

**Sermon Notes of
Pastor Craig Kuhlman's Sermon on November 26, 2017**

**"Transformed Living: Avoiding Financial Slavery –
Pathway to Financial Freedom and Generosity
Romans 13:8-10
Part 5 (Romans 12-15"**

[In today's sermon, "Transformed Living: Avoiding Financial Slavery – Pathway to Financial Freedom and Generosity (Romans 13:8-10) – Part 5", Pastor Craig Kuhlman shows that financial debt prevents us from a giving and loving lifestyle.]

Notes

Introduction:

- Today, we continue to look at what Paul had to say to the church at Rome.
- Like last week's topic about respect to government, this week's topic can be touchy as well.
- The title of today's message is "Transformed Living: Avoiding Financial Slavery – Pathway to Financial Freedom and Generosity."
- Now the word "slavery" isn't a popular term today.
- But, yet, that's how Scripture identifies a financial debt.

- Pastor Craig could have used the word "incarceration."
- But the word "incarceration" doesn't give the same feeling or the same thought that Scripture does when we are obligated to someone else, especially financially.
- And we're also going to see that this subject is important because when we become indebted financially, it inhibits us from our loving and giving lifestyle.

- Now, indebtedness is not a sin topic, because if you have to make payments for your student loan, or your car or house, you are not sinning.
- But this subject is a matter of prudence, which is how we are going to address it.
- Now, the subject of finances is near and dear to pastor Craig's heart since he worked in the financial field for 35 years.
- When he grew up and started playing "Monopoly", he always had to be the banker – as a result he always won the game by always buying the properties that he landed on.

- Now here's our tag line or walk away phrase for today: "Blowing Leads to Owing ... while Giving results in Living."
- Now, obviously, if you have a lot of money to blow, then you won't necessarily have to owe anything.
- Pastor Craig and his wife, Nan, were raised with different financial philosophies.
- Nan's parent's money philosophy was, "a penny saved is a penny earned."
- Pastor Craig's family money philosophy was, "He or she who dies with the most toys wins."

- When pastor Craig was dating Nan, he had a friend from San Francisco who was financially supporting him – his name was VISA.
- Now when they got married, they began what was called “the blending of the balance sheets.”
- They had a wonderful honeymoon in Rio de Janeiro financed by Mr. VISA.
- After they got back from their honeymoon, she began to realize that she too now owns this debt that her husband had accumulated.
- They got married in May and by summer, pastor Craig decided that he wanted to quit his job, move out to southern California to study theology by next fall.
- This was very unnerving for Nan because she couldn’t see how this could happen with the debt that her husband has amassed which included \$8000 to Mr. VISA, plus two monthly payments on two sports cars, etc.
- Then, pastor Craig told her that once they got to California, she would have to go to work to support them, which went over like a lead balloon.
- So, in that time period, they went into an austerity program.
- By the time they moved out to southern California, pastor Craig paid off his two sports cars, his VISA debt, and his clothing debt, while Nan sold her Ford Pinto and cashed in some of her savings bonds.
- As a result, they accumulated a \$10,000 cashier’s check to take with them when they moved out to California.
- Pastor Craig shares this story with us to show is that he hasn’t lived debt free.
- Now there are such things as “good debt” and “bad debt.”
- No matter what financial philosophy we grew up with, we’re not victimized by that.
- We can all change from our former financial ways, which may take inspiration of a new way of thinking.
- So, “Blowing Leads to Owing ... while Giving results in Living.”

Summary of Romans 13:

- Romans 13: Submit to authority; love neighbor fulfilling the law; walk in Christ
- Romans 13:1-7 Be subject to authorities as servants of God where God expects and inspects our respect.
- Romans 13:8-10 Love neighbor by fulfilling the law.

Romans 13:8 (NASB), Owe nothing to anyone except to love one another;

- So how does this verse tie into our New Hope motto, “Love God, love others without fear, shame, guilt and doubt”?
- Now the way we can live financially responsible is to love God.
- Saint Augustine said, “Love God and then do what you want.”
- At first this might sound liberal, but it’s actually very theological.
- When we love God, then we can truly do what we want, because the way of God will flow through us and inspire us to share that love with others.

- But we can't love others until we first have that loving relationship with the Father, Son and Spirit.
- Did you realize that if we make at least \$40,000 a year in income, we are in the top 1% of the richest in this world?
- Most analysts don't focus on this, because that's not even the median or average income here in the United States.
- Remember Paul said that we shouldn't compare ourselves with others.
- Jesus told us, "Give to those who ask and lend to those who would borrow."
- As a Christian, it becomes more difficult to live a life of giving and loving, when we have large amounts of debt.
- So we should let God inspire us to help those whom God has placed upon our path – He will move us to respond to their needs.
- Paul told us in Romans 12 that we should be "living sacrifices."
- Southern California lifestyle doesn't encourage us to live a life of sacrifice, but of expenditure.
- Now, if we're not inspired to do the hard things, like not become indebted or being respectful to government or living a life of sacrifice, these things don't come natural.
- We need to realize that God laid out a supernatural and spiritual economy that provides results when we follow it.
- "Abiding in the vine" which is our theme Scripture here at New Hope, means that when we remain in relationship with Jesus, we will "bear much fruit."
- Now when the Holy Spirit speaks to us we just have to get out of the way and let Him do what He does and respond to Him so that our transformation can happen.
- All this begins with our daily walk with God in prayer, in study and in meditation and then in application.

