

“WHAT DO YOU OWE?”

Romans 13:5-10 October 27, 2024

A man who needed legal help went to a lawyer’s office. After being escorted inside, he sits across the desk from the lawyer. The man needs legal advice, but he wants to make sure he can afford it first.

“Can you tell me how much you charge?” he asks. “Of course,” the lawyer replies, “I charge \$800 to answer three questions.” **“Don’t you think that’s an awful lot of money to answer three questions?”**

“Yes it is”, answers the lawyer, “Now, what’s your third question?”

Regardless of whether you have much money or little money, finances are a stressor in the lives of most people. Can my job cover the monthly bills, how much will our taxes be, what will we do if the car needs new tires, how do we invest if the market changes, will we have enough in retirement?

If you are applying for a bank loan one of the key questions on the application is, **“How much do you owe?”** When you add up the school loans, car loans, credit card debt, house payments, medical bills, so forth, you might see a scary debt number. Of course the bank wants to protect its interests by knowing if you can pay back the loan. They compare how much you owe to how much income you make.

It might interest you to know that the Apostle Paul was writing about how much we owe, although most of his thoughts have little to do with

actual money. The truth he speaks is that we are always going to owe someone something. How much do we owe?

III. WE OWE GOD

Most of us have taken out a car loan at some point in our lives. The loan contract states the amount of the loan, the length of the loan, and the interest we pay on the loan. Every month we receive a statement that has the amount due and how many months are left on the loan, sometimes even the payoff balance. We want to know what the balance is, because we want to know how much is left to pay. We can't wait to make that last payment and not owe the car company any more money.

This kind of “**how much do I owe**” thinking is great when it comes to a car loan. However, it is lousy thinking when it comes to God and our stewardship of resources. Asking God how much we owe him, as though we could pay the debt off is ridiculous. We owe God everything, including the next breath we take.

Just think about what all God has done and continues to do for us. God has given us the gift of life, intelligence, this beautiful planet, functioning bodies, provisions, friends, family, a church, opportunities, spiritual gifts, scripture, love, forgiveness, great purpose, and most of all God's very self in Jesus Christ. No dollar amount could possibly be put on all that we owe God, much less be paid back.

The only response we can make is to love God back. We love God by our worship, praise, obedience, giving, service, gratitude, honor,

respect, and the joy of being in God's presence. We owe God everything and it is a debt we can never pay back.

II. WE OWE SOCIETY

A man is in a hot air balloon that is slowly losing altitude. He ends up hovering over the side of the road in the desert. A man happens by. The man in the balloon calls down to him "**Sir...could you happen to tell me where I am?**" The man look up, assesses the situation, and responds "**Yes...you are about 30 feet in the air on the side of the road in the desert.**"

The man in the balloon wasn't too amused with this response and calls down to him "**Well thanks Einstein...you must be a government contractor.**" "**Why do you say that?**" responds the other. "**Because you just told me everything that I already knew and were no help whatsoever.**"

The fella looks up at the man in the balloon and says "**Well sir I would guess that you must work for the federal government.**" "**Why do you say that?**" responds the man in the balloon. "**Because you have no idea where you are, no idea where you are going, and no idea how to get there from here.**"

We seem to do a lot of complaining, especially about taxes and the government. Sometimes these complaints and criticisms are rightly deserved. However, I think we take for granted all the blessings we have received from living in our society. Rarely have I heard someone give thanks. Because of the institutions in our culture we have received an

education, a transportation system, medical attention, military protection, emergency services, utility services, food availability, judicial regulation, and even a regular Social Security check. Are these systems perfect? No, but for the most part I'm glad we have them, in spite of their shortcomings.

Paul writes, **“For the same reason you also pay taxes, for the authorities are God’s agents...Pay to all what is due them: taxes to whom taxes are due, revenue to whom revenue is due, respect to whom respect is due, honor to whom honor is due.”** I think Paul is saying we owe a debt of gratitude to the society in which we live. Do you really want to live without the internet, without electrical power, without police presence, without schools, without the military, without a judicial system? I certainly don't!

