

Our Debt of Love
Romans 13:8-10
ABC 3/5/17

Isaac was born in 1674. His poetic gift was revealed at a young age. Once, during family prayers, he began to laugh. His father asked him why. He replied he'd heard a sound & opened his eyes to see a mouse climbing a rope in a corner, & had immediately thought,

*A little mouse for want of stairs
Ran up a rope to say its prayers.*

His father thought this irreverent & proceeded to punish him, in the midst of which Isaac called out,

*Father, father, mercy take,
& I will no more verses make.*¹

Quick thinking, wasn't he? But imagine you're given an assignment to compose a poem of no more than 24 lines. It must reflect upon the Passion of Jesus, painting a vivid picture of Him in the mind of the reader. But more importantly, the poem must evoke wonder, grief, humility, love, & self-surrender. This entire array of sentiments must appear without any of sense of incongruity or pretentiousness. &, of course, it all has to rhyme. Could you do it? Isaac did in the hymn we just sang. Isaac Watts was an amazing poet & hymn writer & most of his hymns were written between the ages of 20-22. He had complained about the music & hymns in church & his dad challenged him to write something better. He did.² Notice especially the words, *But drops of grief can ne'er repay, The debt of love I owe; Here, Lord, I give myself away; 'Tis all that I can do.* As we come to vss 8-10 of Romans 13 we're confronted with *the debt of love* we owe. Before we get into it, let's remind ourselves where we are in Romans. In general, Rom 1–11 displays the love of God for us through the work of Jesus. & chpts 12–16 display the effect of that love in us as we love others. In Rom 5:8 Paul says, **God demonstrates His own love toward us, in that while we were yet sinners, Christ died for us.** & in Rom 8:39 he says nothing can separate us **from the love of God in Christ Jesus our Lord.** Then in Rom 12:1 he appeals to us **by the mercies of God, to**

¹ <http://justus.anglican.org/resources/bio/70.html>

² www.christianitytoday.com/history/people/poets/isaac-watts.html

present our bodies a living and holy sacrifice, acceptable to God. & the main theme of Rom 12 is how we should love others:

- Vs 9, **Let love be without hypocrisy.**
- Vs 10: **Be devoted to one another in brotherly love; give preference to one another in honor.**
- Vs 13: **contributing to the needs of the saints, practicing hospitality.**
- Vs 14: **Bless those who persecute you; bless & do not curse.**
- Vs 17: **Never pay back evil for evil to anyone.**
- Vs 19: **Never take your own revenge, beloved...**
- Vs 20: **If your enemy is hungry, feed Him, & if he is thirsty, give him a drink.**
- Vs 21: **Do not be overcome by evil, but overcome evil with good.**

In other words: *I appeal to you on the basis of all the mercy & love that God has shown you in Christ, love each other & love your enemies like this.* That's how John put it in 1 Jn 4:11: **Beloved, if God so loved us, we ought also to love one another.** Rom 13 isn't a detour from the theme of love. Paul takes up our duty to the civil authority in Rom 13:1-7 & in vss 8-10 Paul continues with the theme of love. Rom 13:1-7 wasn't a detour from love. I think Paul says our submission to the government is an expression of love for others. So the main point today is to underscore the enormous importance of love in the Christian life & to call you to be a loving person in all you do.

7-14 PRAY

As we all know, & as Richard's been teaching in the financial SS class, debt creates pressure & sleepless nights & prevents us from being generous as God has commanded us to be. But there's one debt we'll always owe & never be able to pay off fully: The debt of love to others. You'll never reach the place where you can say, *I love others as much as I should.* No matter how long you've been a Christian & how mature you are as a Christian, you must still grow in love. As Paul says in 1 Cor 16:14, **let all that you do be done in love.** God's emphasis on love isn't just a passing thought. Jesus said love is the distinguishing mark of His followers.

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 (Jn 13:34-35).

