INTRODUCTION
1. Paul was in debt -- not at the bank, or the department store.
2. We, too, owe a monstrous obligation.

I. WE ARE DEBTORS TO GOD
1. He made the world -- Gen. 1:1; Acts 17:24
2. He created man -- Gen. 1:27
3. He made him flesh and spirit -- 2 Cor. 4:16
4. He gave him dominion over every other creature -- Gen. 1:26
5. He blesses us -- James 1:17
6. He gave us His only Son to die for our sins -- John 3:16
7. Man is to pay this debt by glorifying God -- Eph. 3:21; Matt. 5:16

II. WE ARE DEBTORS TO OUR PARENTS
1. They cared for us; sacrificed for us.
2. How can we repay them?
   (1) Reflect honor upon them in our lives -- 2 Tim. 1:5
   (2) Provide for their material assistance if they need it -- Eph. 6:2; Matt. 15:4-6; 1 Tim. 5:4, 16
   (3) Jesus did -- John 19:27
   (4) Rear children of our own.
   (5) Thank them; let us not take their sacrifices and services for granted on the basis that they owed us such. As parents become older, expressions of gratitude mean more to them. A grateful child is a source of delight.

III. WE ARE DEBTORS TO CHRIST
1. He died for us -- I Pet. 2:24
2. He left us an example -- I Pet. 2:21
3. We should attempt to repay this by following Him and by preaching to others -- Matt. 16:24; Rom. 1:14 - 16

IV. WE ARE DEBTORS TO EARLY CHRISTIANS
1. They died rather than deny the faith. (If they had been popularity-seeking, spineless time-servers, the story of Christianity would have been different.)
2. We are to repay them by keeping alive the cause for which they died.

V. WE ARE DEBTORS TO JOHANNES GUTENBERG
1. He invented the printing press.
2. Repay him by reading the Word and by keeping the presses busy for Christ.
VI. WE ARE DEBTORS TO OUR FREE SCHOOLS

1. Ignorance makes for bondage. Knowledge makes for freedom, politically and spiritually.
2. Support them. Keep church and state separate. Jesus separated them in His teaching -- Matt. 22:21