

Love: the Debt We Cannot Repay

Romans 13:8-10

Love is one of the most familiar words in the English language. Love is a major theme found throughout Scripture. It is the theme of countless hymns and secular poetry; literature and music are permeated with messages about love. "*Love makes the world go round*," we are told. But for many people today love is more like a noble ideal or an optional extra.

Many people don't understand love and are even afraid of it because they've never seen the real thing. *But even with all the worldly counterfeits, and even with all the misunderstanding, and even in spite of the abuses committed in the name of love, it is still true that what the world needs now is love, sweet love.* And not just the word "love," we need the real thing.

Three times in Romans 13:8-10 Paul speaks of our need to love others. Now we need to understand that this section on love does not just come out of left field. Paul has been building on the foundation of God's love for us, in us, and through us. The kind of love he calls for requires new life in Christ—the indwelling Spirit (the love of God poured out within our hearts through the Holy Spirit).

[Rom 5:5, 8] 5 Now hope does not disappoint, because the love of God has been poured out in our hearts by the Holy Spirit who was given to us. ... 8 But God demonstrates His own love toward us, in that while we were still sinners, Christ died for us.

[Rom 8:28, 35, 39] 28 And we know that all things work together for good to those who love God, to those who are called according to [His] purpose. ... 35 Who shall separate us from the love of Christ? [Shall] tribulation, or distress, or persecution, or famine, or nakedness, or peril, or sword? ... 39 nor height nor depth, nor any other created thing, shall be able to separate us from the love of God which is in Christ Jesus our Lord.

[Rom 12:9-10] 9 [Let] love [be] without hypocrisy. Abhor what is evil. Cling to what is good. 10 [Be] kindly affectionate to one another with brotherly love, in honor giving preference to one another;

In the text we consider today, Paul gives a detailed explanation of love, though only in three verses. It's not a contextual leap into a new subject, as I've just noted, but a continuation of what it means to live out the gospel in daily life. Christ's love working through us in the relationships of life displays the glory of the gospel. Let's read these three verses, Romans 13:8-10:

8 Owe no one anything except to love one another, for he who loves another has fulfilled the law.

9 For the commandments, "You shall not commit adultery," "You shall not murder," "You shall not steal," "You shall not bear false witness," "You shall not covet," and if there is any other commandment, are all summed up in this saying, namely, "You shall love your neighbor as yourself."

10 Love does no harm to a neighbor; therefore love is the fulfillment of the law.

Paul urges us toward love based on one of the most familiar statements in the Bible: **"Love your neighbor as yourself"** (Leviticus 19:18). This, Paul says, is the fulfillment of all that God asks of us. Love your neighbor as you love yourself, and you will have fulfilled the law of God. Let's unpack that thought by considering three simple statements about love.

1. Love Is an Unpaid Debt

"Owe no one anything except to love one another," (v. 8a).

This phrase contains a negative command and a positive exception. The negative command is **"Owe no one anything."**

Now some have taken this half of the verse out of context and have made it to say that a Christian must never incur any indebtedness. They say we must never borrow money or take out a loan. Is this what Paul is teaching here? The answer is no.

First, Paul was not engaging in a money management course here in Romans 13. The Bible does have things to say about how we manage our finances, but that is not the main point that Paul is making here.

Second, however, he did urge us to pay our obligations. Verse 8 is tied to Paul's words in verse 7: **"Render therefore to all their due: taxes to whom taxes are due, customs to whom customs, fear to whom fear, honor to whom honor."** *Christians must pay their debts, whether those debts are tangible or intangible.*

In other words, he was not objecting to owing someone or being in debt. What he objected to was failing to take care of our obligations. His concern in verse 7 was about timely payments on whatever we owe: taxes, custom, fear, and honor. So it is not just finances that he had in mind. It's whatever we owe to others. We must keep our accounts up to date. Honoring the king one day but not another would not suffice. It was a continual obligation. The same was true of taxes. Paying taxes once does not mean you will never have another tax obligation!

Third, Paul used this same word already in Romans to show the debt we owe as Christians. Paul said he was a debtor to others to preach the gospel to them (1:14-15). He owed it to everyone to proclaim the good news of salvation through faith in Jesus Christ.

In Romans 8 Paul wrote that we're no longer under debt to the flesh but now we are under debt to the Spirit to live according to the Spirit (8:12).

The point he is making is that the Christian keeps his obligations to God and others. The Bible never forbids borrowing. It does, however, warn that the borrower becomes a servant to the lender (Proverbs 22:7) and it repeatedly reminds us that excessive debt leads to shame and sometimes to crime.

