

Sermon #1535

Title: Freedom From...

Text: Select & Romans 13:8

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January 13, 2019

Series: Freedom Initiative

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**INTRODUCTION** → Welcome to The Creek, everyone—whether at Franklin Road, Shelby Street or visiting us online. We are grateful for the opportunity to be with one another.

The week before Christmas, I had the privilege of officiating a wedding for a young couple from The Creek. It was the first wedding I attended downtown in the Arts Garden. It was a great wedding—and for a number of reasons, but one reason in particular was how the bride (like most) was very careful and exact about the details. It reminded me of how careful and exact a bride was in New Zealand when it came to her wedding. She and the groom are Christians and they chose I John 4:18 for the theme of their wedding, which reads, “Perfect love casts out all fear.” They had it printed on the invitations and the napkins at the reception. It was preached during the wedding, and it even appeared on the side of the wedding cake—or so they had hoped. The wedding was great. It went along perfectly, and when the new couple arrived at the reception, the bride was thrilled to see the people gathered around her cake taking pictures of it. They were amazed by it. When it came time to cut the cake, she too was amazed – but for a different reason. You see, the baker was not a believer and was not familiar with Scripture. Instead of I John 4:18 on the side of the cake, there appeared John 4:18, which is the passage when Jesus met a woman at the well and He said to her in that verse, “The fact is, you’ve had five husbands and the one you now have is not your husband.” What a difference a Roman numeral can make! Don’t miss the details when it comes to Scripture, and that is certainly true for where we happen to be going today in the Word.

For three short weeks, we are exploring **FREEDOM**, an important initiative here at The Creek. While in the midst of succession, we are not slowing down. To the contrary, we are speeding up, building momentum for the Sunday when Dan Hamel will become our senior minister. To that end, we are building momentum in our adult ministry as we on-board **ROOTED**, our new discipleship experience that is already changing lives—and for which registration opens next Sunday, Jan 20. It is our hope that 800 people will complete **ROOTED** this year. Hundreds of churches are using **ROOTED** in America, and it is life-changing. After completing the ten-week experiences, people join life groups, increase their giving, and begin to serve. We believe it will have the same impact here at The Creek.

Moreover, we are building momentum when it comes to our finances. The **FREEDOM** initiative centers on **FREEDOM FROM DEBT** so that we can have **FREEDOM FOR IMPACT**. Last week, Dan preached the first of three sermons in this series and he cast for us a God-honoring vision for The Creek—of what it would be like to receive “a letter from Jesus” – much like the seven letters that were sent by Jesus to the seven churches in the book of Revelation. What kind of a church does Jesus want of us? This week, it’s my responsibility and privilege to preach the second message of three, and it’s about debt. Dan gets to talk about vision and the future! And I get to talk about debt. Imagine that. So, everyone, buckle up. The “captain has the

fasten seat belt light on” because in this sermon, there may be more than just a little turbulence.

## **The Scriptures**

Believe it or not, the Bible speaks about debt, and we’re going to look at some Scriptures about debt and we don’t want to miss the details. There will be four specific details and to help us remember them, we will use the word D.E.B.T.

### **Deuteronomy 28:12-14**

The LORD will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. **You will lend to many nations but will borrow from none.** The LORD will make you the head, not the tail. If you pay attention to the commands of the LORD your God that I give you this day and carefully follow them, you will always be at the top, never at the bottom. Do not turn aside from any of the commands I give you today, to the right or to the left, following other gods and serving them.

### **Deuteronomy 28:43-44**

The alien who lives among you will rise above you higher and higher, but you will sink lower and lower. **He will lend to you, but you will not lend to him.** He will be the head and you will be the tail.

## **D → Difference**

Context before content. God rescued the Israelites from bondage as slaves in Egypt. They were on their way to the Promised Land, and it was taking them much longer than God had intended. Why? They continually betrayed God! In Deuteronomy, Moses preached his final three sermons before he died, and the Israelites went into their new land. He reminded them that IF they remained committed to God, they would be the lender to other nations. However, if they turned away from God, they would be the borrower. Likewise, if we commit our lives to God and remain as faithful, genuine God-followers, He makes us the lender, not the borrower. America should be carrying the debt of China and not the other way around. God doesn’t want us living in bondage to another that debt creates. There is a difference between being the lender and being the borrower. One has a distinct advantage over the other.

