# HONORABLE INDEBTEDNESS

by Steve Zeisler

There was a folk song called *Sixteen Tons* that was popular in the fifties. It told the story of a coal miner who worked hard and could mine as much as sixteen tons of coal a day. The community he lived in was dominated economically by the coal mining company, which charged exorbitant prices. So this hard-working miner could never earn more than it cost him to live. There is a poignant refrain to the song:

Sixteen tons and what do you get? Another day older and deeper in debt. St. Peter, don't you call me 'cause I can't go---I owe my soul to the company store.

The phrase that captured my thinking this week in preparing for this sermon was "I owe my soul." Freedom can be restricted from the outside by the circumstances you are in, failure of health, imprisonment, etc. But the loss of freedom that comes from the inside, a restricted soul, is more difficult.

At the heart of this passage is a cry of freedom, what it means to be able to live as people who are free to love one another; free of any sense of self-recrimination, guilt, uncertainty, or doubt. The passage speaks of freedom from two things in the final analysis: debt and darkness. When we are freed from what debt can do to us and from the lies of darkness, we are people whose lives can be lived to the glory of God. Romans 13:8-14:

Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellow man 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.

And do this, understanding the present time. The hour has come for you to wake up from your slumber, because our salvation is nearer now than when we first believed. The night is nearly over; the day is almost here. So let us put aside the deeds of darkness and put on the armor of light. Let us behave decently, as in the daytime, not in orgies and drunkenness, not in sexual immorality and debauchery, not in dissension and jealousy. Rather, clothe yourselves with the Lord Jesus Christ, and do not think about how to gratify the desires of the sinful nature.

### **Owe No One Anything**

The first call in verse 8 is that we should owe no one anything. The way indebtedness works on us is important for us to consider. When we owe someone money, or when we have an obligation or a responsibility that remains unfulfilled, it completely restricts our freedom, doesn't it? The coal miner said that even St. Peter couldn't call him to heaven because of his debt. When you are burdened by a weight of debt or financial responsibility, you are not free to listen to the call of God to send you someplace else. Neither are you free to use your time for the benefit of other people or for the encouragement of your own faith. You have to continue to service the debt you have incurred. You have to live for someone else's agenda and meet the obligations that have been set before you.

The point made in verse 8 grows out of what we saw in verse 7, where Paul was talking about how government and its influence in our lives can be a source of freedom for us. In verse 3 he had said, "Do you want to be free from fear of the one in authority? Then do what is right." That is, if we would live free and

fearless lives before the government, we ought to act in such a way that we bear no responsibility to it---we haven't done anything wrong. You can still get busted for righteousness; if that's the case, then so be it. But the government has nothing against us---no irresponsible action, subversion, or deceit. Then in verse 7 Paul said, "Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor." That argument is carried on now. Don't owe anyone anything. Pay the debt and thus gain freedom to live life with a further, royal obligation: to love everyone. That is a gloriously freeing way to live.

Now, there are debts that we can enter into, given our banking system and other elements of the world we live in, that are probably not in Paul's mind here. For instance, you can take out a loan to buy a piece of real property that retains its value, so that technically you are not in debt, because what you own is worth more than the loan. If worse comes to worst you can sell the property and pay off the debt. Even if you borrow money to pay for an education, you gain something that is valuable to you as a result. What Paul is referring to is rather the kind of debt that is frivolous, in which you have taken someone else's money and used it for your pleasure or short-term gain.

Money has a way of ruining relationships time and again. I'm sure you have seen this (I hope you have had infrequent experience of it in your own life). I know families that have come to complete knives' points with one another when an inheritance was being distributed. Brothers and sisters who ought to have loved each other were angry and selfish, and they vilified one another in order to gain a little advantage financially. The worst fighting in divorce cases is often over who should get the most money. Anger and bitterness build up. It happens in partnerships that go stale or friendships where one has loaned money to another. Freedom from the ruinous things that money can do to us in relationships is what Paul is advocating here.

# The Glorious Debt of Love

We are to owe nothing to anyone except a debt of love to everyone that we will never be able to repay. The responsibility to love everybody is what ought to control us and what grants us real and glorious freedom. This word for love is the great New Testament word *agape*, used by Jesus and the writers of the New Testament to indicate the love of God for us. It is love that is selfless, that longs to give itself away and demands nothing in return. That is a debt we always have to everybody.

