

The debt we cannot repay

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[0 : 00] Well, in 2014, statistics released by the World Bank revealed that South Africans, of all the countries in the world, South Africans incur more personal debt than any other nationality, which is quite a big finding.

A more recent study has found that more than 11 million South Africans currently are struggling to pay their monthly debts today. And they therefore risk falling into what we call a debt trap, which you may be very well acquainted with, maybe too intimately acquainted with, the idea of a debt trap, where the only way to meet one's obligation is to get into more debt, and it just gets worse and worse, digging a bigger and bigger hole for themselves.

And that's a big problem in our country. Millions of people are in that situation. And so debt counseling is, in fact, becoming one of the fastest-growing industries in our country. Now, it might surprise you that the Bible has its own debt counseling advice, in the words of the Apostle Paul, here in Romans 13, verse 8, where he simply says, Let no debt remain outstanding.

Simple advice, but quite profound. Now, if you've been coming only recently to St. Mark's, we've been slowly working through the book of Romans, and we find ourselves in a section that describes how God wants to transform us in every way, particularly in the way that we relate to other people in our society.

And part of the relationships that God wants us to have with other people in society is to avoid becoming over-indebted to others, which means not conforming to the culture of instant gratification that we live in, but rather saving up for a goal, which, in fact, to many people is a foreign concept.

[1 : 47] But that's all inherent in Paul's advice here. It's not incurring debt that we don't have to incur, and buying something only when we can afford it. It's good advice for all of us.

Now, of course, there's some debt that we can't avoid, home loans or vehicle finance, whatever it is. And this verse isn't saying that we should never have any type of debt, but it does imply that when we do incur debt, we should pay it back as quickly as possible and not let it remain outstanding one day more than it needs to be.

And so, right there, there's Paul's debt counseling advice, right? Very simple, but pretty much the same thing that any debt counselor will tell you, except Paul does it for free. So there you have it. But then he does something unexpected in what he says next.

He says, accept. Notice that? He says, let no debt remain outstanding except. In other words, there's one type of debt that you should always have outstanding and that can never be fully paid off, and that is the debt of love.

Look at verse 8. Let no debt remain outstanding except the continuing debt to love one another. Now, that's quite a strange way of talking about love, isn't it?

[3 : 02] We don't tend to talk about love as a debt that we owe each other. I mean, it's certainly not the way that the world considers love, is it? We're used to seeing love as something you reserve only for the closest people in your life.

And even for them, we don't owe it so much as we choose to give our love to who we think deserves it. That's how we typically consider love.

But the type of love we're being called to here is much more challenging and much more all-embracing than the type of love that we're used to, the world's way of loving. To see everyone that you come across as someone that you're indebted to, to love, that's quite profound, isn't it?

It's quite challenging. It's quite difficult. Let's be honest. And quite frankly, we're left asking, well, why? Why should we? Why should we? I mean, why should we owe others our love?

Isn't it something we choose to give to whom we want to give? Well, no, Paul says. We're indebted to love each other. And that's a huge sort of mind shift for us.

[4 : 08] Why? Well, here's why. And there are two major reasons that Paul reveals in this passage that I want us to see this morning as to just why we are indebted to love one another.

And the first reason is because God made us to love. That's the purpose. We exist. Have a look from verse 8.

I'm going to read that passage again. It says, Love does no harm to a neighbor.

Therefore, love is the fulfillment of the law. Now, the law that Paul's talking about is the law that God, the Creator, communicated to his human creatures.

It's summed up in the Ten Commandments that we read earlier. And that law is basically God expressing his will for us. God expressing to us the type of society that he wants us to live in.

[5 : 24] Which, if everyone did, if everyone kept God's law, that would be a society which is truly heaven on earth. Think about it. Imagine a society where everybody kept God's law perfectly.

It would be amazing. And this law of God, Paul says, can really be summed up in one word. Just like Jesus himself said. That's where Paul's getting it from. And that one word is love.

All of God's law can be summed up in love. That's what it all boils down to. Every law that God has ever given. In other words, to put it this way, love is at the heart of God's will for his creation.

If you want to know what God wants for his creatures and his creation, ultimately it's love. And that's why he made us. To love. To think about it another way, humans are meant to reflect the image of God, right?

In creation. That's what we read in Genesis when we were made. Our purpose is to reflect the image of God in creation. But at the very heart of God is love. John, in fact, tells us, the Apostle John, tells us that God is love.

[6 : 29] And so, think about that. The more we love, therefore, and the wider we love, and the more intensely we love, the more we're reflecting God's image in creation.

So you see the logic? We were made to reflect God's image. God is love. And so when we love, that's when we best reflect God's image. And therefore do what we were created to do.