Let’s take a look at another little detail about debt in the Scriptures. The context of this passage is a parable that Jesus told in response to the question of Peter: “Lord, how many times shall I forgive my brother when he sins against me? Up to seven times (Mt. 18:21)?” In the midst of that parable, Jesus made a statement about debt in the culture.

### **Matthew 18:22-25**

Jesus answered, “I tell you, not seven times, but seventy-seven times. Therefore, the kingdom of heaven is like a king who wanted to settle accounts with his servants. As he began the settlement, a man who owed him ten thousand talents was brought to him.

Since he was not able to pay, the master ordered that he, his wife and his children and all that he had be sold to repay the debt.”

And a little later in the story, we learn that someone who had a debt he could not pay was thrown into prison (vs. 30)! What’s the detail that we don’t want to miss from this passage and from others like it? The consequence of debt can be...

E → Extreme

It was very common in both Old Testament and New Testament times for people to be sold into slavery or thrown into prison until their debts were repaid. That doesn’t make sense. How can you work to repay your debt if you are behind bars? Simple. Someone on the outside of the prison—who cares about you—works and works and works to pay off your debts for your release, for your freedom. That sounds extreme! In the opening pages of the Bible, we are told of a man named Jacob who fell in love with a woman named Rachel, and after a twisted series of events, Jacob ended up having not one, but TWO wives—Rachel and Leah—and he ended up serving his father-in-law as an indentured servant for fourteen years to pay his debt (i.e., the dowry or bride price). That sounds extreme! Here’s a little more detail we don’t want to miss when it comes to debt.

**Proverbs 22:7**

The rich rule over the poor and the **borrower is servant to the lender.**

Just as we pointed out in Matthew 18, this proverb was literally true. If you borrowed money and could not meet the terms of repayment, you or a member of your family actually became the slave of the lender, and you had to work as a slave to pay off the loan. You were only released from your slavery when you paid off your debt. Borrowing was risky business because the one who borrowed was under the control of the one who made the loan. We call that...

B → Bondage

When we sign on the dotted line, we become the “servant to the lender,” obligating us to the bondage of debt. God did not intend for His people to live in bondage, not in the past, the present and not in the future. Soon after Jesus was baptized, He went to His hometown of Nazareth, where the “home-town boy” taught in the synagogue, saying,

**Luke 4:18-19**

“The Spirit of the Lord is on me, because he has anointed me to preach good news to the poor. He has sent me to **proclaim freedom** for the prisoners and recovery of sight for the blind, to release the oppressed, to proclaim the year of the Lord’s favor.”

God never intended us to live in **bondage** – not to debt, and certainly, not to sin. That’s why Jesus came. He came to set us free. Simply put, debt equals **bondage**, and God never intended for His people to live in **bondage**—back then or here and now. Some people think that debt is

sin and that we are to never borrow any money - that it is always sinful for a Christian to buy anything on credit—from a car, to clothing, an education or to even a house. Clearly, much of what the Bible has to say about debt is negative. Debt is not the best way, not the best idea. The Bible doesn't condemn debt as sin. The Bible doesn't prohibit borrowing, but it certainly doesn't encourage it, either. More on that later. One more detail about debt from the Word.

### **Deuteronomy 15:1-2**

At the end of every seven years you must cancel debts. This is how it is to be done: Every creditor shall cancel the loan he has made to his fellow Israelite. He shall not require payment from his fellow Israelite or brother, because the LORD's time for canceling debts has been proclaimed.

Debt is not sinful, but it needs to be short term. This verse teaches that debt had a maximum term of seven years. Prior to the Great Depression, the longest term on a mortgage was five years! Mortgages were first made in merry old England in 1190, and when the Pilgrims made their way across the sea to America, they brought the practice of making mortgages with them—with a maximum five-year term. Why five years? It was based on Deuteronomy 15:1-2, teaching that debt should be short term. Now, a standard mortgage in America is for 30 years, and since 1995, a person can get a 100-year mortgage term in Japan! When we have to borrow, we borrow for the least amount of time and only for the most likely item that increases in value, like real estate and not cars and clothes. Cars and clothes will rust out and wear out. Do not borrow to buy them. Think "temporary."