8b) for he who loves his neighbor has fulfilled the law. 9) For this, "You shall not commit adultery, You shall not murder, You shall not steal, You shall not covet," and if there is any other commandment, it is summed up in this saying, "You shall love your neighbor as yourself."

- Up until now, Paul was talking about interaction with believers, but now he begins to talk about our interaction with our neighbors, in other words not-yet-believers.
- And when someone does something bad to us, we want to immediately react with our natural human response.
- But when we yield, when we surrender ourselves to God and let Christ live His life through us, then our response is different.
- To others we look different when we don't pay someone back.
- Jesus called us to be a light. Our job is to love God and to love others.

10) Love does no wrong to a neighbor; therefore love is the fulfillment of the law.

- How do we show love to others both in and outside the church – by yielding ourselves to the will of God and not by yielding to our rugged human nature.
- So when we rely on the Holy Spirit to let us love and give to others, we will live out God's love in our lives.

- We are simply God's instruments as He works through us to respond to the needs of others.
- Pastor Craig told the story about the Fort Wayne, Indiana church who became interested in purchasing a church building.
- Now when we give, we shouldn't be indebting ourselves.
- But there may be times when God works with us to sacrifice in such a way that He will then provide those means for us.
- We need to remember that everything we have is God's. You could say that He simply loaned us physical things during this lifetime to use wisely– call it stewardship.
- So God can inspire us to help others out and when we do so, we are living out that transformed life.
- If we truly love someone, we have completely fulfilled God's law.
- Adultery won't happen if we living out of love; stealing won't happen if we're living out of love.
- Coveting, wanting physical things we don't have, won't happen when we are living out of the contentment we've been given by God.
- Physical things become secondary when we live out our transformed life and become more like Jesus.

Romans 13:8 (Mirror), Remain debt free; the only thing we owe the world is our love. This is the essence of the law.

9) Love makes it impossible for you to commit adultery, or to kill someone, or to steal from someone, speak evil of anyone, or to covet anything that belongs to someone else. Your only option is to esteem a fellow human with equal value to yourself.

10) Everything love does is to the advantage of another; therefore, love is the most complete expression of what the law requires.

- Now when we love others and defer ourselves to others we are fulfilling what Jesus said, "When we lose our life, we find it."
- So transformed living is not about doing the things that come naturally – it's losing the things that come naturally and living out the things that don't come naturally.
- So once again, "Blowing Leads to Owing ...while Giving results in Living."
- Paul tells us that the debt that can never be repaid is the debt of constantly loving one another.
- When we give out of our sacrificial living something good happens to us, let's call it a supernatural blessing.
- Commentaries tell us that many Christians in the Rome church felt that they didn't have to payback any debt they owed, because of what Jesus said about forgiving debts.
- But Paul is telling them and us that physical debts have to be paid, because as a Christian, we are held to a higher responsibility.

Loving Living Results from Giving:

- “It is possible to give without loving, but it is impossible to love without giving.” - Richard Braunstein
- “The value of a man resides in what he or she gives and not in what he or she is capable of receiving.” - Albert Einstein
- “You can’t have a perfect day without doing something for someone who’ll never be able to repay you.” - John Wooden
- “It is more blessed to give than to receive.” - Jesus Christ
- “If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life.” - Billy Graham
- At our latest denominational church conference, we were encouraged to live out of a culture of generosity.
- It’s a cultural mindset, because transformed living results from gracious giving as each of these above quotes show us.

Transforming your Financial Path Through Inspiration and Application:

- This is what pastor Craig would encourage us to do.
- Pastor Craig just came across this website just this week.
 1. 250 Bible Verses about Money (Free – Seedtime.com)
 2. Managing Money God’s Way (31 day devotional – Seedtime.com \$9.95)
- Pastor Craig developed this 40 step process in a document called “Financial Freedom Checklist” that has seven points built around the metaphor of a home (It’s taken from Dave Ramsey’s and Crown Financial Ministry programs):
 1. Blueprint disciplines for building and getting your Financial House in order.
 2. Groundbreaking disciplines.
 3. Foundation disciplines.
 4. Finished Basement disciplines.
 5. First Floor disciplines
 6. 2nd Floor disciplines
 7. 3rd Floor disciplines
- Pastor Craig encourages everyone that if we don’t have a financial system in place, you can start with this and he would be happy to work with people individually.
- If there’s enough interest he can create a workshop, which won’t cost a dime.
- Achieving financial freedom is 75% behavior and disciplines, 20% knowledge, and 5% tools and resources – all of which are available in the public resources.

Closing Prayer