

# OWE NO MAN ANYTHING

by Jeff Rath 8-98

**Romans 13:8** Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.

What is this verse talking about? I was taught by a certain group that the truth in this verse is that unsecured debt (credit card) was wrong and was to be avoided, and that secured debt (mortgage, car loan) was OK, but only if it was carried for a short time, and only if the person could handle the payments. Then, less than a year later, the same group taught me that the present truth was that all debt was sin, and they used this verse to back up their claim. This new doctrine was nothing more than legalism. In fact, it was a stricter law than even the Old Testament law concerning debt. Legalism is out of step with the New Testament doctrine.

**Galations 5:1** Stand fast therefore in the liberty wherewith Christ has made us free and be not entangled again with the yoke of bondage. [Old Testament law and legalism]

**5:4** Christ is become of no effect unto you, whosoever of you are justified by the law; ye are fallen from grace.

**5:7** Ye did run well; who did hinder you that ye should not obey the truth?

**5:8** This persuasion cometh not of him that calleth you.

**Galations 2:21** I do not frustrate the grace of God: for if righteousness come by the law, then Christ is dead in vain.

To put believers under a law in this day and time is to hinder them, to persuade them not to do the Word, to make them fall short of the grace of God. Let's face it: legalism is bondage. Encouraging believers to avoid debt is OK, but to require them to follow a law that is more stringent than the Old Testament law is not God's will.

If debt is sin, then it is only logical that God would never command or even allow His people to borrow or lend - - right?

**Deuteronomy 15:8** But thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need, in that which he wanteth.

**Exodus 22:25** If thou lend money to any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury.

**Matthew 5:42** Give to him that asketh thee, and from him that would borrow of thee turn not thou away.

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**Psalm 112:5** A good man sheweth favour, and lendeth: he will guide his affairs with discretion.

**Exodus 3:22** But every woman shall borrow of her neighbour, and of her that sojourneth in her house, jewels of silver, and jewels of gold, and raiment: and ye shall put *them* upon your sons, and upon your daughters; and ye shall spoil the Egyptians.

**Exodus 11:2** Speak now in the ears of the people, and let every man borrow of his neighbour, and every woman of her neighbour, jewels of silver, and jewels of gold.

**Exodus 22:14** And if a man borrow *ought* of his neighbour, and it be hurt, or die, the owner thereof *being* not with it, he shall surely make *it* good.

**2 Kings 4:2-3** And Elisha said unto her, What shall I do for thee? tell me, what hast thou in the house? And she said, Thine handmaid hath not any thing in the house, save a pot of oil.

**2 Kings 4:3** Then he said, Go, borrow thee vessels abroad of all thy neighbours, *even* empty vessels; borrow not a few.

God did allow borrowing and lending in the Old Testament, but there were certain parameters and rules for such practices. Those who say, in our day and time, that all debt is sin, are not in agreement with God's Word, and they are out of step with the grace of God.

**Acts 21:20b** Thou seest brother, how many thousands of Jews there are which believe; and [but] they are all zealous of [for] the law.

Here in the Book of Acts there were those who chose legalism over the grace of God. Jesus Christ, Paul, Peter, and the other leaders had to overcome this obstacle.

**II Peter 1:12** Wherefore I will not be negligent to put you always in remembrance of these things, though ye know them, and be established in the present truth.

Peter is exhorting believers to give up the Old Testament law and embrace the New Testament grace. The grace of God is revealed in the church epistles [Romans, Corinthians, Galations, Ephesians, Philippians, Colossians, and Thessalonians]. This is the present truth for God's people in this day and time.

**Ephesians 3:2** If ye have heard of the dispensation [administration] of the grace of God which is given me to you-ward. [to me for you]

**II Corinthians 3:7** But if the ministration [administration] of death, [Old Testament] written and engraven in stones, was glorious, so that the children Israel could not

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steadfastly behold the face of Moses for the glory of his countenance; which glory was to be done away: [superseded with the New Testament grace]

***I Peter 1:10*** Of which salvation the prophets have enquired and searched diligently, who prophesied of the grace that should come unto you.

In this administration of the grace of God, because of what Jesus Christ did, God was able to do away with the Old Testament law and free the believers to walk in the Love of God. This is a major change in the way God deals with His people; it is a new administration. This new administration is the present truth of II Peter 1:12. The only way there will be a change in this present truth is when Jesus Christ comes back and gathers his church and ushers in a new administration of God's kingdom.

What is Romans 13:8 talking about when it says "Owe no man anything"? Well, first of all we must understand the greater context of Romans chapter 13: this chapter is often misunderstood and mistaught as if it were talking about secular government. In the Old Testament, God set up Israel with different forms of government at different times, but in the New Testament God doesn't set up secular governments, He tells believers to pray for those governments. (I Timothy 2:1,2)

***Romans 13:1*** Let every soul be subject unto the higher powers. For there is no power but of God: the powers that be are ordained of God.

