

# “Forever in Debt”

Romans 13:8-10

<sup>8</sup>Owe no one anything, except to love each other, for the one who loves another has fulfilled the law. <sup>9</sup>The commandments, “You shall not commit adultery, You shall not murder, You shall not steal, You shall not covet,” and any other commandment, are summed up in this word: “You shall love your neighbor as yourself.” <sup>10</sup>Love does no wrong to a neighbor; therefore love is the fulfilling of the law. (ESV)

**Romans 13:8** <sup>8</sup>Let no debt remain outstanding, except the continuing debt to love one another (NIV)

What do think our country needs more than anything? What would make our congregations stronger? What do you think would result stronger, happier and lasting marriages in our country? What would make congregations stronger?

There are any number of answers in today’s lessons: if we all had the faith of a child, if we corrected those who strayed to bring them back, if we forgave as we have been forgiven. To that list our text for today has a surprising answer. It suggests that what we need is more debt.

The US government has a website for anyone who is interested in keeping up with the national debt. I checked on August 29th and the debt was \$19, 844, 955, 149, 782. To make it a little easier to understand it is estimated that at the end of the year our national debt will be \$20.4 trillion dollars.

Lest we criticize our federal government too much, the total debt for the State of Illinois was listed at 203 billion dollars.

Lest we criticize our state too much, there is enormous personal debt in the U.S. 38.1% of all households have credit card debt and consumer debt stands at 3.4 trillion dollars.

All of which seems to suggest that we are or will be forever in debt. That is the title of today's sermon. As strange as it sounds it is God's goal for every one of us to be forever in debt. The question is not up for debate. But the debt God is talking about is not financial. In fact, Paul says, "Owe no one anything." The debt God is talking about will not add stress to your life but joy.

The truth is that our debt to love was created when our debt was paid. All of us are debtors to the undeserved kindness of God. Just think of the debt we have amassed by our failure to love and by all that we have done wrong.

Our gracious and forgiving God says, "All that you have done wrong has been forgiven." He sent His own Son into the world. While we were still sinners and owed a debt we could never pay Christ died for us. He completely removed our debt and you can scream, "I'm debt free!"

What is your response to all of that? How about, "I can't thank you enough." Have you ever used that expression before? Or, "I owe you big time". If we're going to talk about continuing love, we have to talk about where continuing love starts. Love starts with God. It starts at the cross. But we've heard of the cross so often we are like the person who is rescued by someone and says, "I'll never forget you", yet it doesn't take long for them to forget.

We are forever in debt, first of all to God. We owe Him a debt of love which shows itself in obedience. It is joyful and willing debt we owe to God for His unexplainable and unlimited love in Christ Jesus.

We can stop loving others the moment we tell God He can stop loving us. We can stop loving others the moment we can tell God we don't need

the cross any more. We are no longer in debt to God when we can say to God, "You can just leave, I will face death without you."

We owe our debt to God but we pay our debt to our neighbor. "Owe no one anything, except to love each other. Interesting the love we owe God, God turns around and says make your payments to your neighbor, your spouse, your family, your fellow Christians, your enemies."

A couple sat down with a pastor for marriage counseling. He asked them why they had gotten married. Finally, one of them said, "I guess back then we thought love was all we needed." "Maybe it is," said the pastor.

Thomas Moore, the 19th century poet married a beautiful young woman. Shortly after they were married he left on an extended trip. While he was gone his wife contracted small pox which left her face scarred and ugly. She commanded that her shades be drawn and her husband never allowed to see her again. Just thankful that she was alive when he got home he burst into her room and started to turn on the lights. She pleaded with him to go. He came back the next day having written a song. He began to sing

Believe me, if all those endearing young charms  
Which I gaze on so fondly today,  
Were to change by tomorrow and fleet in my arms,  
Like fairy gifts fading away,  
Thou would'st still be adored as this moment thou art, ...

After he finished the song there was a brief pause. His wife got out of bed and she went to the window and opened the shutters. (Emphasis Vol. 29. #3 p. 18)

This story shows that our incentive to love is never the other person. It is the Holy Spirit within.

There is no greater motivation to do that which is good than love. In fact love is all we need. It's true because love does no wrong. Love keeps us from committing adultery, from stealing, from murder and from coveting. Love does no harm to our neighbor.

The commandments then give us some idea what our payments are. But the answer to the question how many payments do I have to make is today's title, "Forever in debt."

Jerome was once invited to lecture, for some great scholars about Christian morality. He walked up to the podium, his audience eagerly waiting to hear his lecture, and said, "Love one another" and immediately sat down. The embarrassed presiding officer walked over and asked, "Is that all of your speech?" Jerome replied, "That's all there is to morality." (Emphasis Vol. 17, #4, p. 14)

If we saw ourselves continually in debt, owing one another love we would never sin. Love is the fulfillment of the Law. Did you ever realize how little love there is in this world? Do you realize how little love there is your life?

There was a Peanuts cartoon in which Snoopy wrote to the IRS and said, "Please take my name off of your mailing list. I want to cancel my subscription." There are indeed some debts we want to get rid of.

In reality this text is all about Jesus. What leads us to pay our debt and what fills us with joy is the knowledge that our debt is paid. When Jesus died He said "It is finished." That means, "It is paid in full". Jesus says, "I have freed you from the burden of the law and from the burden of guilt. I have born your punishment."

In Jesus we see the Law fulfilled perfectly for Jesus loved perfectly. The cross is where our debt ends and where our debt begins.

God says, "Let no debt remain outstanding except the continuing debt to love one another." Being forever in debt is a terrific way to live.

"God, we can't ever thank You enough for Your love. As repentant sinners, we rejoice in Your grace which goes on forever. We thank You for the gift of our baptism and the gift of forgiveness that goes on forever. We thank You that You've given us communion to celebrate forever. Forever receiving Your love leaves us no choice but to be forever in debt ... gladly and willingly paying that debt to each other. Please keep us Your people forever in debt. Amen."