Message for Sunday, July 19, 2026
Scripture: Romans 8:12-25
Title: Debt

Welcome

Announcements

Giving Options: July Special Offering-Meals on Wheels, Food bank needs: canned meats, baked beans, canned fruit. Church Retreat coming in September-OPEN TO everyone. Stay tuned for details.

Fellowship of Love

Song

Call to Worship

L: God knows us better than we know ourselves.

P: Even in the darkest places, the light of God's love is there.

L: There is nowhere we can flee from God's presence.

P: In the heavens and in the depths, the Holy One abides with us.

L: We are God's children, serving the Lord from generation to generation.

P: God is the one who keeps promises and who provides for us wherever we go.

L: How awesome is this place!

P: This is God's house and the gateway to the heavens.

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Unison Prayer

Source of dreams, we seek to find deep renewal in our faithful worship and reflection.

Sleeping humans are all around us, plugged into mindless activities like scrolling, playing games, or watching for the trend of the day, rather than the deep hope for our souls.

Our friends often sleepwalk through the day, looking for ways to stay isolated, rather than connected, actively working to avoid conflict and relationship building.

We seek to remember our connection with you, as generations before us and generations to come.

Come into this space and enliven our hearts, that we may feel your creative spirit guiding us into the next steps of where we should go to bring people into a genuine community. Amen.

Offering

L: As we come to this time of offering, let us remember that giving is an opportunity to respond to God's generosity with our own.

Song

Scripture: Romans 8:12-25 NRSVue

12 So then, brothers and sisters, we are obligated, not to the flesh, to live according to the flesh—

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13 for if you live according to the flesh, you will die, but if by the Spirit you put to death the deeds of the body, you will live.

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14 For all who are led by the Spirit of God are children of God.

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15 For you did not receive a spirit of slavery to fall back into fear, but you received a spirit of adoption. When we cry, “Abba! Father!”

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16 it is that very Spirit bearing witness with our spirit that we are children of God,

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17 and if children, then heirs: heirs of God and joint heirs with Christ, if we in fact suffer with him so that we may also be glorified with him.

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18 I consider that the sufferings of this present time are not worth comparing with the glory about to be revealed to us.

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19 For the creation waits with eager longing for the revealing of the children of God,

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20 for the creation was subjected to futility, not of its own will, but by the will of the one who subjected it, in hope

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21 that the creation itself will be set free from its enslavement to decay and will obtain the freedom of the glory of the children of God.

--

22 We know that the whole creation has been groaning together as it suffers together the pains of labor,

--

23 and not only the creation, but we ourselves, who have the first fruits of the Spirit, groan inwardly while we wait for adoption, the redemption of our bodies.

--

24 For in hope we were saved. Now hope that is seen is not hope, for who hopes for what one already sees?

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25 But if we hope for what we do not see, we wait for it with patience.

L: The word of God for the People of God.

P: Thanks be to God.

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When you are ordained in the United Methodist Church you are brought before the annual conference and you have to answer the Wesley's historical questions of Methodism. Those questions are as follows:

Have you faith in Christ?

Are you going on to perfection?

Do you expect to be made perfect in love in this life?

Are you earnestly striving after it?

Are you resolved to devote yourself wholly to God and his work?

Do you know the general rules of our church?

Will you keep them?

Have you studied the doctrines of the United Methodist Church?

After full examination, do you believe that our doctrines are in harmony with the Holy Scriptures?

Will you preach and maintain them?

Have you studied our form of church discipline and polity?

Do you approve of our church government and polity?

Will you support and maintain them?

Will you diligently instruct the children in every place?

Will you visit from house to house?

Will you recommend fasting or abstinence, both by precept and example?

Are you determined to employ all your time in the work of God?

Are you in debt so as to embarrass you in your work?

Will you observe the following directions? Be diligent. Never be unemployed….

The last one continues on a little bit, but I think you get the point. When an individual is ordained in the UMC we answer these questions and most of them are fairly straight forward and easy to answer. However, the second to last one always gets a little bit of a laugh. "Are you in debt so as to embarrass you in your work?" There is a laugh because it is rare that a fresh out of seminary student can stand there and say they don't have a mountain of debt. I don't carry this debt anymore, but when I was being ordained my student loans were well over $100,000.00 and that did not include any car payment, or credit card debt.

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Our world operates by debt. Debt in our society is most often predatory and unethical. Now hear me out, because I know almost all of us in this sanctuary are carrying debt in one form or another. This is not a condemnation of you carrying debt, it's to help you understand what is being done in this passage in particular.

We know that there are different types of debt, at least in theory. What I mean by this is most of us understand that credit card debt is the worst debt to have. Generally higher interest rates and a mistake made with credit cards tend to be less forgiving. As I was growing up I was often told that good debt is debt that increases your net worth or puts you in a better position. Things such as a house loan or student loans were thought to be good debt 40 years ago. Today those debts are far more predatory than we realize. Student loans in particular are putting young and old alike in positions where they can barely live. And as far as houses are concerned for most of our society at this point a house loan is out of reach.

Last week we talked about flesh and spirit, among other things, and this passage picks up where we left off. What it is concerned about is now that Christ has changed the nature of the world, the nature of your being, to reconcile you with God you are in debt now. Not in debt to the flesh, but in debt to the spirit of God. So, what does this look like? To be indebted to the world/flesh is to be enslaved to the past. To be indebted to the spirit means to be living into hope according to verse 28 "For in hope, we were saved."

I spoke all this amount about debt because I think we know what is at stake when we talk about debt. To be honest, there were several commentaries that tried to use family lending as a positive example. The idea that a family member would lend to you to help you into the future and not to make money. While I do have some good family examples of that I didn't use that example because I also have some bad family examples. As my mother would say about several uncles, they might have a pair of new shoes they can't wear because they don't fit in their closet, but they won't give them to you if you were bare-footed, they'll sell them to you.

According to Paul what God has done here when Jesus changed the nature of our relationship with God has put us in debt. That debt is owed to the Spirit; it is a debt that frees us for the future. It is a debt that lets us hope for better things. It is a debt that brings us into the family of God as children of God. It is important to talk about that notation of "children of God" as well. When I've been around conversations or sermons about the debt we owe God, that Jesus paid that debt, it has often over sold itself. Like student loans today, you will be better off is what you are told, not that you will be paying exorbitant rates for the next 25 years. I've heard people talk about being a child of God makes everything right and good. But that's not the case, in fact that's why Paul talks about hope, we have hope because being a child of God doesn't make everything good. Instead in means that no matter what we go through God is with us going through whatever it is with us.

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Building on last weeks good news is to remind you that you are now in debt to Christ. You are paying off that debt by living in freedom and hope of the future. Not bound in repayment, instead bound in being a good person, living up to Gods standards because that is what Christ wants from us. Amen.

Pastoral Prayer/The Lord's Prayer

Song

Benediction

Song

Goodbye