John MacArthur writes: *"When borrowing is truly necessary, the money should be repaid as agreed upon with the lender, promptly and fully...and whatever is owed must be paid on time and in full."*

The real point that Paul is making in verse 8 is that the Christian way of life is a life of love. Read the whole verse again, **"Owe no one anything except to love one another, for he who loves another has fulfilled the law."**

John Piper pointed out the connection between paying our taxes, in verse 7, and the responsibility to love, in verse 8. Christ's love for us, demonstrated in His redemptive work, obligates us to love in every way—even in paying our taxes. The gospel changes the way that we face our obligations. Let's look at the word "honor." Do you think that the Roman emperor was necessarily honorable? Yet the Christian had the obligation (and still does) to honor him. Did that mean that the honor was to be done outwardly though begrudgingly and without love?

"Owe nothing to anyone except to love one another." No, even honoring an emperor like Nero, who would eventually bring heavy persecution on Christians, was to be done in love. Love affects the attitude with which the honor is displayed. The same goes with taxes. We are to pay what we owe with an attitude of love. But how can we love writing a check to the IRS? It might go something like this. *"Lord, I'm grateful to you that you have provided for me to live in this nation, and now you have provided for me to pay my taxes. I bless you for the privilege for I realize that I could be living under a heavier burden and facing oppression. Help me to serve others to your glory and for the sake of your kingdom."*

Since the obligation to love is the key point in this passage, who is it that we're to love without limits?

• **Love One Another.** Those of you who were here last time heard me read more than 20 verses from the New Testament that command us to love to

fellow believers. Jesus gave this command to his disciples in John 13:34-35, **"A new commandment I give to you, that you love one another; as I have loved you, that you also love one another. By this all will know that you are My disciples, if you have love for one another."**

· **Love All Others.** We're to love believers and we're to love everyone else as well, which means we can't opt out if we just don't like someone. Jesus said in Matthew 5:44: ***"But I say to you, love your enemies."*** Galatians 6:10 brings these two debts together and rolls them into one "love loan": ***"Therefore, as we have opportunity, let us do good to all, especially to those who are of the household of faith."***

In the Parable of the Good Samaritan, Jesus redefines a neighbor as anyone in need that God brings in front of me. The question is really not, *"Who is my neighbor"* but rather, *"Who am I being a neighbor to?"*

Each day as we get up, we are to think, "Today I will meet many people who need the love of God." As we go through our day, we will say to ourselves, "I am put here as an ambassador of God's love." Each day in the office or the classroom or working the third shift at your job, we should look for ways in which we can show love to others. We owe it to them.

How did we incur this debt to love all these people? Many of them have done nothing to deserve our love. What did they do for us that we owe them this kind of love?

Well, the answer is nothing. We do not owe love to others because they deserve it or because we are trying to repay them for the good they have done for us. That is not Christian love. In fact Jesus said in Matthew 5:46 **"For if you love those who love you, what reward have you? Do not even the tax collectors do the same?"**

So why do we owe love even to those who do not deserve it?

We owe them love because God has loved us. 1John 4:10-11 says, **"In this is love, not that we loved God, but that He loved us and sent His Son to be the propitiation for our sins. Beloved, if God so loved us, we also ought to love one another."**

We can outline it this way:

God loved us when we were unlovely sinners.

God loved us so much that we could never repay Him.

God lavished this love upon us through Jesus Christ.

God calls us to love the unlovely people of the world.

We owe them a debt of love because of God's love to us.

That debt can never be repaid.

2. Love Fulfills the Law

Paul doesn't want our love for others to be merely theoretical, but practical. So Paul goes on to say that love is the fulfillment of the law. Most of us don't think this way but paying on our love loan and fulfilling the law of God work together. They're often regarded as contradictory but Paul makes it clear that living a life of love fulfills God's law. Look at the end of verse 8: **"...for he who loves another has fulfilled the law."** At the end of verse 9 Paul says that God's commands **"...are all summed up in this saying, namely, 'You shall love your neighbor as yourself.'"** And at the end of verse 10 we read, **"...therefore love is the fulfillment of the law."**

You'll notice that Paul lists some commandments from the second half of the Ten Commandments.

- **Do not commit adultery.** Love does not break the marriage covenant, no matter how good it might feel, or how bad your marriage feels. True love values the virtue of another and will avoid causing someone else to sin.
- **Do not murder.** To murder means to kill someone unjustly. When we love, we will not rob someone of their life.
- **Do not steal.** There was actually a pastor from England who told people that it's OK to shoplift as long as they don't take more than they need and they steal from large retailers. That's crazy! When we love, we will not take what is not ours.
- **Do not covet.** Coveting underlies all the other sins. Instead of craving what another has, or just plain wanting more, we're to be content. In our desire for what we don't have, it's easy to become insensitive to the needs of those around us.