But the problem is, Romans 3.23 tells us, in fact, a few verses after, it tells us that the law is given to show us that we're sinners. It tells us that we fall short of that requirement.

We fall short of the requirement to love, to reflect God's image. And we do that every single day. We fail to love the way we're meant to. We love in a very limited way. And that is why society is messed up.

The Beatles recognized this, didn't they? In their famous song, All You Need Is Love. You know that song? I'm not going to sing it for you. But you know the one I'm talking about. They sang, basically, if you read the lyrics, their message is that for the world to work properly, all you need is love.

[7 : 36] And no one would disagree with those lyrics, would they? And yet, why can't we do it? We all agree with that, that we need love.

But why can't we just completely love all the people we come across then, if that's what we know our society needs? If that's what we know is going to solve the problem, why can't we do it? Good question, isn't it?

Well, it's interesting. The songwriters of that song, All You Need Is Love, were named Paul and John, namely McCartney and Lennon. Well, here in the Bible, we've got the original Paul and John saying the same thing to us, don't we?

John saying God is love, and Paul saying that love fulfills God's will for us. And so here we've got the originals of that message.

All you need is love. But you know, this John and Paul did something else. They didn't only tell us that that's what our society needs, like Lennon and McCartney did.

[8 : 36] They also went on to tell us why we don't have it, which Lennon and McCartney failed to do. And the reason we don't have that love is because of our sin.

The reason that we fail to love each other and create the society that we were meant for is because of the sin inside the hearts of each one of us. Our turning away from God in our lives, our wanting to run lives our own way, and so we turn away from God, we turn away from His will, we turn away from His law, and therefore we fail to do the very one thing we were created to do.

Because the more we turn away from God, the more we turn away from the ability to love. You know why? Because God is love. God is therefore the source of love. We won't find the strength and the power to love anywhere beyond outside of God, and yet the more therefore we turn away from Him and want to live without reference to Him, the less we are able to do what we're meant to do, which is to love.

And that's what this Paul and John have to say to us. It's not as happy a song as the Beatles sang, but it's much more sobering and much more true. But that's not all they tell us, Paul and John.

They also reveal the solution, which is a relief to all of us. John famously tells us, in a verse that I'm sure you can all quote, You see, people perish.

[10 : 08] John's talking about perishing, dying. The reason we die, the Bible tells us, is because we aren't living the way God intends. And so, quite frankly, why should God keep us alive? Why should He, if we're not doing what we're meant to do?

In fact, He has every right to just wipe us out, destroy us. However, Jesus came, so that that doesn't have to happen. Jesus came to save you from that perishing, to save you from that death and judgment.

And He did that, by not only being the type of person that you and I should be, but then taking the punishment for not being that person, for us.

So that you can come back to God. So that you can come back into a relationship with Him. And that you can come back to living His will for your life. That is why Jesus came. And His will for your life is to love.

So Jesus came, so that you can love again, the way you were made to. And that's the first reason that we owe others love, is because God made us to love, and through Jesus, He saves us for that purpose, to love.

[11 : 15] That's the first reason we see in this passage. But there's a second reason we learn here, why we are obligated to love. And that is because the night is almost over.

Look at from verse 11. And do this, He says, understanding the present time. The hour has already 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, and the day is almost here. Okay, now, when Paul talks about this salvation that is nearer to us now than it was before, he's talking about the end goal.

He's talking about what Jesus came ultimately to achieve for us, which is not to have some kind of better life here and now, but rather for a whole new life in the world to come, an amazing new life that is far better than this one in a perfect society that God has always planned, where everyone loves each other the way we were meant to, with no sin, no fighting, no pain, no gossip, no slander, no backbiting, none of the things that mark our lives day to day and week to week, none of that in God's perfect society, and no death, because we will all be doing the thing we were made to do.

And, you see, it's not just a slightly better version of this world that's coming. No, it's a completely renewed, restored creation, as different to this one, says Paul, as night is today.

[12 : 50] That's the difference between this world and the one to come. And it's an apt description, isn't it, to describe this world as the night time.

Because, you know, just like all forms of evil like to come out at night when no one can see, so in our world, all forms of evil are running right just beyond what we can see day to day.

In fact, we don't like to see them. We often hide ourselves from them. But, whether or not we like to think about it, the fact is that children are being raped daily. People are being murdered and abused daily.

Within ten minutes of where we live, within ten minutes of where we're seated now, that's happening. It's probably even happening right now. But we try not to notice it. We try to, you know, we come to church and we sing songs to be happy and just blot out the evil in our world.

We try not to think about it. And that tendency actually also carries over into how we think about ourselves. We try to blot out the evil that's in our own hearts. We try not to think about it.

[13 : 57] But it's there. No matter how much of, you know, how much joy and happiness we come and display on a Sunday morning, just under the surface, we know what's there, don't we?

