

The Debt of Love

Romans 13:8-10

July 7, 2019

Introduction:

Our nation has a debt problem. There is, of course, our national debt, which currently sits at a staggering 22 trillion dollars, but there's also the problem of personal debt. For many young people, they face the crippling burden of college debt once they graduate. In 2018, the average student loan amount was over \$33,000 per graduate. Then there's the debt common to many adults, such as homeowners who take on a mortgage in order to buy a home, car loans many people have in order to afford a car, and one of the most costly debts - credit card debt - which can on average charge people rates of over 16%.

But while financial debts are a serious concern, the apostle Paul tells us in our passage today that we have yet another debt we're responsible for and that's the debt of love. We may owe banks and colleges and the government money, but as Christians we also owe love to others. So this morning I want to talk about this spiritual debt we owe, and to that end I would invite you to grab a Bible and open it to Romans 13. You can find our passage today on pg. 948 of the hardcover pew Bibles, if you don't have your own personal Bible with you. We're going to give our attention to three verses, starting at v. 8 of Romans 13. So if you have it, please follow along in your Bibles as I read. **“Owe no one anything, except to love each other, for the one who loves another has fulfilled the law. For the commandments, ‘You shall not commit adultery, You shall not murder, You shall not steal, You shall not covet,’ and any other commandment, are summed up in this word: ‘You shall love your neighbor as yourself.’ Love does no wrong to a neighbor; therefore love is the fulfilling of the law.”**

We're going to work through this passage by breaking down v. 8 into three parts, focusing on each phrase, with v. 9 & 10 acting as reinforcements to Paul's main assertion in v. 8. So we have three points this morning and the first one is this: Paul begins saying this...

1. Owe no one anything

This has sometimes been used as a proof-text for the view that Christians should never take on debt. So for example, back in England during the middle of the 19th century, George Mueller, the famous director of an orphanage in Bristol that took care of over 10,000 orphans, used this verse to support his view that believers should never borrow money. Taken by itself, one could come to that conclusion. After all, it says, **“Owe no one anything.”** So people might conclude, “Well then, don't get a mortgage to buy a house. Never get a car loan or a school loan. Don't request to borrow your neighbor's leaf-blower or ask a friend to loan you a few dollars to buy a value meal at McDonalds.”

But is that actually what this verse is teaching? Are we really to conclude that anyone who has a mortgage or a car loan is guilty of sin? I think our understanding can be helped by remembering the context. Look back in your Bibles at the verse right before this, at v. 7. Paul was speaking about our responsibility to submit to the governing

authorities in v. 1-7 and in v. 7 he says this, *“Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed.”* So there are times when we do legitimately owe something: be it taxes or revenue or respect and honor. So while Christians can and do have debts, what Paul is concerned with here is for us to pay back whatever debts we have. So do you owe taxes? You do, so pay them. Do you owe honor to governing authorities? You do, so give them honor and respect.

This is also the case when it comes to any other obligations, including financial debts. We're to **“owe no one anything”** in that we're to be faithful to pay off whatever debts we have, not necessarily to never have any debts whatsoever. So if you owe the bank for your mortgage, be faithful to pay it every month. If you have a credit card, give to Visa what belongs to Visa. If you've borrowed ten bucks from a friend because you were in a pinch, pay them back in a timely manner. Don't conveniently forget about it.

So then, this isn't a prohibition against getting a mortgage, for example. Seeing how most people don't have \$100,000 lying around in their bank account, it's going to be pretty difficult to purchase a house without a mortgage. Some debt may be necessary to have, such as in buying a home. But having said that, we should keep in mind that the Bible has many warnings about going into debt, especially in the book of Proverbs. Just because this verse isn't categorially forbidding borrowing money, it's doesn't mean it's a blank check either. Too often people have unwisely borrowed money and gotten themselves into debt such that it has ruined their lives. Their sin hasn't been borrowing money but rather of having a heart that's materialistic such that they purchased luxury items they couldn't afford on a credit card, or bought a car or house that was well beyond their means. So while debt isn't prohibited in Scripture, it doesn't mean going into debt is wise. Generally speaking, one should avoid going into debt as much as possible. Live below your means and borrow money only if absolutely necessary.