In case they missed it, He added, **This is My commandment, that you love one another, just as I have loved you** (Jn 15:12). 5 vss later He repeated, **This I command you, that you love one another** (17). Paul also beat the same drum. He said, **Let love be without hypocrisy.... Be devoted to one another in brotherly love** (Rom 12:9-10). In the same vein as our text, he wrote, **For the whole Law is fulfilled in one word, in the *statement*, "You shall love your neighbor as yourself"** (Gal 5:14). He wrote to the Thessalonians, **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** (1 Thes 4:9). &, of course, he wrote the great love chapter, 1 Cor 13. Jonathan Edwards, in trying to determine the reality of the many professions of faith that were made during the 1st 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.*³ Would you pass the test? Or, more importantly, would your family or those you live with or next door to say, *Yes, they're a loving person?* Granted, it's a lifelong growth process & we all often fail to love as we ought. But love should be our focus & 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.* & don't miss that the foundation for loving others must always be that you've experienced God's love in Jesus (Rom 8:35-39). You can't really love your neighbor until you've been savingly loved by God through Jesus. When you've experienced God's saving love you are filled up to the brim & overflow with love to your neighbors. If you try to love others when you haven't experienced the love of God in Christ, you're just into moralism & being a good person. You mistakenly think your good deeds will commend you to God. But the Bible is clear that by nature, we all are selfish (Rom 3:10-18). It's only after we've come to the cross as guilty sinners & received God's gift of eternal life that we have the capacity to deny ourselves & 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.

³ George Marsden, *Jonathan Edwards: A Life* p 190

1. Owe No One Nothing Yes, that's a double negative, but so is it in the Greek: *Owe no one, no thing*. What's that mean? Some godly Christians, such as George Muller, believed this prohibits all borrowing, I disagree, as do most others. There are many Scriptures that regulate, but do not prohibit, debt & borrowing (Ex 22:25; Lev 25:35-37; Dt 15:7-9; Neh 5:7; Ps 15:5; 37:21, 26; Ezek 22:12; Mt 5:42; Lk 6:34). In the parable of the talents, the lazy servant at least should've put his money into the bank & collected interest (Mt 25:27). Implicit in that story is that the bank pays interest by loaning money. Jesus didn't condemn that system, but condemned the slave for not using the system to earn a profit. & so Paul isn't forbidding all debt. He's saying we must pay our debts when they're due. The NIV's translation, **let no debt remain outstanding**, gives the correct meaning of Paul's thoughts. Don't get me wrong. The Bible warns against the dangers of debt. Prov 22:7 says, **The borrower becomes the lender's slave**. Often debt reveals underlying greed that drives us to buy things we can't afford. Or it reveals that we love the world & the things that are in the world (1 Jn 2:15). So we need to be very cautious about taking on debt & never take on debts we can't pay on time. Paul uses the transition from *pay your taxes* & *pay your debts* to say that there's one debt we'll always owe.

2. Our Debt of Love 8

A. We owe the debt of love to all people. Usually, **one another** refers to those who are believers. But here it includes all people. **His neighbor** is literally, *the other*, which includes any other person. In the parable of the Good Samaritan (Lk 10:29-37), Jesus showed that the command, **You shall love your neighbor as yourself** (Lev 19:18) extends to strangers in need. It applies to people whom we may not like & even to those who have wronged us. Be sure you see this debt isn't to God. When Jesus loves us freely, when He gives His life for us, when He takes away all our sin & guilt & condemnation, & guarantees us everlasting joy in Him, & all of this when we were His enemies, we become debtors to all men. You might think: No, we become debtors to Him. But here is what makes love really love. Here's what makes His love really free & our love for each other really free. Christ *cannot & dare not* be paid back. He *cannot* because our debt is infinite & we could never pay it. That's what Watts referred to in the hymn. Jesus cannot be paid back

because all our acts of so-called repayment are enabled by His grace & so with every one of them we go deeper into debt, a glorious place to be. God gets the glory as Benefactor & we get the joy as the beneficiary. & woe to the person who tries to reverse those roles. & He *dare not* be paid back, we dare not make any attempt to pay Him back, because then grace would no longer be grace. If you could pay back grace, it would no longer be grace. Grace is free or it isn't grace. & this is also what makes our love free to others. Since our love to others is flowing out from what Christ gave us & not from what others gave us, it is free. They can't deserve it. Freely we have received from Christ, & freely we give (Mt 10:8).

