

“We Owe!”

Romans 8:12-13

Intro. – One of the best illustrations we have found about accountability is in the contrast between 2 women:

Elizabeth Beale was a librarian. She never earned more than \$6,500.00 a year while living in Pittsburg, PA. But she lived modestly and invested wisely. When she died at the age of 72, she left more than 1.7 million...

On the other hand, there is an Iranian born woman in London who started out with 7.8 million. Recently she declared bankruptcy. This 7.8 million, however, does not reflect the 2 million she had borrowed from a rich boyfriend. What did she do with 9.8 million? She lost it all in gambling.

We use this to help illustrate our text and Romans 14:12 which says, “*So then everyone shall give an account of himself to God.*” The reason behind this is simple – we owe!

Now, most of us know all too well what it means to be in debt. We know what it means to be accountable to someone. We know what it’s like to sign the dotted line and become accountable to the individual, bank or loan company which has loaned us whatever. In short, we know very well what it is to OWE!

That leads us to the point and theme of this message. There is one debt, that without exception each person will be held accountable. Our text says we are obligated or in debt not to the flesh, but to the Spirit. In short, we owe God. We owe Him more than we’ll ever be able to pay.

Purpose: to examine areas where we owe God

This fact is emphasized throughout the New Testament by use of three Greek words. All three of these words have something to do with being in debt. By looking at these three New Testament words we will better understand how we owe God in three distinct areas or ways:

I We Owe as CREATURES

A. God Has Proven His Sovereignty

- Illus. – remember playing “King of the Hill”?... in all reverence, our God is King of the Hill!
- this, as we will soon cover is an area that is all inclusive... we owe as creatures because:
 1. He is Creator... Giver of all perfect gifts!
 2. Biblically – most important source – often read of the many challenges to God’s authority:
 - a. 1 Kings 18 = God vs Baal... prophets of Baal and Elijah...
 - b. temptations of Jesus... “*Bow down and I’ll make you something...*”
 - c. illustration after illustration can be given along these lines...

B. The Heavens Declare His Glory

- this brings into account the 2nd revelation from God – creation itself!
 1. Psalmist, under the inspiration of God, tells us this
 - a. Psalm 24:1-2 “*The earth is the Lord’s...*”
 - b. Psalm 50:10-12 “*...For the world is Mine, and all that it contains...*”
 2. Writer of Hebrews tells us in 3:3 that the builder has more honor than the house. He writes this in the context of establishing God’s authority over our lives on the basis of He being Creator of all...
 3. Luke 17:7-10 in the parable of the unprofitable servant even IF we did all that was commanded of us we should expect no special reward.
 - a. why? Because we’ve only done our duty, we’ve only done our responsibility in the position we hold as God’s created.
 - b. here is where our word *indebted* comes in – Jesus is literally saying “We have done only that which we were indebted to do.

Thus, when we give obedience to the Creator of all, we only pay debt we owe God by being His creatures!

II We Owe as SINNERS

- this too is all inclusive – Bible speaks clearly that all accountable people are “sinners”...
- in dealing with this point, like to approach it along lines of “good news – bad news”:

A. Bad News First

1. Bible speaks of sin as a debt
 - a. Matthew 6:12 “...forgive us our debts as we forgive our debtors...”
 - b. Luke 13:4-5 “Or do you suppose that those eighteen on whom the tower in Siloam fell and killed them, were worse culprits (literally “debtors”) than all the men who live in Jerusalem? I tell you, no, but unless you repent, you will all likewise perish.”
2. Summary of the Bible on sin is simple:
 - a. all (responsible/accountable) have sinned – Romans 3:23 etc.
 - b. sin is a debt of punishment which must be paid:
 - 1) sin places individuals under a significant debt obligating us to pay the penalty just as a criminal must pay the penalty in breaking laws in society.
 - 2) holiness/righteousness of God demands this debt be paid in full
 - c. realizing the great debt we owe as sinners might we see this is the worst of bad news...