Paul then adds this phrase for those of us who think we're performing pretty well: **"...and if there is any other commandment."** It's as if he's saying, *"All these and all the other ones as well."*

Love fulfills the law: **"therefore love is the fulfillment of the law."** How can it be the fulfillment of the law when Christ has already fulfilled the law for us?

Paul is not talking about fulfilling the law as a means to gain acceptance or merit with God. He's already made it plain in Romans 10:4, **"For Christ is the end of the law for righteousness to everyone who believes."**

Paul spent eleven chapters making it clear that we cannot be made righteous by keeping the law. Instead, as those who have been set free from the penalty of the law by Christ, we now have the new ability and rationale for the law. We're enabled by the gospel to love at every point,

every relationship, every situation, and every demand; not to get merit but to please Christ, who found pleasure in loving and serving His enemies. We are never more like Him than when we love those who do not love us. The gospel connection makes loving our neighbor a gospel priority.

All the “Thou Shalt Nots” ultimately flow from love. If you love your neighbor, you won’t sleep with his wife. If you love him, you won’t kill him. If you love him, you won’t steal his money or his good name. And if you love him, you won’t begrudge him his prosperity or get angry because you have less than he does. The law merely spells out what love looks like in concrete situations.

Paul wrote not that “love is the end of the law” but that **“love is the fulfillment of the law.”** Paul is no antinomian out to overthrow the law of God and say, *“Do whatever you want. There are no rules.”* To the contrary, he means to establish the truth underneath God’s law by showing that God’s moral law teaches us what love looks like.

Love is the principle and the spirit behind the law. Merely keeping the law out of fear of punishment, or keeping the law in order to be rewarded, or keeping the law to try to make yourself right with God is not the spirit of the law. The Pharisees of Jesus’ day kept the letter of the law scrupulously, but they did not love so they missed the spirit of the law. Jesus said about them,

[Mat 23:14, 23] **14 "Woe to you, scribes and Pharisees, hypocrites! For you devour widows' houses, and for a pretense make long prayers. Therefore you will receive greater condemnation. ... 23 "Woe to you, scribes and Pharisees, hypocrites! For you pay tithe of mint and anise and cummin, and have neglected the weightier [matters] of the law: justice and mercy and faith. These you ought to have done, without leaving the others undone.**

Because they did not love, they did not really fulfill the law. They may have obeyed the law in certain things, but they did not fulfill it, for love is the fulfillment of the law.

The problem is that obedience can become wooden, artificial, and legalistic. We can outwardly obey the commandments—like the rich young ruler (Matt 19:16-22)—and yet lack the true love that motivates a joyous, pure, life-enriching, servant-hearted obedience. There are plenty of people who rigidly follow the commandments but are mean-spirited, unloving, and depressing to be around!

It is not just refraining from adultery or murder or stealing or coveting that is called for. One can never cheat on his wife but break this commandment by the failure to love her as Christ loved the church. One can never physically

murder anyone but go through life with an embittered spirit, and thus break this command. One can never shoplift or cheat on income tax but live with a spirit of envy and jealousy that violates this command. Love calls for the positive side of the commandment in service to others.

3. Love Does Not Harm Others

Love bears testimony to your neighbor of the gospel's effects: "**Love does no harm to a neighbor.**" That's why it fulfills the law. Love conscientiously refuses to sin against his neighbor by adultery, murder, stealing, coveting, et al. but serves one's neighbor, even as Jesus Christ served us.

It is precisely because that kind of practical action is demanded in the command to love that we need grace, because none of us love that way. That is what the law and the gospel calls us to- to love that way. It is precisely because we do not love that way that we need grace. That's why Paul spends eleven chapters on that before he begins to lay out this beautiful representation of what it means to live the Christian life. The foundation for this kind of living in love is found only in the grace of God, and experienced, received, lived out in dependence upon the Holy Spirit's divine grace.

We know that the greatest display of love took place outside Jerusalem two thousand years ago, on an execution site known as Golgatha. There, the Son of God, sent and motivated by love, bore the weight of eternal judgment against us at the cross. Love displayed its brightest colors, its clearest view, and finest example. Every other display of love pales in comparison. However, it is at just this point that we learn about love and have a standard to follow.

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.

The great need for our society is for love and the capacity to love. Our society is coming unglued because it does not know how to love. Genuine love comes when a person has received the new birth from God through faith in Christ, and when the child of God is yielded to the Holy Spirit. The capacity to love comes only from God: "**But the fruit of the Spirit is love.**" (Galatians 5:22).