B. How Do We Pay this Debt of Love? We pay it out of the surplus of God's inexhaustible love for us. Maybe you're wondering, *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 Rom 1:14, where Paul wrote, **I am under obligation both to Greeks & to barbarians, both to the wise & 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). We too, if we've received the gracious gift of new life, owe a debt of love to all people. But we don't have to pay it out of our own small store of love. Rather, we pay it out of the limitless overflow of God's love toward us. As God enables us to be rooted & grounded in love & 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 you must have experienced the love of God in Christ before you can love others as you should.

You may also wonder why Paul doesn't mention here the 1st great commandment, that we're to love God with all our heart, soul, mind, & strength (Mt 22:37). Two reasons I think: 1st, Paul's focus here is on our relationships with others, not directly on our relationship with God. 2nd, he's assuming you've been reading Romans 1-11, where he spelled out in detail God's great love for us, which is the source & motivation for our love for God & for others. & if we're doing as we're told in 12:1-2 that is a proof of our loving God.

C. What is the Standard of Love? To love your neighbor as yourself. In the past 50 years or so, it's often been taught that all our relational problems stem from our low self-esteem & because we don't love ourselves enough. So we have to learn to love ourselves before we can truly love others. Hopefully that teaching is dying out. None of us needs a higher self-esteem than we already have. There are only 2 great commandments, not 3: Love God & love your neighbor. Self-love is the assumed standard by which we're to measure our love for others. We all love ourselves very well. We all take care of ourselves. We give ourselves the benefit of a doubt in every situation. I don't know about you, but I've noticed that the guy who drives faster than I do is an idiot who is going to cause an accident. & the guy who drives slower than I do needs to take driving lessons or get off the road. But I drive perfectly. I am the standard. Can you relate?

William Hendriksen wisely writes,

It is a certain thing that a person will love himself, & it is also certain that he will do so in spite of the fact that the self he loves has many faults.⁴

So Moses (Lev 19:18), Jesus (Mt. 22:39), & Paul are saying, *Extend the same grace to others that you extend to yourself*. Love your neighbor as you do in fact love yourself.

D. We Will Always Be Paying This Debt. Paying off debts is hard work. It requires discipline. You'd really enjoy that \$5 lowfat, extra-sweet, double soy almond mocha frappuccino at your favorite Dutch Brothers, but you're trying to get your credit card debt paid off, so you refrain. You'd really like to get that latest gadget or upgrade your 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. You'll never get to the point where you can honestly say, *I love my neighbor as much as I should. I don't need to work at it any longer*. The reason it's difficult to love others is because it always requires self-sacrifice & self-denial on our part. Take your focus off yourself & put it on others & their needs in order to work at this debt of love you owe. The Bible commands us to love others, which implies we can do it even though it requires some thought & effort & self-sacrifice & denial. While love does involve our feelings, at its core it's not a feeling but a commitment that results in action. Love is the commitment that we make to

⁴ cited by Leon Morris, *The Epistle to the Romans*, p 469, note 60

sacrifice ourselves in order to seek the highest good of the one loved. What is the highest good for every person? That they'd come to know Jesus as their Savior & grow to be more like Him. So with a total stranger, love may be the commitment to sacrifice our time or our comfort to tell them about Jesus. Love may be the thoughtfulness to recognize a need & take action to meet that need without any request from the other person.