B. Good News

- after getting the worst of news... hold on now for the best of news:
1. Bible speaks of redemption = “redemption” means paid or bought back with a price.
 - a. OT speaks of One coming to *SAVE*
 - b. He came, God in the flesh, living, dying, rising again = giving us the GOSPEL (Good News)
 - c. Matthew 20:28 “Just as the Son of Man did not come to be served, but to serve, and to give His life a ransom for many.”
 - d. 1 Timothy 2:5 “For there is one God, and one mediator also between God and men, the man Christ Jesus.”
 - e. Galatians 3:13 “Christ redeemed us from the curse of the Law, having become a curse for us – for it is written, ‘Cursed is everyone who hangs on a tree.’”Thus, the good news is that “Jesus Paid It All!”
 2. Summary of the Bible on redemption:
 - a. remember we know are considering the debt of punishment = it must be paid...
 - b. even here, God still leaves us with a choice: 1) pay the debt ourselves “wages of sin...” 2) or accept the gift of God’s grace where Jesus paid the punishment for our sins!
 3. How’s that for good news? The punishment for your sins, my sins, all mankind’s sins has been paid and will be put in our account when we meet Him by repentance and faith, confessing Him to be the Christ in baptism for the remission of sins and the gift of God’s Spirit.

III We Owe as CHRISTIANS

- unlike our first two points, this is not all inclusive. Not individuals can or will hold claim to being Christians, but, for those of us who are Christians... We owe!
- Illus. – song writer of “Jesus Paid It All” – “all to him I owe!”
- as Christians we now owe another debt – the debt of love and thanksgiving! That means the doing of good works as the best way to express thanks rather than it being payment to the Lord.

A. We Owe God

- Matthew 22:21 “...Then render to Caesar the things that are Caesar’s; and to God the things that are God’s.”
1. To walk as Jesus walked: 1 John 2:6 “The one who says he abides in Him ought himself to walk in the same manner as He walked.”
 - note: “ought” is a form of our word “debt” – i.e. we owe our Lord to walk as He walked!
 2. To remember Him in the manner He asked us to remember Him... each 1st day of the week...
 - Illus. – James Garfield as 20th President -- After his inauguration, a member of his cabinet insisted a meeting be called on Sunday at 10 AM to handle a matter he felt threatened our country’s national security. President Garfield refused on the grounds that he had another appointment. The cabinet member then insisted the national matter was of such importance that the president should break the engagement. Garfield refused. The cabinet member remarked, “I would be interested to know with whom you could have an engagement so important that it cannot be broken.” Garfield replied, “I will be as frank as you are. My engagement is with the Lord, to meet him at his house and at his table at 10:30am, and I will be there.”

3. To grow in grace and knowledge – Hebrews 5:12 *“For though by this time you ought to be teachers, you have need again for someone to teach you the elementary principles of the oracles of God, and you have come to need milk and not solid food.”*
- *“we ought”* – again a form of our word “owe” = we owe God in that we should be teachers...

On and on the list could go, -- we owe God because of His grace!

B. We Owe One Another

1. We are to urge/encourage one another: Hebrews 10:25 *“Not forsaking our own assembling together, as is the habit of some, but encouraging one another, and all the more, as you see the daydrawing near.”*
2. We are to fulfill our role as a part of the Body of Christ – cf. 1 Corinthians 12:14-25

On and on the list could go, but our obligations to one another consist in fact we are joint hers with Christ!

C. We Owe the Lost

1. Seeking the lost is a parting command of our Lord – cf. Matthew 28:18-20
2. We are *constrained* to do this – 2 Corinthians 5:14-15 *“For the love of Christ controls us, having concluded this, that one died for all, therefore all died; and He died for all, that they who live should no longer live for themselves, but for Him who died and rose again on their behalf.”*

Conclusion: Most of us are very quick to fulfill our obligations and debts in the business world...What about our debt to the Lord for His grace? Have we no shame in being more attentive to worldly debts than we are to our debt in Christ?

Returning to the opening illustration let me ask this: How many of us can look back upon our use of time and life with the same satisfaction that Elizabeth Beale looked upon her investments? How many of us gamble with the time/lives we've been given as if we owed nothing in return? The fact remains – we owe! We owe not the flesh, but we certainly owe the Spirit!