Where does *agape* love come from? In chapter 5 verse 5 Paul has already spoken to this point: "...God has poured out his love into our hearts by the Holy Spirit, whom he has given us." Again in chapter 8 verse 39 he has said, "[Nothing] will be able to separate us from the love of God that is in Christ Jesus our Lord." We have been given so much that our lives are overflowing with the experience of being loved by God, being gathered up and shown mercy, treated tenderly, and empowered by him. Therefore we are able to turn to every single person we meet with the longing to be a blessing to them, and having loved them today we can look forward with delight to loving them more tomorrow. It is a debt that never goes away, and it is filled with life.

Paul argues here that the law is fulfilled by taking up the responsibility to love everyone. There are two senses in which this is true. First, what Paul quotes here are those of the Ten commandments that have to do with relationships between people (what scholars call the second table of the Ten Commandments, the first table being those of the Ten Commandments that have to do with laws about our relationship with God). Don't steal, don't covet, don't commit adultery, don't murder, and so on. We completely fulfill or overwhelm these commandments if we find ourselves committed to love one another. The commandments are all stated in negative terms. Love is committed to the positive. If you are committed to loving your neighbor, you will be so excited about sharing the truth with him, so enthusiastic about pouring out your life for him, and so creative in all your efforts to find a way to do good to him, that it would never occur to you to lie to him, steal from him, or take his wife to bed. So in terms of human relationships, if we are committed to the royal commandment to love one another, all responsibilities are met.

The second sense in which the law is fulfilled by taking up the commandment to love is that we will never feel that we have failed God by not keeping the commandments. These commandments have to do with relationships with each other, but they are given by God, and he will hold us accountable for them. If we learn to love, we are completely free from failure or indebtedness in human relationships. And so we are free from

worrying about whether God is disappointed with us in some way, whether we have let him down or whether we deserve judgment. If we have allowed others to experience the love poured into our own hearts by the way we treat them, there is no debt left. The call to love is the most freeing word we can be given. There is nothing we haven't done, no failure we have to answer for, no weakness that will come along and trip us up later, no hidden pocket of dishonesty.

## The Power of Love

The phrase "Love your neighbor as yourself" is quoted from the Old Testament. The assumption is that we will love ourselves, because God loves us. We are valuable to him, and we ought to have a sense of dignity, approval, and self-respect. Love for other people is twisted tortuously in the thinking of some to mean that they themselves have no value at all. They will lay down their life for other people because there is nothing worthwhile about their life. But that is not the point. Having received the love of God, who is already caring for us and meeting our needs, we are then free to joyfully lay down our lives for others because their lives are as valuable as ours.

I was talking to a woman this week about the work environment where she spends Monday through Friday. It is a very impressive place that is widely respected. It is filled with bright people who have advanced degrees and are highly regarded. The person with the least exalted position in the office is a receptionist who answers the phones, greets people when they come in the door, takes messages, and does a little light typing. The woman who formerly held that position was recently replaced by someone else, and change has overtaken everybody in the office.

The new person begins each day by saying, "Is there anything I can do for you, any way I can serve you? Is there anything more I can offer or some way I can be more helpful?" The former receptionist was defensive and angry, and it was an effort to gain any response from her. She had been in place for so long that people had stopped noticing; that environment was just assumed. But my friend said the change is extraordinary. People who are doing very high-level, important things have a bounce in their step, look forward to doing what they are doing, and feel a sense of energy that they did not have before because this one person at the lowest end of the prestige chain begins each day the way she does. She has changed the entire environment.

I'm convinced that this is what Paul is talking about here. All of us should be free enough to say to those around us, "Is there anything that I can do that would lift a burden or encourage hope in your life? Can I sit with my arm around you for a minute? I've been given so much after all; I'm so grateful for what I have. Is there something I can do for you?" If one person in my friend's office can have the effect she described, imagine what it would be like if this church full of people entered the world that we live in with that sense of freedom to love---no longer in debt except for the one debt that is never paid, the debt to love everyone.

# The Hour Has Come To Wake Up!

Debt is one form of restriction or bondage, one way our soul is restricted. The second paragraph of this section regards darkness as another form of domination, another way our lives can be less free than they ought to be. Verses 11-12: "And do this, understanding the present time. The hour has come for you to wake up from your slumber, because our salvation is nearer now than when we first believed. The night is nearly over; the day is almost here."

There are two things that are going to be discovered in the darkness. One is sleepiness. Another is what Paul will call the deeds of darkness---orgies, debauchery, and dissension. But his first assertion is, "Look at the present times---don't you realize it's almost dawn? The day is almost here. Salvation is nearer than when we first believed." What kind of world do we live in---one that is going to go on exactly as it always has, where nothing will ever change and God will not intervene; or one where the Lord may return at any moment?