We tend to think that love simply means being nice to other people. It includes being nice but it goes well beyond that. Paul lists some of the 10 Commandments as an illustration of the fact that these things are all summed up in the idea of loving another person. Paul quotes 4 of the 10 Commandments to show what love does not do. First, he cites the 7th commandment, **You shall not commit adultery**. Although those who commit adultery convince themselves they love their new partner, they're deceived. They love themselves & mistakenly think the new partner will make them happy or meet their needs. But they aren't loving the new partner, because they aren't committed to helping them know Jesus. They certainly aren't loving their present spouse or children. When you love someone you'll not be guilty of adultery. When a person is unfaithful in their marriage they show a lack of love to the spouse they are hurting, the children who are losing their family, the friends & relatives who must pick up the pieces, & even to the person they're committing adultery with because they're staining their reputation & encouraging them in sin, spurning the will of God.

Then Paul cites the 6th commandment, **You shall not murder**. (He may have been following a LXX manuscript which reverses the 6th & 7th commandments in Dt 5:17-18.) While most of us have never actually murdered anyone, Jesus pointed out that our anger towards others violates this command (Mt 5:21-22). If you're angry at your spouse or at your neighbor or at the driver tailgating you, you're not loving them. When you love someone you won't kill because life is valuable. You'll realize that every life touches hundreds of others. To kill one person means to inflict pain on hundreds more.

Then Paul cites the 8th commandment, **You shall not steal**. Obviously, taking what belongs to others isn't loving them. It's loving yourself above them. James Montgomery Boice writes,

We steal from an employer when we do not give him or her the best work of which we are capable. We steal if we overextend our coffee breaks or leave work early. We steal if we waste products with which we are working. We steal if, as businessmen, we charge too much for our product or try to make a killing in a lucrative field. We steal if we sell an inferior product, pretending that it is better than it is. We steal when we mismanage another person's monies, or if we borrow but do not repay what we borrow.⁵

Finally, Paul cites the 10th commandment, **You shall not covet**. This strikes at the heart of our materialistic, consumer-oriented culture, which teaches us to covet everything. Wanting what others have is the attitude that lies behind stealing. It's based on self-love, not on the love of God & others. The biggest problem with covetousness is that it makes us insensitive to the needs of others. Instead of helping us to see who they are & what their needs are, covetousness makes us jealous of others with the result that we see only what they have, & want it. Paul isn't being exhaustive, so he adds **9b**.

Since he's been citing the 10 Commandments, which are negative, he summarizes negatively, **Love does no wrong to a neighbor** (10a). Love requires continual self-denial in order to meet the needs of others. Since self-denial runs counter to our fleshly old nature, love requires constant effort, focus, & thought. We have to take our eyes off ourselves & think about how the other person feels or what the other person may need. Finally ...

3. Loving Others Fulfills God's Law. Paul says this twice explicitly (**he who loves his neighbor has fulfilled the law**, vs 8; & **love is the fulfillment of the law**, vs 10) & a 3rd time implicitly in vs 9 (**it is summed up**). Why does Paul bring up God's law here? Earlier in Romans (6:14) he made the point that we aren't under law, but under grace. We've died to the law in Christ (7:4). He's said that **Christ is the end of the law for righteousness to everyone who believes** (10:4). So why does he now bring up the law & cite from the 10 Commandments? As I've said before, this is a difficult issue. We've all heard that the Mosaic Law is divided into 3 areas: civil, ceremonial, & moral. In Christ, the civil & ceremonial laws for Israel are done away with, but God's moral law is still binding on us. While there's truth to that, in that there's a moral aspect to God's law, the problem is the law isn't neatly divided into these 3 areas & so it's hard to sort out which is which. Also, the law is a unity, & thus you can't pick & choose which parts you place yourself under. For