Let's say we put Christmas on a credit card, and a Christmas vacation. When all is said and done, we get the statement in January with a credit card balance of \$7,500. We then decide to pay it off—month by month, sending in the minimum payment. If we do the math, \$7,500 compounding at 18% interest (which can increase to 21% and more), we would have a monthly minimum payment of around \$150—and it would take a little over 30 years to pay it off. That \$7,500 Christmas splurge will cost us over \$23,000 in interest alone by paying the minimum amount. Debt must be for the least amount of time and only for the most likely asset to increase in value.

- D – there is a difference in being the borrower or the lender.
- E – the consequences of debt can be extreme.
- B – debt puts us in bondage, being a servant to the lender.
- T – debt should always be as temporary as possible.

### **The Culture**

Now that we have looked at some of the details of debt in the Bible, let's do the same when it comes to our culture.

Public Debt: Our nation is drowning in a sea of red ink. Our national public debt is just shy of \$22 trillion! [insert usdebtclock.org on screen] I remember when it hit \$1 trillion in October 1981, during the presidency of Ronald Reagan. When we add our other federal obligations like

that of social security and Medicare, military and government worker retirements, our total national debt is over \$88 trillion! (<https://www.justfacts.com/nationaldebt.asp>) Do you remember Moses telling the people that as long as they remained true to God they would lend to many nations but borrow from none, that they would be the head and not the tail? Our culture began walking away from God in the mid-1960s. In 1960, our national debt was \$290 billion, which is a mere fraction of the federal governments annual budget. We continue to walk away from God, rejecting Him and His truth. It should not surprise us that we are the greatest debtor nation in the world, having borrowed from literally dozens of other countries. Our debt has reached epic proportions in just our lifetime. And it will crush us. Many states across our country have experienced enormous increases in their debt load; even cities have filed for bankruptcy protection much like Detroit. The late Larry Burkett, in his book **Debt-Free Living**, said: "Regardless of how it seems today, debt is not normal in any economy and should not be normal for God's people. We live in a debt-ridden society that is now virtually dependent on a constant expansion of credit to keep the economy going. That is a symptom of a society no longer willing to follow God's directions." Debt is not normal in any economy.

Personal Debt: Many Americans are drowning in a sea of red ink, much like the government. This past fall, the Federal Reserve reported that credit card debt in America card debt hit a record high this year, exceeding \$1 trillion, the most it has ever been in our history; and student loan debt has exceeded \$1.5 trillion dollars! Student loans are the second largest category of debt in America, second only to mortgages (Forbes, 10/2018). According to the American Psychological Association, money and finances remain the number one stressor year after year since 2007 (2/4/15). MSNMoney.com just reported the findings of a new US Census study, and it indicated that the average household debt increased faster for individuals 55 years of age and older than any other age category. **Money** magazine reports, "More Americans are retiring in the red. Not so long ago 'debt' was a four-letter word when spoken in the same breath as 'retirement.' Before waltzing into their golden years, Americans paid off their loans, then celebrated by burning their mortgage. How things have changed! Now a third of folks 65 and older have a mortgage...with a median balance of \$56,000. Meanwhile, seniors 65 and up carry an average \$10,235 on credit cards..." (Source: Karen Cheney, "Don't Let Debt Weight You Down," **Money**, May 2012, p. 29). According to University of Michigan law professor John A. Pottow, adults 65 and older are the fastest-growing group filing for bankruptcy protection. (<http://www.nextavenue.org/blog/dirty-little-secret-about-baby-boomerdebt?>)

We do not like to hear these facts, but facts are facts. Most of us would be willing to pay as we go if we could just finish paying for where we've been! Outside of a mortgage and whatever business loans might be necessary, the message of Scripture is that debt ought to come with a warning from the Surgeon General's office: "Debt may be hazardous to your financial, emotional, and spiritual health." Again, debt is not sin, but debt is not the best way—the best idea. Think D.E.B.T. There's a difference between being the borrower and the lender, between being the largest debtor nation in the world and the one with no debt. We are struggling with some of the extreme consequences of too much debt, and we are certainly living in bondage to those who hold the debt. Regretfully, there is little or no thought to paying off the debt, so it is far from being temporary. If you happen to be struggling with debt, we have helped hundreds

of people to learn what the Bible teaches about money and the things that money can buy. Whether using Dave Ramsey’s Financial Peace University or another teaching tool, many people here have worked hard to be out of debt. They have experienced freedom from debt, which enabled them to experience freedom for something else. And you can do the same. Our Adult Discipleship Team can get you connected with the right resource. Just email us or call, stop out on The Porch and make a care appointment. Take the next step.

