

Sermon – 6th Pentecost
Romans 8:12-17
July 16, 2017

“What’s Your Credit Score”?

I did a Google search last week using the phrase “*personal debt*”, and found roughly 93,000,000 items to choose from. I went to a site called “*bankrate.com*” where I read “*25 fascinating facts about personal debt*”. A bit of an oxymoron in my opinion – I never considered my debts “*fascinating*” but oh well. In ancient times, if you couldn’t pay your debts, you could literally become the property of your creditors - in effect their slave. All of that changed about 200 years after the first Olympic Games. It was then that a Greek lawmaker named Solon outlawed debt bondage, and at the same time cancelled all outstanding debts among his fellow Greek citizens. Not surprisingly this won him rave reviews from the working classes and likely got him dis-invited to the annual Athens Banker’s Conference.

Long before old Solon however, God had a plan concerning personal debt. In the Old Testament, there are several references to debt, almost all of them involving the Lord’s command that every seven years *all* debts among the people of Israel were to be cancelled. It was an event called “*Jubilee*” - intended to maintain good relations and equanimity among Jews. One wonders if America could use a jubilee of its own. Consider the following - in 2016 the average household credit card debt for those who have such debt was \$16,425. Average student loan debt for folks who have it was \$50,900 and for those who have auto loans \$29,100.

U.S. consumer debt including home mortgages and home equity credit lines have reached nearly 90% of our total annual incomes after a brief decline following the 2008 Great Recession. I saw online ad from a credit card company that encourages its customers to apply for a particular card that, once it reaches a specified limit, automatically becomes a home equity credit line, giving the cardholder - or so the ad goes - “*the financial freedom to pay for things like “gas, groceries and clothes”*”. And you thought only termites could eat your house! Oh, and did I mention the debt of our national government? Do I really need to?

Our lesson from Romans 8 has one primary focus - “*watch your debt*”. It says that in spiritual terms there are two kinds of “debt”. The first is “*bad debt*” - being indebted to the flesh. Being so indebted means being obligated to your own desires - being on a constant payment plan to the things you want for yourself. Like being in debt for consumer products and services, being indebted to the flesh is rather easy to do and is front end loaded with all sorts of gratification, but eventually results in a debt we can’t get out from under...spiritual death. Being indebted to the flesh is “*bad debt*”, because our flesh will simply never be satisfied. Its very nature is to keep shopping around and ringing up purchases - which force on us harder and harder repayment terms. Its end is a pile of pleasures that have little if no heavenly value because they do far less good for us our neighbor than we think they do.

Recall that Paul in chapter 7 of Romans had forcefully made his case that “the law” – the commandments that is, were of no value to us other than that they revealed to us how sinful our sin is. Paul follows the same line of reasoning in chapter 8 with regard to the flesh – human nature or desire, call it whatever you will. Now some have called Paul a total killjoy. But be careful if you take a swipe at Paul for you may very well end up hitting Jesus, who often, and quite pointedly in our lesson from Matthew compared human desire to “sand” which will sooner or later let us down. Jesus in fact says we’ll flat out crash if we go our own way and not God’s. I came upon a prayer the other day which said; *“Deliver us O God, from our little fears, and spoil for us whatever confidence we have left in anything but your victory.”* And there I think you have the sum and substance of what Paul says in this lesson. Christian life to the author of this little prayer is a total buy-in to the victory of God and Paul says the victory of God is our adoption as heirs with Christ.

We are to be indebted to Christ because to God you are priceless. Pastor John Piper, in his book *“The Passion of Jesus Christ”*, said; *“God has a totally different way of saving sinners than weighing their deeds or adding up their debts. For there is no salvation by balancing records, there is only salvation by canceling records”*. You could read that statement a lot of ways, but I suggest to read it this way - each of us is the recipient of a marvelous jubilee – and therefore we are free precisely to not let our flesh make our life’s purchase decisions – we are free precisely to let Jesus the servant King direct how we spend the life that is really a gracious loan to us from God. Sure we know how the world would suggest we spend it – but because of Jesus and our faith in him – we don’t have to. Luther said *“who would not wish to belong to such a Lord and Creator, who has chosen not to call us his debtors, but his children....his heirs?”*

Being indebted to God for the sake of Christ and led by the Spirit of Christ means that God looks for a way of life in you that mirrors the life that Jesus lived for you. I suppose you could say such a life is concerned with the flesh, but not primarily our own –rather that of our neighbors – the *“little Jesus’s”* who appear under what Luther called *“God in distressing disguises.”* Being indebted to Christ doesn’t mean that God will take your life from you – God loans on very generous terms. Moreover, there is no hint in our lesson today that you owe God anything but faith that clings to Christ.

However, in the context of Romans 8 there is no room for the belief that suffering - and that word “suffer” should be read as denying ourselves on account of our faith - will not be surpassed by the goodness of God now and most supremely in the life to come. Dear people remember - God does not call in personal debts, he cancels them. And yours are cancelled. No Google search could possibly lead you to a better site than the cross or reveal a more fascinating fact regarding personal debt than the love Jesus Christ has for you. AMEN