## What Do I Owe the Lord? <br> (Romans 4:7-8)

Unlike most of our great great grandparents, we live a life of financial indebtedness. According to an article on the Ramsey Solutions website, 77\% of American households have at least some type of debt at an average of \$58,609 per adult. This debt includes credit cards, student loans, auto loans, and mortgages. The definition of debt in its simplest terms means owing someone payment for any reason. Without the present financial system, most of us could not afford a house, car, or many of the other possessions we have.

When it comes to the spiritual, we serve God with an unpayable indebtedness. The price that was paid for our sin by Jesus when He was crucified, can never be repaid by human merit (Eph. 2:8-9; Titus 3:4-5). Even though it cannot be repaid, we owe the Lord a life of worship and service because He forgave us and saved us from everlasting destruction (2 Thes. 1:8-9). Unfortunately, we sometimes place our loyalties to the people in our lives more than we do to God and when we do, we're no longer worthy of Jesus (Matt. 10:37). We must constantly remind ourselves that:

- We owe Him more than we owe our parents
- We owe Him more than we owe our children
- We owe Him more than we owe our friends
- We owe Him more than we owe our employer
- We owe Him more than we owe ourselves

We sing the old song, "He paid a debt He did not owe, Christ Jesus paid the debt that I can never pay." And for that, we owe Him everything!

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