⁵ *Romans*, p 1692

Paul, either you're under the law in its entirety or you're not.⁶ Paul is teaching that when Christians love others, they're fulfilling the law. & while we always fall short of perfectly loving others, Jesus, 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 won't commit adultery or murder or theft or coveting. We will obey God's holy commandments. Thus we fulfill the law through love. According to God's law, we owe biblical love to others. So when God pours His love into us & we love others, then we fulfill the law's debt toward others. We fulfill the sense of the law's commands in relation to other people when we love them. A paraphrase might be that the one who is continually loving the other has fulfilled & is fulfilling the essence of the law. Being a habitually loving person toward those around you embodies the full sense of what God commands toward others. So the questions that Paul asks us here are: *Are you paying your debts? Are you working at paying the debt you will always owe, the debt of love for others? Are you making the effort to sacrifice your comfort & convenience to meet the highest good of others?* Love's aim is their highest good, which is to know Christ & be conformed to Him. It will take effort. But we owe such love to them, both in good deeds & in sharing the gospel as opportunities arise. How can we develop & strengthen our love for others? Paul's answer is, **Walk by the Spirit** because love is the 1st 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 in 1 Cor 13:4-7:

Love is patient, love is kind & is not jealous; love does not brag & 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? We are forgiven by faith alone, & have the imputed righteousness of Jesus by faith alone, & have the Holy Spirit indwelling us by faith alone, so we will continue to make our focus Jesus every day. We will look to Him for everything our soul craves. Jesus will be our focus & love will be our fruit. Let me close with the devotional for Feb 28 in Paul David Tripp's book, *New Morning Mercies*.

⁶ Douglas Moo, *Five Views on Law & Gospel*, p 363

There are an awful lot of things that we call love that don't really rise to the level of what love is & what love does. Being willing to tolerate things that are wrong in the eyes of God may create a comfortable surface peace, but it isn't what love does. Being willing to live inside of a circle of evil & not make waves may cause people to like me, but it isn't love. Saying, "It's okay— don't worry about it," to a person who did something wrong is not really loving. Maintaining peace at any cost isn't love. Remaining silent when I should speak up isn't love. Being unwilling to step into tense moments with you because there is wrong between us that needs to be exposed & discussed isn't love. Asking you to tolerate whatever I do or say because you say you love me is a fundamental misunderstanding of what love is & what love does. Much of what we think love is simply isn't love after all.

Real, biblical self-sacrificing, God-honoring love never compromises what God says is right & true. Truth & love are inextricably bound together. Love that compromises truth simply isn't love. Truth without love ceases to be truth because it gets bent & twisted by other human agendas. If love wants & works for what is best for you, then love is committed to being part of what God says is best in your life. So, I am committed to being God's tool for what he says is best in your life, even if that means we have to go through tense & difficult moments to get there. I think often we opt for silence, willingly avoiding issues & letting wrong things go on unchecked, not because we love the other person, but because we love ourselves & just don't want to go through the hassle of dealing with something that God says is clearly wrong. We are unwilling to make the hard personal sacrifices that are the call of real love. Now, I'm not talking about being self-righteous, judgmental, critical, & condemning. No, I'm talking about choosing not to ignore wrong, but dealing with wrong with the same grace that you have been given by God. Grace never calls wrong right. If wrong were right, grace wouldn't be necessary. If sin weren't evil & wrong, Jesus would never have had to come.

The cross of Jesus Christ is the only model you need of what love does in the face of wrong. Love doesn't call wrong right. Love doesn't ignore wrong & hope it goes away. Love doesn't turn its back on you because you are wrong. Love doesn't mock you. Love doesn't mean I turn the tables & work to make you hurt in the same way you have hurt me. Love doesn't go passive & stay silent in the face of wrong. Love moves toward you because you are wrong & need to be rescued from you. In moving toward you, love is willing to make sacrifices & endure hardships so that you might be made right again & be reconciled to God & others. God graces us with this kind of love so that we may be tools of this love in the lives of others.

Communion