

## Living Beyond These Walls

### Paying Our Debts

Romans 13:8-9

January 3, 2021

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Welcome to a New Year...a fresh start...in all kinds of ways. How many of you were ready to stick a fork in 2020? I understand! But I can also look back on 2020 with gratitude. And my beautiful new granddaughter, Cecilia, is not the only reason for thanksgiving. 2020 was a year...in the face of incredible challenges...when you reminded me why you are my sweetheart church. You prayed, persisted, attended, watched, served and gave with incredible faithfulness. Again and again, in these trying times, you said, "Yes!" And I wasn't surprised. You have always been inclined to say, "Yes." But this morning, I'd like to tell you about a rare moment; a moment...when you said..."No!"

On Sunday, April 29, 2007, I stood up to talk about the next new vision for Chapel Hill. Honestly, we were on a roll! In 1992, we dedicated our new gymnasium when there was no public gym in Gig Harbor. In 1997, we dedicated our new sanctuary when there was no large assembly venue in Gig Harbor. In 2005, we dedicated our new youth center when there was no Boys and Girls Club. And a Gathering Place when there was no large event space in our community. Every building we built was to serve, not only our needs, but the needs of our community. And every building we built added to our mortgage. By 2007, we were carrying a debt load of \$ 9 million.

But...we didn't think we were quite done. We had one more project. At a time when there were few parks in our area, we developed a plan for a sports field and pavilion; a place for kids to romp and an all-weather venue for concerts and other outdoor events. That was the "sexy" part of the project. But we also proposed reducing debt...AND designating a percentage of every single dollar raised to go to missions.

That was the vision for our FOURTH capital campaign. We hired a firm to do a feasibility study. 500 families participated. And on that April Sunday we gathered to hear the results of the study. And the answer was...NO WAY! You said, "No!" Firmly. Vigorously. I still remember the shock at being told "No"... really for the first time as your pastor. You told the consultant, "We love the idea of reducing debt; we love the idea of doing more for others. And we hate the idea of building anything else...until we do those two things first."

I felt like a somewhat-spoiled child whose indulgent parents suddenly dropped the hammer on me! I wasn't used to hearing "No" from my Sweetheart Church. Chapel Hill had always been a "yes" church. "Yes...we can do this. Yes...let's give it a try." Not this time. This time, the answer was "No." So...like a good soldier...I took no for an answer and we changed course. But I remember thinking, "They SAY they want to reduce debt and give more money to missions. Let's see if they mean it."

Well...you meant it! That April Sunday was \$9 million dollars of debt ago. You kept giving...and we kept paying it down. Then came *Beyond These Walls*...the dream of paying off the remaining \$5.5 million ...giving ourselves away like we had never done before. Three and one-half years ago, you made pledges to wipe out our remaining debt so that we could go "beyond these walls."

And things were going great...until COVID popped up. We thought, "Well...that will slow things down." But not really. Last summer, while a pandemic surged, so did your giving. Pledges were fulfilled. New people...part of our virtual church community ...joined in. Apparently...you LOVED the vision of a church that wanted to be ridiculously generous. That vision...giving away half a million dollars every year ...to "make disciples, send leaders and love our neighbors" ...that vision captured your hearts. And your pocketbooks. It was an incredible burst of generosity in an unlikely season.

3 ½ years ago, 654 families pledged to pay off our debt of \$5.4 million. Some of those original families actually ended up giving \$465,000 MORE than they pledged. Another 150 families who came since then gave an additional \$345,000. And in the end, all of you gave an incredible \$5,187,859...everything we need to pay off every dime of debt. In fact, we made our last payment

Christmas week. You have no idea how hard it has been for me to keep that a secret because, for 30 years, I have dreamed of this day.

Romans 13:8 stands out for me in this moment. Paul wrote: *Owe no one anything...* Well...you took Paul seriously, dear Chapel Hill. And as of ten days ago...we owe no one ...anything. Chapel Hill Presbyterian Church is DEBT FREE!

Except...there's more to that verse. Here's the rest of what Paul said. "Owe no one anything..., *except to love each other...*" He goes on to say that every single commandment is summed up in one phrase: You shall love your neighbor as yourself. Owe no one anything...except the debt of love. Love...is the debt we can NEVER pay off. Because love is the response of gratitude for a crushing debt that someone else paid on our behalf. What do I mean by that?

