

Pastor Steven J. Cole
Flagstaff Christian Fellowship
123 S. Beaver Street
Flagstaff, Arizona 86001
www.fcfonline.org

THE DEBT YOU ALWAYS OWE

Romans 13:8-10

By

Steven J. Cole

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Romans, Lesson 90

The Debt You Always Owe Romans 13:8-10

A Roman nobleman died, leaving enormous debts that he had successfully concealed during his lifetime. When the estate was put up for auction, Caesar Augustus instructed his agent to buy the man's pillow. When some expressed surprise at the order, he explained, "That pillow must be particularly conducive to sleep, if its late owner, in spite of all his debts, could sleep on it." (*The Little, Brown Book of Anecdotes*, ed. by Clifton Fadiman [Little, Brown and Company, p. 28])

Debt creates pressure and no one likes pressure. But there is one debt that you will always owe and never be able to pay off fully: The debt of love to others. You'll never reach the place where you can say, "Now I love others as much as I ought to." And so, no matter how long you've been a Christian and how much you have grown as a Christian, you still have room to grow in love.

The biblical emphasis on love is not exactly minor or infrequent! Jesus said that love is the distinguishing mark of His followers (John 13:34-35): "A new commandment I give to you, that you love one another, even as I have loved you, that you also love one another. By this all men will know that you are My disciples, if you have love for one another." In case they missed it, in the same discourse He added (John 15:12), "This is My commandment, that you love one another, just as I have loved you." Then, in case they missed it again, five verses later He repeated (John 15:17), "This I command you, that you love one another."

The apostle Paul frequently hammered on the same note. He said (Rom. 12:9, 10), "Let love be without hypocrisy. . . . Be devoted to one another in brotherly love." Again (1 Cor. 16:14), "Let all that you do be done in love." In the same vein as our text, he wrote (Gal. 5:14), "For the whole Law is fulfilled in one word, in the *statement*, 'You shall love your neighbor as yourself.'" He told the Ephesians (5:2), "And walk in love, just as Christ also loved you and gave Himself up for us" He wrote to the Thessalonians (1 Thess. 4:9), "Now as to the love of the brethren, you have no need

for *anyone* to write to you, for you yourselves are taught by God to love one another” And, of course, he wrote the great love chapter, 1 Corinthians 13. In addition, in Hebrews, James, 1 Peter, and 1 & 2 John there are repeated commands to love one another (Heb. 10:24; 13:1; James 2:8; 1 Pet. 1:22; 4:8; 1 John 3:11, 23; 4:7-21; 2 John 5).

The revival preacher, Jonathan Edwards, in trying to determine the reality of the many professions of faith that were made during the First Great Awakening, put love at the top of the list for determining whether someone’s faith was genuine. He believed “that evidences of love (or their absence) were the best test by which ‘Christians may try their experience whether it be real Christian experience’” (George Marsden, *Jonathan Edwards: A Life* [Yale University Press], p. 190).

Would you pass the test? Or, more importantly, would your family or those you live with say, “Yes, he (or she) is a loving person”? Granted, it’s a lifelong growth process and we all often fail to love as we ought. But love should be your diligent focus and over time there should be progress. In our text, Paul tells us,

As Christians, we should pay our debts, including the debt of love for others, because love fulfills God’s law.

The flow of thought (going back to Rom. 12:1-2) is: based on the mercies of God, we should present our bodies as a living and holy sacrifice to God. Rather than being conformed to this evil age, we are to be transformed by the renewing of our minds, so that we prove in practice God’s good, acceptable, and perfect will. The renewed mind will be humble (12:3) and will serve as a gifted member of the body of Christ (12:4-8). Love, even toward those who mistreat us, will be our aim (12:9-21). Our obligation as believers also includes living in subjection to the governing powers, including paying our taxes (13:1-7). “Did I say, ‘Pay your taxes’? Also, pay your debts. But there is one debt that you always will have and always need to be paying, namely, the debt of love. This debt sums up all the commandments and fulfills God’s law.”