**The Creek**

Now that we have looked at some of the details of debt in the culture, let’s do the same when it comes to the Creek. There are some details about our debt as a congregation that some people might not know, for example...

- The last dollar we borrowed was for the Worship Center in June, 2002. When we built this complex, there were a little over 2,000 people in the church. Property owners to the north and west decided to sell their land, and they offered it to us before offering it to builders. The land purchase made this an expensive project. When we built this building, we had no debt. We saved up a little over \$2 million, and then signed on the dotted line and borrowed \$8.1 million. It was our last dollar borrowed. But, since that time, we’ve undertaken several capital projects, such as...
- We *made a decision* – no new debt – while pursuing these sizeable initiatives.

North Wing	\$5,100,000
Kidustrial Park	1,794,000
Sanctuary & Video	577,000
Shelby Street	1,880,000
East Hall	698,000
Kitchen	155,000
Café	<u>53,000</u>
TOTAL	\$10,257,000

We made over \$10 million in capital improvements, paying cash, and we could have paid off the mortgage—but we would not have made room for the increasing numbers of people who were coming to The Creek. Moreover, since 2005, we have given \$6,550,340 in missions support to our partners, whether across town or around the world – all in hopes of reaching people with the hope of Jesus Christ. And on top of that, we have given away just a few dollars shy of \$2 million to the Generous Buckets in these recent years. While investing over \$10 million in our campus and in people, we *still* reduced the debt by \$4.5 million. We could have easily been debt-free, but it would have been at the expense of local and global missions and benevolent compassion.

- Now, we are well within the reach to experience **freedom from debt** so that we can experience **freedom for impact**. Instead of paying \$600,000 to the bank, we want to be free of that obligation to impact our corner of the world and beyond for Christ. We *made a decision* to eliminate the debt as soon as possible.

**Romans 13:8**

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

Let's not miss the details on this text. The Apostle Paul typically put theological information in the earlier part of his letters, and practical information in the later part of his letters. In chapter 13, Paul is wrapping up his letter to the church in Rome. Paul had just been writing in verses 6-7 about paying taxes, and he continues writing about obligations. Literally, in Greek, this first phrase is "owe nothing to anyone." Some people then assume that debt for any and every reason is wrong. Yet, after looking at the details of Scripture, we know that that the Bible does not condemn nor prohibit debt, Paul didn't mean that a person could never have debt. But again, debt is not the best way. There's a better way. Be **free from debt** so that you can be **free to impact** people with the obligation of loving them. Paul went on in verses 9-10 and wrote about loving others, which is the second of the two great (or royal) commands.

Notice the word "debt." Jesus used this word in what we call the Lord's Prayer: "Forgive us our debts as we forgive our debtors." That phrase is not in reference to a loan (i.e., "forgive us of our loans as we forgive people of the loans we have with them.") Jesus used one of five Greek words for "sin." He was referring to our debt of sin. God so loved the world that He gave His one and only Son who came and died for us – paying off our debt of sin. There's an old chorus that declares: "He (Jesus) paid a debt He did not owe, I owed a debt I could not pay. I needed someone to wash my sins away." When dying on the cross, Jesus declared, "It is finished," meaning our debt to sin was "paid in full." "Jesus paid it all – all to Him we owe." Jesus Christ paid for our sin debt with His life because God wanted us free of the bondage of sin! And, He wants us free of the **bondage** of financial debt.

Just think. If The Creek experiences **freedom from debt**, there will be a...

- D → Difference. We will be living differently than most. Without debt, we can be...
- E → Extreme. We can be extreme in our love for others. We want only to be in...
- B → Bondage. To love one another, including those lost—bringing them to Christ, so that
- T → Temporary. Life here is temporary and life "there" is permanent with Jesus in eternity.

Just imagine what we could do if we were completely free of debt, and that's what we call **Freedom for Impact**. Dan will speak to that next Sunday.

### Distribute & Explain Decision Cards

Typically, when succession is happening in a church, life slows down. Fewer decisions are made. New things are not tried. Ministry slows down so that people won't be offended. That is not the case at The Creek. From **Rooted** to the **Freedom Initiative**, we are not playing it safe. We are willing to...

- Risk more than others think is safe.
- Care more than others think is wise.
- Dream more than others think is practical.

Expect more than others think is possible.

After all, with God, all things are possible!

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