I wonder if you realize how OFTEN we Christians use that word, "debt." Every time we pray the Lord's Prayer. "...give us this day our daily bread...and FORGIVE US OUR DEBTS..." What was Jesus talking about there? The Bible word is "sin." In this case..."debt" is our "sin" against God. The ways in which we disobey and disappoint him. Our spiritual rebellion. That's sin...and sin is like a debt we owe God and cannot repay.

It's like your credit card is maxed out...and you can barely pay the monthly minimum. It is so overwhelming...so crushing...you feel like you'll never be free. Have you ever been in that situation? Imagine, then, if suddenly, you open your MasterCard bill...and discovered that someone has paid it off. Your balance is zero.

That's what Jesus did. He paid our entire sin-debt. The Bible says, "God made you alive by canceling the record of debt that stood against you. He set this debt aside, NAILING IT TO THE CROSS." The crushing debt we owed God...a spiritual debt we could NEVER pay...Jesus has paid that debt. By his death on the cross. And he did it...because he loves you.

So...when Paul reminds the Romans to stay out of financial debt, it reminds him that there is one debt we should stay in. The debt of love that we owe to Jesus....and our neighbor. I once received a gift from someone that was so generous...it was overwhelming. I could not have purchased what was given

me. I could never repay the giver for that gift. All I could do was say "Thank you,"....and then, try and pay it forward. Be generous to others as my friend had been incredibly generous to me. That is what Paul is talking about. "Owe no one anything...except to love one another."

And now that we have paid off our financial debt, it frees us to go to work on that permanent debt of love...loving our neighbor as we have never done before. I am so excited to share with you four examples of how we will do that now that we "owe no one anything."

First, the YMCA. During COVID, with their facilities shut down, the Y continued to look for ways to serve the neediest in our region...at great cost. Because we owe no one anything, we can now fund our \$25,000 matching gift to their educational support program on the Key Peninsula for under-resourced families. Listen to what our friends at the Y have to say about that gift.

Next, FISH Food Bank. This venerable Christian ministry has outgrown its facility and needs a new building. Because we owe no one anything, we can now fulfill our pledge to FISH for \$100,000...the first pledge they received in their capital campaign.

Another ministry partner is the Rescue Mission. Because we owe no one anything, we have made a \$150,000 commitment to buy a new industrial fridge and to underwrite their New Life ministry, a long-term program of whole-life transformation. Listen to this.

And, in late-breaking news, let me share one more. Habitat for Humanity an organization we know and love well, has not built a home on this side of the bridge in eight years. Two weeks ago, Chapel Hill committed to sponsor a new Habitat House that will be built near Peninsula High School...the Chapel Hill house! We will begin volunteer construction this summer...and I hope hundreds of us participate!

And don't forget, we are making disciples through our Port Orchard Church plant...and our virtual ministry, Chapel Hill online. AND...we continue to invest in the leaders of the future. In May, we expect our Director of Worship, Gunnar Tesdahl, to be examined by our presbytery for ordination...the fourth ordained pastor to come out of Chapel Hill this year...and the 19<sup>th</sup> in the last 30 years.

There are not many churches that can invest half a million dollars...every year...in order to love our neighbors and introduce them to the love of Christ. But because we now owe no one anything...that is exactly what we are going to do. 2021...the first year of a new decade...is also the launch of a new era of generosity...as Chapel Hill moves "beyond these walls" like never before.

So...as a symbol of this great moment of freedom...we are now going to burn a replica of our mortgage.

You know...when we laid the foundation for our sanctuary back in 1996...every member of the church was invited to decorate a stone and toss it into the foundation to commemorate their part in that historic moment. Here's a picture of my daughter Rachel reluctantly letting loose of HER stone.

It seemed right to commemorate this moment of debt-freedom with another stone...a big one! The Bible calls these "Ebenezers." And it seemed appropriate that our Ebenezer be erected beyond these walls. So...you'll find it in our traffic circle. When you visit us, you'll see it there. The inscription says "Owe no one anything except to love one another. On January 3, 2021, Chapel Hill Church eliminated its debt so that we could go beyond these walls."

On your way in you received an Ebenezer of your own. On your way out, as a sign of YOUR part in this great day, I invite you to set it at the base of our Ebenezer. And I'd love the privilege of praying over all these stones right now. Raise them up. PRAYER.

I'll confess...I am a little disappointed we cannot have a huge party with music and food and festivities. Alas...one more thing COVID has stolen from us. But...it cannot steal our voices. So...I'd ask you to join me in singing...through your masks...at the top of your lungs...the Doxology!