It is confusing for some to read this because Paul wrote it over nineteen hundred years ago. Would he have been surprised to find that nineteen centuries would pass without the Lord's return? I don't think so. Jesus told parables about his return. He spoke about stewards who were given a responsibility and were eager and responsible for awhile, but the master kept delaying his return. Eventually, the hard hearts among them completely gave up believing that he would return and began to serve themselves. Jesus also told a parable about bridesmaids who were to wait for the groom to come. The night dragged on and on much longer than expected; they were unprepared, hadn't brought enough lamp oil, and they missed out when he finally did come.

I think Paul knew from Jesus' teaching that the second coming is always near, but that there is need for long term watchfulness. And no matter which day he comes back for his bride, every one of us lives a heartbeat away from joining Jesus Christ at his second coming. None of us knows how far away that is. Today the end is nearer than it was yesterday. That ought to create a sense of anticipation and passion for us. It ought to be a reminder that lets us throw off sleepiness and makes us eager for the truth.

My forty-fifth birthday is this week, and I realize by most actuarial tables that I'm beyond halfway. If we think of our lives as being unchanging and endless, then we are fools. My young children that I used to be able to carry in one arm are grown up, and it happened overnight.

Here is a word from 2 Peter 3:8-10 about the nearness of the end: "But do not forget this one thing, dear friends: With the Lord a day is like a thousand years, and a thousand years are like a day. The Lord is not slow in keeping his promise, as some understand slowness. He is patient with you, not wanting anyone to perish, but everyone to come to repentance. But the day of the Lord will come like a thief. The heavens will disappear with a roar; the elements will be destroyed by fire, and the earth and everything in it will be laid bare." The Lord will come, and we live nearer dawn than human society has ever been before.

I was sick on Thursday with some twenty-four-hour flu bug. I just felt awful. I couldn't think, and I was so weak that every time I tried to stand I just wanted to sit down again. I realized that I was dozing off, and I lay down half-awake and half-asleep. I could kind of respond to a few things, but then I would nod off again. Sickness can create that kind of slumber in which you want to be asleep all the time and you can hardly keep yourself awake.

But there are times when we really choose to let slumber descend on us, aren't there? You know if you have ever had the habit of exercise that you don't get out of shape overnight. You get out of shape by making little decisions over time. Other things catch up with you, and then you find yourself physically asleep; that is, out of shape---slothful, inattentive, unresponsive. Good relationships also dull over time. They can be put to sleep by a little staleness, a little lack of attention. Time goes by and nothing is said or done to strengthen the relationship. Pretty soon it too is subject to sleep, or loss of effectiveness and dimness. Proverbs 24:30-34 speaks about a sluggard:

"I went past the field of the sluggard, past the vineyard of the man who lacks judgment; thorns had come up everywhere, and the ground was covered with weeds, and the stone wall was in ruins.

I applied my heart to what I observed, and learned a lesson from what I saw: A little sleep, a little slumber, a little folding of the hands to rest--and poverty will come on you like a bandit and scarcity like an armed man."

Slumber is a loss of energy, joy, effectiveness, bounce, and passion; and it usually comes by many little decisions over time. It comes by nodding off a little bit, not having time for an energetic encounter with God that is life-giving again. Paul is trying to stir us awake. The end is much nearer than it has ever been before. For any of us it might be this very day. Therefore the hour has come for you to wake up and take seriously the things of the Christian faith. Be excited about what God is excited about, and be engaged in the things that matter to him!

## Put On the Armor of Light

Darkness has a second pull at believing people who ought to be living differently. Paul goes on to talk about the deeds of darkness. Verse 13: "Let us behave decently, as in the daytime, not in orgies and drunkenness, not in sexual immorality and debauchery, not in dissension and jealousy." There are three pairs here that describe choices made in the dark to let things get out of control. We insist on restraint in the daytime when other people can clearly see what we are doing. But when it is night and darkness has descended, we might not be noticed, and then all of us have a tendency to let things get out of control.

Escapism is one of the things we give in to in the darkness. That is what Paul has in mind when he speaks of orgies and drunkenness. These are matters of letting chemicals, fun or pleasure, and other things anesthetize us to everything else; letting ourselves escape into what is unhealthy.

Out-of-control sexuality is the second pair: sexual immorality and debauchery. We wouldn't do these things in the daytime, but we find ourselves willing to let things go in the dark.

The third pair hits close to home and is perhaps frequently covered over by Christian people (not that the other two aren't close enough to home). Dissension and jealousy are out-of-control anger and selfishness, in which we spend our time stewing in our hurt feelings and letting them command us. We put others down; we are jealous and wrathful and spiteful.