Don’t miss that the foundation for loving others must always be that you have experienced God’s love in Jesus Christ (Rom. 8:35-39). If you try to love others when you have not experienced

the love of God in Christ, you are just into moralism. You mistakenly think that your good deeds will commend you to God. But the Bible is clear that by nature, we all are selfish (Rom. 3:10-18). Our attempts to love others are based on wrong motives. We may love others because we want to get something from them or because of what love does for us. It's only after we have come to the cross as guilty sinners and received God's gift of eternal life that we have the capacity to deny ourselves and to love others as we should. Only then will our motive be to glorify the God who loved us while we were yet sinners (Rom. 5:8).

But before we look at Paul's instruction on love, we need to consider his brief phrase regarding debt.

1. As Christians, we should pay our financial obligations.

Romans 13:8a: "Owe nothing to anyone" Although some godly Christians, such as George Muller, believed that this phrase prohibits all borrowing, I could not find a single commentator who agreed. There are many Scriptures that regulate, but do not prohibit, debt and borrowing (Ex. 22:25; Lev. 25:35-37; Deut. 15:7-9; Neh. 5:7; Ps. 15:5; 37:21, 26; Ezek. 22:12; Matt. 5:42; Luke 6:34). In the parable of the talents, the lazy servant at least should have put his money into the bank and given it back with interest (Matt. 25:27). Implicit in that story is that the bank pays interest by loaning money. Jesus didn't condemn that system, but rather condemned the slave for not using the system to earn a profit. And so all commentators agree that Paul isn't forbidding all debt. Rather he is saying that we must pay our debts when they are due.

At the same time, the Bible warns against the dangers of debt. Proverbs 22:7 says, "The borrower becomes the lender's slave." Often debt reveals underlying greed that drives us to buy things that we can't afford. Or it reveals that we love the world and the things that are in the world (1 John 2:15). We want the status that goes with having nice things, and so we go into debt to get those things. If we borrow too much and have to declare bankruptcy, it is not a good witness and is tantamount to stealing. Also, if you're in debt, you're not free to give generously to the Lord's work. And so we need to be very cautious about taking on debt, especially for depreciating items. Never incur debts that you cannot pay on time.

Paul uses the transition from “pay your taxes and pay your debts” to say that there is one debt you will always owe:

2. As Christians, we should work at, but can never fully pay, our debt of love toward others.

Romans 13:8: “Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled *the* law.”

- A. We owe the debt of love to all people.

Certainly “one another” includes those who are believers, but this command extends to all people. “His neighbor” (13:8) is literally, “the other,” which includes any other person. In the parable of the good Samaritan (Luke 10:29-37), Jesus showed that the command (Lev. 19:18), “You shall love your neighbor as yourself,” extends even to strangers in need. It applies to people whom we may not especially like and to those who have wronged us. We do not necessarily have to *like* them, but we do need to *love* them. We need to treat them as we treat ourselves.

- B. We pay the debt of love out of the surplus of God’s inexhaustible love for us.

You may wonder, “How did we incur this debt of love to others?” They haven’t given us anything to put us in their debt. We may not even know these people! We find a clue to this question back in Romans 1:14, where Paul wrote, “I am under obligation both to Greeks and to barbarians, both to the wise and to the foolish.” “Under obligation” is literally, “I am a debtor.” Paul’s debt was to preach the gospel to all people (Rom. 1:16). The reason he incurred that debt is that he received God’s gracious love while he was yet a sinner (Rom. 5:8).

Even so, if you have received the gracious gift of eternal life, then you owe a debt of love to all people. But you don’t have to pay it out of your own meager store of love. Rather, you pay it out of the limitless overflow of God’s love toward you. As the Lord enables you to be rooted and grounded in love and to know the love of Christ which surpasses knowledge (Eph. 3:17-19), that abundant love of God spills over onto others. That’s why I emphasized a moment ago that you must have experienced the love of God in Christ before you can love others as you should.

You may also wonder why Paul does not mention here the first great commandment, that we are to love God with all our heart, soul, mind, and strength (Matt. 22:37). The answer is two-fold: First, Paul's focus here is on our relationships with others, not directly on our relationship with God. Second, he is assuming that you've been reading Romans 1-11, where he spelled out in detail God's great love for us, which is the source and motivation for our love for God and for others.