That secret hatred that you harbor for someone else that you don't tell anyone else about. The jealousy, the anger that you don't want anybody to see.

The lust that courses through your veins that you can't control. The addiction to destructive habits that are secret at home that you want, you don't want anybody to know about but are there.

You see, we try to cover that up, don't we? We try to blot it out. But it's there. We live in the nighttime where sin runs rampant in the darkness and in our own hearts.

But take heart, Paul says, the night is nearly over and the day is almost here. You see, because of Jesus, because of what he came to do to deal with our sin, a new day is dawning.

[15 : 04] Right now, the kingdom of light is coming where sin will completely be done away with in society and in our own hearts. And even now, through Jesus, that light is breaking into the darkness.

Even in this dark world, God's kingdom is breaking into homes and transforming families. Even in our own community, it's breaking into hearts where sin previously ruled and turning people back to God.

And I know many of you sitting here have that same testimony of how that light has broken into your heart and is starting to take over from the sin that previously ruled. I can say that about my own life when I became a Christian.

And so, even though God's new age hasn't yet dawned, even though we're still in the night time, we can already see the first light of dawn, can't we?

We can see the beginnings in our changed lives, in the way that the gospel is transforming homes. We can see the beginnings of the new day. And so, we know that it's on its way.

[16:08] Even though we're still covered in darkness, we know the day is coming. It's like, I don't know if you've ever stayed up all night to watch the sunrise. It's a great thing to do.

I've done it once or twice. And it's really an amazing experience. But what you'll notice, if you stayed up all night and you wait for hours for the sunrise to come, the sunrise doesn't appear out of nowhere.

It doesn't go just darkness and then suddenly daytime. Hours before the actual sunrise, you start to notice a change in the sky. Imperceptible at first, but it's there.

It's a slow kind of changing of the eastern sky, losing the edge of darkness. And you keep staring and it becomes more noticeable. And then there's definitely a faint glow.

And it's growing each minute. It's getting more and more. It's breaking into the darkness and it's slowly taking over, even though the sun hasn't risen yet. But you know it's going to because you look at the eastern sky and you see the light growing.

[17:10] And so you know it's only a matter of time before the sun breaks over the horizon and the day begins. Well, you see, our world has for thousands of years been covered in darkness, pitch black darkness.

But when Jesus came, he brought with him that new light. Imperceptible at first, just 11 disciples transformed by the gospel.

But then that light quickly spread more and more into the darkness throughout the Mediterranean region, then into Europe and Africa, and then over the seas into the most remote places as people heard about Jesus and put their faith in him, the light was growing and spreading.

And that light continues to grow today as churches are planted and the light of the gospel spreads more and more into people's lives and transforms them from the inside out.

And all of this, as we look around, as we look inside and we see the light growing, all of this is a sure sign that day is coming. Day is coming. The night is almost over.

[18:10] And so we are called to wake up. Wake up. Get ready for the day because it's almost here. And we do that in three ways. The first is that we put on the armor of light.

Look at verse 12. 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. Now, when you get up in the morning, you change your clothing, don't you?

Well, I hope you do. I hope that what you're wearing right now isn't what you wore when you were sleeping last night. You change your clothing when the day comes in anticipation of the day.

And in the same way, we're called to put off our nighttime clothing. The patterns and the priorities of this world, this world that's just passing away, we're called to put that off.

It's passing away. We don't need those clothes anymore. And we're called to put on. Notice, not just any old clothes, but we're called to put on armor for the day. Put on the armor of light.

[19 : 14] In other words, we're called to dress ourselves for battle while we prepare for the day. The picture is one of a soldier who's maybe in a tour of duty and he's waking up in a country that's not his own, where there's war going on.

And he knows as he gets up for the new day, he's at risk. Any moment in this coming day, he's at risk of attack. And so he puts his armor on. He doesn't just put on a t-shirt and shorts to go out and do his patrols.

He puts his armor on and he goes about his day ever vigilant, never really at rest until he's at home. Always on the lookout for dangers. And in the same way, that's what it means for us to put on the armor of light while we're still living in the darkness.

We need to prepare for battle because it is a battle to live this new life that God is calling us to while we're still in the darkness. So we need to be ever vigilant of the darkness.

We need to guard ourselves against its influence every day. We need to be disciplined like a soldier so that we can be ready for the day when it comes and so that we're not taken out by the darkness in the meantime.

[20 : 24] And that means, practically, it means disciplines in our lives. It means regular time in the Word every day. It means regular time in prayer even when we don't feel like it. It means regular time in fellowship even when we want to be alone.

And even regular fasting where we deny our fleshly desires so that we can focus on God. You see, these are all disciplines that the Bible encourages us to in order to defend ourselves from the darkness.