I spent one year in a fraternity when I was an undergraduate. I remember waking up after a party that had gone completely out of control; looking at the fraternity house, our home; and finding it completely trashed---broken lamps and windows, and various sorts of remains scattered all about the place. It looked different in the daylight. Uncontrolled "deeds of darkness" chosen at night were ugly to contemplate in the morning.

Deeds of darkness need to be exposed to the light. He says we are to put on the armor of light so that wherever we go the light is there. We don't give ourselves permission to live with the deeds of darkness. We are freer than that; we do not need to be controlled by the kinds of things that end up ruining us. Rather, we are armored in the light---anticipating daybreak, knowing that it is coming, reaching out and inviting the daylight into our experience right now. That is real freedom. Slumber as well as escapism, sexual sin, and anger or dissension are all forms of bondage. Our lives are reduced by them. Freedom from debt allows us to love with passion, awakening from slumber allows us to live with energy, and putting on the armor of light allows us to set aside the deeds of the darkness. We owe our soul to nobody. Our soul is the companion of Christ, and we can live as we were meant to live.

### **Clothe Yourself With Christ**

The imagery of clothing is also important. In verse 14 Paul says, "...Clothe yourselves with the Lord Jesus Christ, and do not think about how to gratify the desires of the sinful nature." (The last clause is better translated, "...make no provision [or opportunity] for the flesh," or, "...grant no place to the sinful nature.") Our clothing is our identity. That is the idea behind this verse. What you wear reflects what you think about yourself. If you go into Tower Records, you will see people with spiked green hair and all kinds of odd things hanging off their ears and stuck in their cheeks. They are making a statement about who they are. People who "dress for success" are saying that the clothes make the person; they announce something about you, so you ought to learn to dress in such a way that you will control the impression given and ultimately think differently about yourself. If we clothe ourselves with Christ, it means that we believe we belong to him. That is a statement we are making to the world about ourselves. We have received power, grace, and identity from him.

The sticking point to this is that we make no provision for the flesh; we make no plans to gratify the sinful nature. We don't say, "Yes, but..." or "I'll put on Christ, but retain plan B if things become difficult." We will make no opening to let the sinful nature have its way with us again. I was typing this very phrase when the mail came on Friday, and there was the *Sports Illustrated* swimsuit issue. I thought, "Well, interesting timing, Lord." I was glad for a precise word of scripture that helped me reject putting images in my mind that would do me no good.

One of the most terrible chapters in the Bible is 2 Samuel 13. It tells the story of the rape of Tamar. But it begins this way: "In the course of time, Amnon son of David fell in love with Tamar, the beautiful sister of Absalom son of David. Amnon became frustrated to the point of illness on account of his sister Tamar, for she was a virgin, and it seemed impossible for him to do anything to her. Now Amnon had a friend named Jonadab son of Shimeah, David's brother. Jonadab was a very shrewd man...." The rest of the account goes on to tell how Jonadab advised this young man to act on all his worst impulses; which led to rape, death, and shame of horrible proportions. If you have a friend who will help you sin if you go to them, cut off the friendship. Leave no avenues in your life by which all the old things can come back and reassert themselves in you. Don't leave chinks in the armor; don't leave the weak places undefended. Don't listen to the voices that you know are going to drag you down.

I have found myself at times rehearsing angry speeches in my head----speeches that I assume I will never utter. And thensuddenly because they have been well-rehearsed, if the opportunity comes for me to hurt the person---Bam! The whole thing comes out. I knew all the lines too well. I thought I could control my feelings when the opportunity came up, but I couldn't. When we are feeling sorry and miserable, instead of going someplace where people will stand us on our feet again, we can associate with people who will make the self-pity worse. When we do that we are making opportunity for what is wrong instead of clothing ourselves with the Lord Jesus. We are his, and he lives his life through us. We must claim our identity, and set aside everything else.

This passage in Romans is famous because of its association with St. Augustine. Augustine led a life of debauchery. He was out of control and miserable. Sitting in a garden one day, he heard the voice of a child saying, "Take up and read." He turned in the New Testament to the book of Romans and read these verses: "The night is nearly over; the day is almost here. So let us put aside the deeds of darkness and put on the armor of light. Let us behave decently, as in the daytime, not in orgies and drunkenness, not in sexual immorality and debauchery, not in dissension and jealousy. Rather, clothe yourselves with the Lord Jesus Christ, and do not think about how to gratify the desires of the sinful nature." For the first time in his life, he realized that there was a way to be free of all that had bound him. He went on to become one of the greatest figures, by anybody's estimation, in the history of the race.

There is an alternative to sleeping, to the deeds of darkness, and to a life that is controlled by indebtedness; clothe yourself with the Lord Jesus Christ.

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