- C. The measure of our love for others is whether we love them as we love ourselves.

In the past 40 years, it has often been taught that your relational problems stem from your low self-esteem and because you don't love yourself enough. So you must first learn to love yourself before you can properly love others. But hopefully that teaching is dying out. It does not come from the second great commandment or from anywhere else in the Bible. It came to us from worldly psychologists who do not know God.

There are only *two* great commandments, not three: Love God and love your neighbor. Self-love is the assumed standard by which to measure your love for others. We all love ourselves quite well. We all take care of ourselves. We give ourselves the benefit of a doubt in every situation. I've noticed that the guy who drives faster than I is a complete idiot who is going to cause an accident. And the guy who drives slower than I needs to take some driving lessons or get off the road. But I drive just right! Or, if my wife and kids would just get their acts together, our family would run just fine. But me? Hey, I don't need to change!

William Hendriksen (cited by Leon Morris, *The Epistle to the Romans* [Eerdmans/Apollos], p. 469, note 60) astutely remarks, "It is a certain thing that a person will love himself, and it is also certain that he will do so in spite of the fact that the self he loves has many faults." So Moses (in Lev. 19:18), Jesus (Matt. 22:39), and Paul are saying, "Extend the same grace to other faulty sinners that you extend to yourself as a faulty sinner." Love your neighbor as you do in fact love yourself.

- D. Since we can never exhaust the debt of love, we must keep working to pay it off.

Paying off debts is hard work. It requires discipline. You'd really enjoy that \$4 latte at your favorite coffee shop, but you're trying to get your credit card debt paid off, so you say no. You'd really like to get that latest computer gadget or smart phone, but you can't afford it, so you wait. It's not easy to get out of debt because it requires denying yourself in order to reach your goal.

It's the same with the debt of love, except that you never will get it paid off. You'll never get to the point where you can honestly say, "I love my wife as much as I should. I don't need to work at it any longer." The reason that it's difficult to love others is that it always requires self-sacrifice or self-denial. I'd really rather sit there and watch the news or a sports program on TV than get up and help my wife with the kids or with the dishes. Besides, doesn't she realize that I worked hard all day (as if she didn't!)? Or at church, you're so focused on talking with your friends that you don't notice a visitor who is standing there all alone. You have to take your focus off yourself and put it on others and their needs in order to work at this debt of love that you owe.

I'm countering the popular notion that love is spontaneous and effortless. We talk about "falling" in love. Falling doesn't take much effort. And if we've fallen out of love, there doesn't seem to be much that we can do about it. But according to the Bible, that's nonsense. The Bible commands us to love others, which implies that we can do it even though it requires some thought and effort.

- E. The debt of love involves not only our feelings, but also our actions, both positive and negative.

While love, especially in marriage, should involve our feelings, at its core it's not a feeling but rather a commitment that results in action. Love is the commitment that we make to sacrifice ourselves in order to seek the highest good of the one loved. The highest good for every person is that he or she comes to know Jesus Christ and grow to be more like Him. So with a total stranger, love may be the commitment to sacrifice our time or our comfort level to tell him about Christ. Love may be the thoughtfulness to recognize a need and take action to meet that need without any request from the other person. Love may realize that a brother in Christ is drifting spiritually or is in sin and so you take the initiative to try to help restore him to the Lord.

In our text, Paul cites four of the Ten Commandments to show what love does not do. First, he cites the seventh commandment (13:9), "You shall not commit adultery." Although those who commit adultery convince themselves that they love the new partner, they are deceived. They love themselves and mistakenly think that the new partner will make them happy or meet their needs. But they aren't loving the new partner, because they are not committed to helping that partner know Christ and grow in Him. They certainly aren't loving their present spouse or their children.

Then Paul cites the sixth commandment, "You shall not murder." (He may have been following a LXX manuscript which reverses the sixth and seventh commandments in Deut. 5:17-18.) While most of us have never actually murdered anyone, Jesus pointed out that our anger towards others violates this command (Matt. 5:21-22). If you are angry at your mate or at your kids, you're not loving them.

Then Paul cites the eighth commandment, "You shall not steal." Obviously, taking what belongs to others is not loving them. It is loving yourself above them, because you think that you have a right to what they own.

