he ran away because his dad was angry with him because Paco had done some bad things. I don't even know what they all were. After several years, the dad wanted to reunite with his son, but couldn't find him. Tried all kinds of ways to find him.

Finally he put a note in the newspaper that said:

“Dear Paco,
Meet me in front of the newspaper office at noon on Saturday. All is forgiven. I love you.
Your father.”

On Saturday when he went to the newspaper office 800 young men named Paco were there looking for reconciliation with their fathers.

Now I don't know if that story is true, but it certainly illustrates a reality in the world today. There's a lot of people who need to be reconciled. Not just with their fathers, but also with the Lord, with mates.

God is doing some amazing things and it happens in the love that we're able to express to others. So I encourage you. I don't know if you ever get those notices in the mail that say, “This is a friendly reminder that your bill is overdue” or whatever it is. Well today this sermon is your friendly reminder that your bill to pay someone the love that's owed to them is due. So think about who needs a loving phone call, or who needs an act of kindness, or who needs some way to be demonstrating some sense of love to them. We want to feel that sense of debt, that sense of owing, and that's what God is calling us today to do in this passage in Romans 13.

Let's pray together.

[PRAYER] Heavenly Father, I thank you for your word and the power that it has to change us. We know that your word changes our behavior when it passes through the heart. So we've asked that you would open our hearts and now we ask that you would use the truths from your word to reveal something you want for us. Use your Spirit right now, Lord, as the teacher, to convict us and change us to be the people that you want us to be. We ask this in Jesus' name, amen.