

Owe No Man Anything

by William MacDonald

William MacDonald emphasizes the importance of financial responsibility while highlighting the Christian obligation to love one another.

Scripture: Proverbs 22:7, Matthew 6:24, Luke 14:28, Romans 1:14, Romans 13:8, 2 Corinthians 9:7, Philippians 4:19, 1 Timothy 6:10, Hebrews 13:5, 1 John 3:16

Topics: "Christian Love", "Financial Responsibility"

Description

William MacDonald emphasizes the importance of financial responsibility in his sermon 'Owe No Man Anything,' interpreting Romans 13:8 to mean that while some debts are unavoidable, Christians must avoid unnecessary debt and live within their means. He warns against the dangers of overspending, borrowing for depreciating assets, and the consequences of financial irresponsibility, which can harm one's testimony as a Christian. MacDonald highlights that the only debt Christians should maintain is the obligation to love one another, which fulfills the law and strengthens community bonds.

Transcript

“Owe no man anything, but to love one another.” (Rom. 13:8)

We need not take this verse as a prohibition against any and every kind of debt. In our society we cannot escape telephone bills, gas and light bills, and water bills. Also under certain circumstances, it may be better discipleship to buy a house on a mortgage, thus building up equity, than to pay out the same monthly amount in rent. And it is impossible to run a business today without contracting some debts.

But the verse certainly does forbid other practices. It forbids going into debt when there is slim chance to repay. It forbids borrowing to purchase a product that depreciates in value. It forbids getting into arrears. It forbids going into debt for nonessentials. It forbids plunging into debt over our heads, the temptation to overspend on impulse because we have credit cards. It forbids wasting the Lord's money by paying exorbitant interest charges on the unpaid balance.

The verse is designed to save us from dunning creditors, from marital problems caused by overspending, and from bankruptcy court, all of which are devastating to the Christian testimony.

In general, we should practice financial responsibility by living modestly and within our means, always remembering that the borrower is slave to the lender (see Prov. 22:7).

The one debt that is always in order for the Christian is the obligation to love one another. We are obligated to love the unconverted and to share the Gospel with them (Rom. 1:14). We are obligated to love the brethren and to lay down our lives for them (1 John 3:16). This kind of indebtedness will never get us in trouble with the law. Rather, as Paul says, it is the fulfilling of the law.

Source: <https://sermonindex.net/speakers/william-macdonald/owe-no-man-anything/>

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