Ultimately, the very practical point of this first phrase is that should you owe someone, be sure to pay them back. Don't drag your feet or make up excuses or borrow with no intention of returning what was loaned to you. That's a form of stealing and God's Word is abundantly clear on that: don't do it. And if you find yourself in a tight spot where you can't fulfill your financial obligation - such as when you lose your job and yet still have a mortgage to pay - then work out a payment plan to at least pay something towards your debt. Seek to be a person of integrity in how you manage your finances and any other obligation you have towards others who've lent you money or possessions.

But there's one debt we cannot repay, no matter how hard we try, and that is the debt we have to love each other. So moving on now to our second point, we shouldn't owe anyone anything...

2. Except to love each other

The first question we need to ask is how is it that we even have a debt to love others? How did we incur this debt? Why do we owe other people the debt of love? Think about debt for a moment: you owe a bank or a person something because they gave

money or loaned an item to you. So the bank loaned you money to buy that car or your neighbor let you borrow his lawn mower when yours broke and therefore you need to return it to him. As a result of the loan, you need to repay them.

But most people haven't loaned you anything. Why should you pay them back when they haven't given you anything first? In fact, they may have taken things from you. They may have hurt you, robbed you, slandered you, gossiped about you. Plenty of people, if they've given you anything, have given you only grief, frustration, and a headache. So how can Paul say we owe love to other people when they haven't done anything for us or given us anything other than to make our lives more miserable?

I think the answer comes in a less direct route. We have a debt of love to others not because of what they have done but because of what Christ has done. Romans 5:17 says, "*While we were yet sinners, Christ died for us.*" God gave us something: he gave us his one and only Son to pay off a debt we could never have paid. Jesus paid the debt of our sin by suffering the wrath of God for us. Much like a bank pays off the debt we owe in order to purchase a house, so also Christ paid the debt we owed in order to redeem our lives.

So we owe God a debt of love, because he first loved us. But unlike our financial debts, this is a debt we can never pay off. There's no way to balance the books and pay off our debt such that we don't owe God anymore. The debt Christ paid to redeem us can never be repaid. Therefore it is, in a sense, forever outstanding. We owe God a debt of love and thus we're called by Christ to "*Love the Lord your God with all your heart, mind, soul, and strength.*" We're forever debtors to the God who saved us.

But how does this relate to having a debt of love to other people? It's because every other person has been created in the image of God. Every individual on the face of the earth is one of God's creation, made in his image, even if marred by sin. So because of that, the debt we owe to God is also owed to those made in his image. Our debt of love is both to God and to those created in his image. Thus beyond simply summing up the Law by calling us to love God, Jesus, in the same passage, told us to also, "*Love your neighbor as yourself.*" So the debt we owe God is the same as the debt we owe to those made in his image, and since our debt of love to God will always be outstanding because we can never possibly repay it, so also is our debt to love others. Thus Paul says here, "**Owe no one anything, except to love each other...**" because we will always have an outstanding balance of love toward others because of Christ.

But before we go much further, we need to be clear as to whom this love is owed. Paul says we're to "**love each other.**" Oftentimes when the phrase "each other" or "one another" is used in the New Testament, it's referring to fellow believers. So certainly at minimum Paul is calling the Christians in Rome to love each other. Our love towards fellow brothers and sisters in Christ is to be a defining characteristic of the church. They will know we are Christians by our love. So this verse applies first and foremost to the local church you're a member of.

But I think we would be amiss if we tried to limit the application of this to only other believers. Notice how Paul states this. He says, **“Owe no one anything, except to love each other...”** Since the phrase **“no one”** at the beginning of the verse isn’t limited only to Christians (as if Paul was only concerned about paying debts to fellow Christians but wouldn’t have an issue with you not paying your debts to unbelievers!), so also the term **“each other”** applies more widely than just to fellow Christians. And of course, we only need to recall the parable Jesus gave to the question presented to him of **“Who is my neighbor?”** The Good Samaritan gave aid to a Jewish man who was considered to be his enemy. And since even unbelievers are created in the image of God, they must be included in this call to **“love each other.”** So we have a debt of love to all people, especially Christians but not exclusively Christians.