Finally, Paul cites the tenth commandment, "You shall not covet." Coveting or desiring what others have is the attitude that lies beneath stealing. It's based on self-love, not on the love of God and others. When I covet, I want what others have because I mistakenly think that it will make me happy. I'm not thinking about how it will make them feel if I take it from them.

Paul is not being exhaustive and so he adds (13:9), "And if there is any other commandment, it is summed up in this saying, 'You shall love your neighbor as yourself.'" Since he has been citing the Ten Commandments, which are negative, he summarizes negatively (13:10a), "Love does no wrong to a neighbor."

Thus love involves concrete actions, often positive, but sometimes negative, towards others. It requires continual self-denial in order to meet the needs of others. Since self-denial runs counter to my flesh, love requires constant effort and thought. I have to take my focus off myself and think about how the other person must feel or what the other person may need.

3. As Christians, loving others fulfills God's law.

Paul says this twice explicitly (13:8, "he who loves his neighbor has fulfilled the law"; 13:10, "love is the fulfillment of the law") and a third time implicitly ("it is summed up," 13:9).

Why does Paul bring up God's law here? Earlier in Romans (6:14) he has made the point that we are not under law, but under grace. We have died to the law in Christ (7:4). He has said (10:4) that "Christ is the end of the law for righteousness to everyone who believes." So, why does he now bring up the law and cite from the Ten Commandments?

In my estimation, this is one of the most difficult theological issues in the Bible. Most Reformed scholars say (and I used to teach) that the Mosaic Law is divided into three areas: civil, ceremonial, and moral. In Christ, the civil and ceremonial laws for Israel are done away with, but God's moral law is still binding on us. While there is some truth to that, in that there is a moral aspect to God's law, the problem is that the law isn't neatly divided into these three areas and so it's difficult to sort out which is which. Also, the law is a unity, and thus you can't pick and choose which parts of it you place yourself under. For Paul, either you're under the law in its entirety or you're not (Douglas Moo, in *Five Views on Law and Gospel* [Zondervan], p. 363).

So my understanding here (Rom. 13:8-10) is that Paul is countering his critics who accused him of abandoning the law and promoting licentiousness (Rom. 3:8; 6:1). He is showing them that when believers in Christ love others, they are fulfilling the law of Moses. And while we always fall short of perfectly loving others, Christ, who is our righteousness, did perfectly fulfill the law on our behalf. But as we practice true biblical love, which is to seek the highest good of those we love, we will not commit adultery or murder or theft or coveting. We will obey God's holy commandments. Thus we fulfill the law through love.

Conclusion

So the question that Paul asks us here is, "Are you paying your debts?" Are you working at paying the debt that you will always owe, the debt of love for others? Are you making the effort to sacrifice your comfort and convenience to meet the highest good of

others? If you're married, begin with your mate. If you have children, practice on them. We all have difficult members of our extended families who need God's love and we may be the only channel for it to flow to them. It may be someone at work. Love's aim is their highest good, which is to know Christ and be conformed to Him. It will take effort. But we owe such love to them, both in good deeds and in sharing the gospel as opportunities arise.

If you ask, "How can I develop this quality?" Paul's answer is, "Walk in the Spirit." Love is the first fruit of the Spirit (Gal. 5:16, 22). If you ask, "How can I know whether I am acting in love?" Paul gets pretty specific (1 Cor. 13:4-7):

Love is patient, love is kind *and* is not jealous; love does not brag *and* is not arrogant, does not act unbecomingly; it does not seek its own, is not provoked, does not take into account a wrong *suffered*, does not rejoice in unrighteousness, but rejoices with the truth; bears all things, believes all things, hopes all things, endures all things.

That's our debt to all people! Are you working on paying it off?

Application Questions

1. Should we borrow to purchase a house? A car? A computer? How can we know when debt is permissible or wise?
2. Who is a person that you find difficult to love? How could you show God's love to him (or her)?
3. What is the difference between liking someone and loving him (her)? Are we required to like everyone?
4. Memorize 1 Cor. 13:4-7 and do an in depth study of these verses. Then ask God for opportunities to apply them.

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