So that's the first way. We're to put on the armor of light. The second way to prepare for the day is, and this is a really good piece of advice, is to live as if it's already daytime.

See verse 13? Let us behave decently as in the daytime, not in carousing and drunkenness, not in sexual immorality or debauchery, not in dissension and jealousy.

So another way to get ready for the dawn that's coming of God's new age is to start living now as if we were already there. And that means basically looking into our lives, examining our lives and getting rid of anything that won't be appropriate in the new age, God's new society to come.

[21 : 38] You know, as a pastor, I'm often asked, is this or that a sin? You know, it's a very common question for a pastor, especially when it comes to the gray areas in the Bible that the Bible's not clear of in terms of what to do and what not to do, God's will for our lives.

People say, oh, is this a sin? Is that a sin? And so I find it helpful to ask, well, do you think you'll do this in heaven? I mean, it's a good question because if the answer is no, then it's probably a good idea to stop doing it before heaven, isn't it?

Now, of course, there are exceptions to that, but the point remains, as far as possible, we're called to get rid of anything in our lives that won't be appropriate for the daytime to come. And each of us have things that we do that we know aren't appropriate for the daytime.

And those are the things we must focus on getting rid of because the daytime's coming. And then thirdly, clothe yourselves with Christ. Look at verse 14.

Rather, clothe yourselves with the Lord Jesus Christ and do not think about how to gratify the desires of the flesh. Okay, so what does it mean to clothe ourselves with Christ?

[22 : 48] Christ? Well, I guess there are two answers to that. If you're not a Christian, if you have not yet put your faith in Christ, to clothe yourself in Christ is to do that.

It's to come back to God. It's to repent of your sins. It's to put your trust in Christ so that He can take away your sins and open up this new life to you. That's the first and most important thing that we need to do.

But if we have done that, we're still called to clothe ourselves with Christ. And basically, that means to bear the family resemblance, to exhibit the attitudes and desires of Jesus in our own lives, which is fitting for a member of God's family.

Because you see, Jesus didn't just come to save us, He came to show us what it's like to be a member of God's family. And God wants to transform us into that person.

The Bible says many times, God wants to transform us into the image of Christ. Christ. And the Bible tells us that God gives all of those who come to Christ in faith and repentance, He gives His Holy Spirit to dwell inside us and to give us those new desires, to give us God's desires, to transform us inwardly to the image of Christ, desires to do God's will rather than our own.

[24 : 10] And not only does the Holy Spirit make us want to do God's will, but He also gives us the strength to do it. But Paul also warns us before in Romans, you'll remember if you were here, that the desires of the Spirit are in constant opposition to the desires of the flesh every day.

And so, every day we need to choose which of those desires to obey. Every day we're going to have a choice. When we're faced with the desires of the flesh and the desires of the Spirit, and this is a conflict that is unique to Christians.

Read in the second half of Romans chapter 7, Paul talks about his own struggle that's happened inside him since he became a Christian, where the desires of the Spirit and the desires of the flesh are constantly fighting and we need to every day choose which ones to obey.

But you see, the best way to follow the Spirit's desires rather than the desires of the flesh is to realize that if you are a believer in Christ, you now belong to the family of God and your destiny is to become like Jesus himself and when you realize that, then you will choose the desires of the Spirit because that is what is going to help you to become what you are meant to be.

Clothe yourselves with the Lord Jesus Christ. Come to him daily. Let his Spirit take control to transform you and do not think about how to gratify the desires of the flesh.

[25 : 40] And so there it is, brothers and sisters. We owe each other a debt of love. Each one of us. Why? Well, first, because that's what we were made for.

To love is the very center of what God calls us to be. And secondly, because the new day is coming. God's new world of perfect love is just around the corner.

The eternal world that Jesus died to bring us into. And so, have you trusted in Jesus yet? Have you been rescued from your own darkness that's inside you that you don't like to think about but is there and that is keeping you away from God?

Have you trusted in Jesus to rescue you from that? And if so, if you have trusted in Jesus, is your vision now fixed on that growing light on the horizon?

On the day that is coming, the dawn that could break at any moment now? And are you ready for the day? Let's pray. Heavenly Father, we want to be ready for that new day that's coming.

[26 : 52] We thank you so much that the new day is coming, that even now we see the light breaking over the horizon. we see lives changed by the gospel. And so, Lord, we know the day is coming and we want to be ready for it.

Help us to do that. Help us to prepare ourselves for the new day. Lord, help us as you've instructed us in our word to put on the armor of light.

Help us to live as if the day is already here and help us every day to clothe ourselves with the Lord Jesus Christ so that we would be transformed into his likeness and through it you would get the glory.

We pray this in Jesus' name. Amen.