The General Rule of Thumb for Paul – Yes, God is our one true Lord, the one we owe everything to, and that God deserves our first allegiance. But our freedom in Christ is not freedom from our social responsibilities and duties. We are to bless our communities and live at peace within them. Be good citizens! That means more than waving a flag and voting. It also means we obey traffic lights, pay taxes, honor the laws of the land, pray for the country, even when we don't like the leadership and powers that be.

The Government is called into being to be a servant of God, to protect, to do justice, and to govern fairly its people. However if that government claims devotion which is proper only to God, and demands subjects to perform evil rather than good, and punishes those who disobey

such evil demands, then it is no longer a servant of God. There are times to question, times to protest, times to work for changes, times to hold accountable, and times as followers of Christ, we say “**No, my allegiance to God forbids me to act in such a way**”.

But we owe something to the culture we live in and are called to work for its good.

III. WE OWE PEOPLE

We owe God, we owe society, and we owe a debt to all the people in our lives who have supported us, encouraged us, provided for us, taught us, given us opportunities, defended us, hired us, loved us, helped us, and believed in us. That list includes parents, friends, teachers, doctors, coaches, employers, pastors, co-workers and the list could go on and on. My point is no one made it all on their own. Every one of us has had help along the way in some form or another. We owe a debt to the people who have come before us. We stand because of what they have done. While we can't pay that debt back there are two things we can do.

A. We Can Love

Country pop star, **Carry Underwood** – sings a song called “**So Small**” The lyrics to the chorus are,

**Sometimes that mountain you've been climbing Is just a grain of sand
And what you've been out there searching for forever Is in your hands**

**Oh, and when you figure out love is all that matters after all
It sure makes everything else Seem so small, yeah yeah yeah yeah**

I'm pretty sure Paul never listened to country music, however, I think he would have agreed with Ms. Underwood. Love is all that matters. Love is the answer to most of life's questions and problems. He wrote, **“Owe no one anything, except to love one another, for the one who loves another fulfilled the law.”** Love checks all the boxes on God's life test. Love is the summary of all the scriptural laws. If you want to know if you are participating in the Kingdom of God all you have to ask yourself is, **“Whom have I loved?”**

Love is not always easy. How do you handle a nasty neighbor, an unjust boss, or a difficult child? It might be helpful to know the biblical definition of love is not based on emotions but on the action of promoting another's good and welfare. To love has little to do as to whether we like a person or not. To love an enemy is to do no wrong to them, and instead to promote their welfare regardless of how we feel. Still not easy, but doable.

But one way we can show our appreciation and gratitude to the debt we owe to all those who have blessed us, is to love them.

B. Pay it Forward

There is a story on the internet about now deceased actors Redd Foxx and Pat Morita. When the struggling comic Pat Morita met Redd Foxx, the two became such good friends that Foxx gave Morita a role on Sanford and Son. When Morita was buying a house, Foxx gave him \$3500 of the down payment and told Morita that instead of paying it back, he must pay it forward.

Years later Morita was at a club in his hometown of San Francisco when he first saw an amazing young comic who joked about his poverty after the show Marita simply went up to him and said this belongs to you and handed him \$3500 with the same request Robin Williams spent the rest of his life paying it forward.

It may sound cliché, but one of the ways we love is to pay it forward. We can be the ones who give others the same support, encouragement, advice, help and opportunities we have been given. While we can never repay what we owe we can demonstrate the unconditional, willful, sacrificial, Christ-like love, in very practical ways. That is real stewardship. It begins by remembering what we owe. Amen.

First Presbyterian Church in Hawley

Sunday, October 27, 2024

Second Scripture Lesson

Romans 13:5-10

⁵Therefore one must be subject, not only because of wrath but also because of conscience. ⁶For the same reason you also pay taxes, for the authorities are God's servants, busy with this very thing.

⁷Pay to all what is due them—taxes to whom taxes are due, revenue to whom revenue is due, respect to whom respect is due, honor to whom honor is due. ⁸Owe no one anything, except to love one another; for the one who loves another has fulfilled the law. ⁹The 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, "Love your neighbor as yourself." ¹⁰Love does no wrong to a neighbor; therefore, love is the fulfilling of the law.

This is the Word of the Lord.
Thanks be To God.