Now this idea of having a debt of love towards others is something you need to allow to shape your thinking. I normally don’t think of people as those to whom I owe something unless I’ve actually borrowed money or some object from them. But Paul says you owe a debt of love to everyone. So then, the people at this church, at Grace Fellowship, you owe them love. Christ has put you in their debt. Because he loved you first, you have a debt of love to him and to those he died to save.

It changes your approach to people if you see them as someone you owe love to. It means you can’t be casually indifferent to them. It means you need to love them in tangible ways: by listening to them, praying for them, serving them, giving of yourself for their benefit. How are you doing that here at Grace Fellowship? Are you diligent in striving to pay your debt of love towards fellow believers in this room? If you’re only viewing people in terms of commercial transactions, such that you only need to pay them back for what they have first done for you, then love in our church is going to be sorely lacking. Then we’ll only love those who first loved us by having done something for us first.

But Christ’s love for us blows this whole thing out of the water. He upsets the apple cart. We’re called to love others because Christ first loved us. We don’t need to wait for someone to act first; we’re to be the initiators of love towards others because Christ was the original imitator of love towards us. Because of what Christ has done, you have a debt of love towards every single person in this room: you don’t need to wait for them to make the first move. So I want to challenge you to that end: don’t wait to be put into someone’s debt to repay a kindness with kindness. Christ has given his love for you, so then, as a blood-bought, redeemed child of God, gladly and readily strive to love your fellow brothers and sisters in Christ.

And while we especially have the debt to love fellow believers, we also have that debt towards all people. But the best way to learn to love those outside the church – whether they be unbelievers who are our friends and co-workers or those who persecute us and are our enemies – is to start with those closest to us. If you can’t show love to those in the church who are close to you, how much less likely is it we will love those outside the church, those who are strangers and even adversaries? Demonstrating love to all people begins first by loving those who already share with you a love for Christ.

But now we need to move on to our third point, which focuses on how loving others is at the same time a fulfillment of the law. So point number three is this...

3. For the one who loves another has fulfilled the law

Look back in your Bibles at v. 8 once again. **“Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.”** This last phrase is important to Paul and I can say that because he essentially repeats this same idea twice more in the following two verses.

First, in v. 9, Paul mentions a handful of the Ten Commandments. He says, **“For the commandments, ‘You shall not commit adultery, You shall not murder, You shall not steal, You shall not covet,’ and any other commandment, are summed up in this word: ‘You shall love your neighbor as yourself.’”** Paul is quoting Jesus here, where Jesus summed up the Law saying it could all be boiled down to loving God and loving your neighbor.

Then in v. 10 Paul says this, **“Love does no wrong to a neighbor; therefore love is the fulfilling of the law.”** So then, three times within these three verses, Paul states that loving others fulfills the law, which is much the same as Jesus said in the gospels.

But we need to unpack that a bit. How does love fulfill the law? What does that mean? Love fulfills the law because if you have the thoughts, attitudes, and behaviors that flow out of a heart that loves others, then you will avoid those things the law forbids as well as do those things which God intends. Love not only behaves in conformity to the law, but it goes beyond the law. Think about those commandments Paul listed in v. 9. All of those are prohibitions: Don't commit adultery, don't murder, don't steal, and don't covet. Those are all things you should not do, things to avoid. It's right and proper for us to avoid such things, but love goes beyond merely avoiding sin. A rock or a bench or a lightbulb can avoid doing those things. But God didn't give the law just to have us avoid sin; it's also a call to positive action. We're to do more than negatively not doing something wrong; we're to have a positive role in doing what's right.

As a result, love fulfills the law because it goes beyond avoiding negatives into actively doing the positives. Not only does love not murder or steal but it also shows kindness and generosity. So love fulfills the law because it does all that the law requires and more. A person can never cheat on his wife, never steal a dollar, speak truthfully, and never be envious, but still be a loveless hermit who never gives, listens, supports, or shows mercy and compassion because he refuses to live in relationship with others. By loving others, actively and intentionally, you avoid breaking the commandments and then you go beyond them by demonstrating positive virtues in word and deed.