It is often taught that the higher powers of Romans 13 are secular governments, but if you think about this logically it becomes ludicrous. That would mean that Hitler and Stalin were ordained of God and put in power by God, and that they did God's will.

***Luke 4:5-6*** And the devil, taking him [Jesus Christ] up into an high mountain, shewed unto him all the kingdoms of the world in a moment of time.

***4:6*** And the devil said unto him, [Jesus Christ] All this power will I give thee, and the glory of them: for that is delivered unto me; and to whomsoever I will I give it.

It says here that all of the kingdoms of the world were under the devil's power and he could give them to whoever he wanted. So what are these higher powers in Romans 13? The first clue is where it says that the higher powers are ordained of God.

***Acts 13:2-3*** As they ministered to the Lord and fasted, the Holy Ghost said, Separate me Barnabas and Saul for the work whereunto I have called them.

***13:3*** And when they had fasted and prayed and laid their hands on them, they sent them away.

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Here Barnabus and Saul were ordained to do the work whereunto God called them - - which was teaching God's Word. As long as they stayed faithful to their ordination, then the believers were to be subject unto them, which means that the believers would submit unto their leaders in the Word.

***Ephesians 4:11*** And he gave some, apostles; and some, prophets; and some, evangelists; and some, pastors and teachers.

***4:12*** For the perfecting of the saints, for the work of the ministry, for the edifying of the body of Christ:

***4:13*** Till we all come in the unity of the faith, and of the knowledge of the Son of God, unto a perfect man, unto the measure of the stature of the fullness of Christ:

***4:14*** That we henceforth be no more children, tossed to and fro, and carried about with every wind of doctrine, by the sleight of men, and cunning craftiness, whereby they lie in wait to deceive;

***4:15*** But speaking the truth in love, may grow up into him in all things, which is the head, even Christ.

True ordained leaders in the body of Christ are servants to their fellow believers. They are not political dictators. They should not be a terror to the believers, and they are not there to be served and worshipped. That is reserved for God only. They help us from following false doctrines that come along, and they bring us back to God's Word. They also build up the body of believers by speaking the truth in love, not by tearing down people and fear-motivating them, and certainly not by loading them down with legalism.

***Romans 13:7*** Render [pay] therefore to all [higher powers in the church] their dues [what you owe] tribute [tithes, first fruits] to whom tribute is due; custom [that which is left over after you have met all of your needs] to whom custom; fear [respect] to whom fear; honor honorarium, gifts] to whom honor.

***13:8*** Owe no man [higher powers or fellow believers] any thing [tithes, offerings, respect, or gifts] but to love one another: for he that loveth another hath fulfilled the law.

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“Is God talking about a secular government? No. He is talking about the higher powers in the Body of Christ, the Church. Give to God's ministers whatever is due them, whether it be tribute, custom, reverence, or honor. Be sure you are giving to the higher powers in the Body all that is due them. It is a terrible thing to think that people reverence the national, state, and local governments more than they do God Almighty and His ministers. Let us see to it that we believers hold God's Word in reverence and have no debts to our leaders

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in the Body of Christ, for they are the higher powers ordained of God to keep order in the Church for the benefit of the entire Body.”

The last part of Romans 13:8 says that when we walk in God’s love we have fulfilled the law. The love of God frees us from bondage. Also we owe our fellow believers love, and that is a debt that can never be paid in full.

**John 14:34** A new commandment I give you, that ye love one another; as I have loved you, that ye also love one another.

Romans 13 does not address secular debt, it does not give us a law to abstain from all debt. So, what does God’s Word say about debt?

**Proverbs 22:7** The rich ruleth over the poor, and the borrower is servant to the lender.

When you borrow and you pay it back with interest, you transfer some of your wealth to the lender. Sometimes in our culture you may have to take on a debt for a time. For instance, unless you own a house outright, you will either pay rent, or a mortgage. A mortgage is a 30-year secured debt agreement whereby you agree to pay back the lender or he will repossess the home. Renting is usually a 12-month lease whereby you agree to pay 12 monthly rent payments which gives you the right to live in the rented space. If you move out after 6 months, you still owe the other 6 months rent under most leases. The mortgage can be paid off. The lease can only be renewed, and then it is usually at a higher cost each year.

**Luke 14:27** For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?

The Godly way to handle debt is to count the cost and figure out a way in which you can transfer as little of your wealth as possible to some rich unbeliever. Instead of borrowing from banks and credit cards, it is a good idea to have a savings account (or accounts), and borrow from your savings and pay yourself back when you need money.

**Proverbs 11:1** A false balance is abomination to the Lord: but a just weight is his delight.

We can’t allow our lives to get out of balance. We can’t get burdened down with legalism, which says: touch not, taste not, borrow not, and we can’t go around borrowing like there is no tomorrow. Somewhere in the middle there is a Godly balance.

See also LEGALISM VERSUS GRACE by Jeff Rath

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