

The Only Debt You Don't Pay Off

Everyone must submit himself to the governing authorities, for there is no authority except that which God has established. The authorities that exist have been established by God. Consequently, he who rebels against the authority is rebelling against what God has instituted, and those who do so will bring judgment on themselves. For rulers hold no terror for those who do right, but for those who do wrong. Do you want to be free from fear of the one in authority? Then do what is right and he will commend you. For he is God's servant to do you good. But if you do wrong, be afraid, for he does not bear the sword for nothing. He is God's servant, an agent of wrath to bring punishment on the wrongdoer. Therefore, it is necessary to submit to the authorities, not only because of possible punishment but also because of conscience. This is also why you pay taxes, for the authorities are God's servants, who give their full time to governing. Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law. 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." Love does no harm to its neighbor. Therefore love is the fulfillment of the law.

Someone told me that Germany was one of the last countries to accept credit cards. They explained it this way. In German the word for "debt" is also the word for "sin." So debt had this bad connotation to the Germans. Of course, no one wants to be in debt, but debt technically is not sin. In fact it is hard not to go into debt today. There are not too many families who can't save up \$100,000 or \$200,000 so they can pay cash for their home. But debt can be a burden so we are wise to avoid it if we can.

What is the best advice for one who is in debt? Pay it off. Dave Ramsey is a Christian financial counselor and he has some basic advice to paying off your debts and remain debt free. Step one, set up a budget and stick to it. Two, save up \$1,000 so you don't need to use that credit card to replace tires on your car. Step three, pay off your credit cards, one after the other. After that you save up three months of salary for emergencies and then save up for retirement.

God has financial advice for you. It is similar, but he tells us there is one debt we should never pay off. ***"Let no debt remain outstanding, except the continuing debt to love one another."*** I like the Lord's advice better. It is the same as Dave Ramsey's except we leave one debt outstanding, the debt to love. First, let's see what it means to love.

I. Love is the fulfillment of the law.

The Ten Commandments get a bad rap. I know, they scare us. That is why we call the commandments a mirror; they show us our sins and remind us we are not as good as we thought. But don't blame the commandments. The commandments are good. ***"Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law. 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." Love does no harm to its neighbor. Therefore love is the fulfillment of the law."*** You can summarize the commandments with one word: love. Want to love your neighbor? Don't kill him. Instead defend him and help him have a better life. Want to love your neighbor? Don't steal from him. Instead help him keep his property. Want to love your neighbor? Don't commit adultery with his wife. Want to love your neighbor? Don't get jealous over what he has. Be happy he has it even if it is better than anything you have.

So the commandments show us how to love. And God shows us how much to love. If you pay off your mortgage, you don't owe the bank another penny. You stop giving to them. But don't think that love is a debt you can pay off and then stop giving. If you think you have loved someone enough, you stop loving him or her.

Thank God the Lord never considers his love paid off. God loved Adam and Eve and gave them paradise and perfection and holiness. They chose to throw that all away by sinning and bringing death and destruction with their sin. God could have said, "Well, you blew it." But he didn't. He kept loving them. He promised a savior who would crush the head of the devil. When the guards whipped Jesus, he could have said, "Enough," and using his divine power incinerate those guards and gone back into heaven. But that would mean he stopped loving us. He endured all, even the shame of the cross in order to save us from our sin.

God's love is a debt you never pay off; you always love. Because of that we have the hope of eternal life. Paul now shows us how we can love God back. One way is by submitting to the governing authorities.

II. Love submits to his representative, the government.

"Everyone must submit himself to the governing authorities, for there is no authority except that which God has established. The authorities that exist have been established by God. Consequently, he who rebels against the authority is rebelling against what God has instituted, and those who do so will bring judgment on themselves. For rulers hold no

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We know that God established marriage. He created it and blesses it. But did you know that God created the idea of government? He did. Three times in this reading he said that government exists because he established it. But you may wonder, "Aren't there some really bad governments out there? How could God create something that can be bad?" He didn't. There are bad marriages out there, but that doesn't mean that marriage is bad. It is what bad people do with it. The same with government. It is good, but sinful humans can make it bad.

Why did God create government? Because Government is his servant to good for us. God keeps many of his promises by hiding behind government. Government's main role is to protect us and make sure society is safe and stable. So God gives the government a sword to enforce its laws, punish evildoers and wage war if necessary.

That may not seem like the case right now. We have been reading about riots and destruction of property. Could government have done better during this pandemic? Aren't there governments who use the sword to hurt people? These are valid questions. But don't let these shadow all the good you are receiving. We still rank very high when it comes to medicine. Our economy is still working despite layoffs and shut-downs. The military is still protecting us. Fire trucks still roll. Look at our national parks, education system, welfare which help the needy and less fortunate, safe water to drink. These are promises God keeps through government.

And so God tells us to submit to those who are governing us. He gives us two reasons. First, they have power and authority to punish us if we do wrong. So we obey out of fear. But there is another reason. We obey for the sake of conscience. It is a way to show our love to God when we submit to the governing authorities. If we obey them, we obey God. If we disobey them, we disobey God. Of course, the "Peter principle" applies. If government orders us to sin or stop preaching about Christ, we must obey God rather than me. Even then, we don't rebel. We resist.

God is asking a lot of government, but he also promises to give them the means to do us good. ***"This is also why you pay taxes, for the authorities are God's servants, who give their full time to governing. Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor."*** Look over your pay stub. It tells you how much you made, but what you made and what you take home are two separate numbers because taxes are withheld. We pay federal, state, local taxes, sales taxes, and taxes for gasoline. You can complain your taxes are too high, or you can look at them another way. You can see them as tools God gives so government and they come back to you with the good government does for you.

Yes, I know, we hear stories of government waste. We read about corrupt politicians. We can see how power and money can affect people. We can grumble about it, or we can do something else. We can pray more for them. We can give what we owe including honor and respect. God wants us to love our neighbor. I don't see anything here that says that government is exempt. They are neighbors, too. Do you think the headlines would change if citizens and government loved, respected and honored each other?

III. Love submits to its neighbor.

Finally, Paul applies love to our neighbors. ***"Love does no harm to its neighbor. Therefore love is the fulfillment of the law."*** Romans is written to Christians living in Rome. Now imagine the hundreds of thousands of Roman citizens who were not fellow Christians. Some, I imagine, were decent folks. Some would join the crowds in the coliseum cheering when Christians were thrown to the lions. What does love say? Love them, too, all of them.

Again look to Christ. It was the Roman government that crucified Christ. What did he say? Father, forgive them for they do not know what they are doing. Are those words of hate or love? Jesus loved even his murderers. He loves you. We have a chance to love all our neighbors with that same love. Don't be surprised that it gets thrown back in your face. You still love. And don't be surprised if someone notices. They say that the blood of the martyred Christians in Rome became the seed of the church which grew by leaps and bounds. I am convinced that many saw Christian love, felt shame for their hatred, and believed.

Normally a debt is a burden. Because of debt we can't afford other things. It can be expensive, too. But the debt of love is not a burden. It is a privilege and honor. I pray you pay off all your debts, all except one, the debt to love God and your neighbor. Amen.