You see, love is essential because without love, mere obedience to the law becomes nothing more than legalism. The Pharisees were prime examples of this problem. They took obedience to the law seriously, so seriously that they made up extra laws to serve as guardrails just in case they might accidentally do something they shouldn't. But

they forgot about mercy and kindness and compassion in the process. And that's still a problem today. Christians can be very legalistic in that they have long list of things they should not do, lists that go well beyond what Scripture says but what they believe are contemporary application of the law to their situation. So they will forbid things like dancing or watching movies or wearing certain clothing or eating and drinking certain foods and beverages in order to obey the law.

Not that's fine as far as it goes. It's not wrong to avoid certain contemporary things you believe to be sinful if your motivation is to obey God and honor him with your life. But what often goes hand in glove with that approach is a lack of love towards others who don't share your scruples. Legalism can quickly descend into self-righteousness and judgment towards others, which spells the death of love. It's not a surprise then that in the chapter after this, Paul address that situation: of a legalism that leads people into a spirit of judgmentalism towards fellow believers whose conscience allows them more freedom in disputable matters. But that's a topic for a few weeks from now! All this to say is that merely striving to obey the law, merely avoiding sin, doesn't go far enough and can often led towards a loveless legalism. Love must be added to the law in order for the true spirit of the law to be fulfilled.

But there's an equal but opposite danger I need to warn of and that is the idea that one can properly pursue love without reference to the law. While love goes beyond the law and fulfills it, it doesn't abandon the law in the process. The law is what grounds love and anchors it so it doesn't drift off into mere sentimentalism. This is the danger I see more evident within liberal mainline denominations.

For example, a few months back the United Methodist Church held a denominational assembly to decide whether they were going to sanction openly gay clergy and perform same-sex weddings. The proposed resolution that would have allowed this didn't pass. This was met by disappointment by the liberal faction of the denomination. They are those who frequently appealed to "love" as the reason for why they believed the United Methodists should welcome wholeheartedly gay clergy and homosexual couples. In the name of love, tolerance, and acceptance, they argued the church should be inviting and accepting of them.

But the problem is their appeal to love was nothing more than a sentimental view of love informed by societal norms. The love of God which they wanted to express was divorced from the law of God, which sets the proper boundaries of what is truly love. Loving your neighbor must also include the law that identifies homosexual behavior as sin. Otherwise, love without the law leads to licentiousness.

Jesus provides an excellent example of the proper balance of this in the story of the woman caught in adultery. He confronted those who wanted to stone her but they only cared about obedience to the law, but didn't have love towards the sinner. Jesus, on the other hand, had love towards her because he showed her compassion and mercy and forgave her sin. But in loving her, he didn't forget about the law. At the end Jesus told her, "Go and sin no more." His love for her stayed informed by the law of God. Her sin was forgiven, but it wasn't excused. His final word to her wasn't "God loves you no

matter what you do,” but rather, “Repent of your sin in light of God’s love.” Jesus did not allow love to be buried by legalism nor become the soft mush of sentimentalism, divorced from God’s commandments. His love was both informed by the law and went beyond the law, thus perfectly fulfilling the law of God in the process.

Conclusion

So as I wrap this up, we need to recognize how important, how central love is to the Christian life. To live a life pleasing to God, we need more than just rule-keeping, lest we become legalists. But we also need a love that’s shaped by the law so our love for others doesn’t become mere sentimentality. We need a love that’s both rooted in God’s holy Word and is willing to go beyond just following a list of rules that says, “Don’t do this” or “Don’t do that.” Love fulfills the law both by doing what it asks and going far beyond it. And it’s a love we owe to others because of what God has done for us in Christ. We owe love to others because Christ, in whose image we’ve all been made, loved us first.

So make this your ambition Grace Fellowship: keep striving to pay off the debt of love you owe to each other. Don’t grow weary. Don’t throw in the towel. Don’t become frustrated and give up. Christ has called you to this purpose: to show a love to others that was first shown to you so that others might see Christ in you. Be diligent with everyone you know, and especially with your fellow brothers and sisters in Christ who are part of your church, to love them with a love empowered by the Spirit and exemplified by Christ. Of all the debts we have to pay in this world, none is more important than the debt of love we have towards one another.

Let’s pray now as we close our time together this morning.