

The Debt of Love

Scripture Text: Romans 13:8-10

Introduction

Are you in debt? Well, you should be. That's right, you should be in debt. That sounds counter to what many of us think the Bible says or what God desires for our lives. Many people are debt averse. My grandfather, so I was told, did not want to be indebted to anyone. So debt averse was he, he purchased his home with cash. He did not want to owe the bank anything, even a mortgage. To not be in debt is a good feeling. To be free of obligation feels good. Unfortunately, we have obligations, but God does not. He is not obligated to do anything. He is the one person Who is always debt free. Are we ever debt free, though? Is there ever a time when we do not owe something? Probably not!

The previous passage spoke about owing the government or others what is due them. In the case of the government, we owe our obedience insofar as the government does not tell us to violate God's law. Our first allegiance is always to Jesus Christ. We do not owe the government our obedience to unjust laws or laws contrary to God's Word. As a matter of fact, we owe God our complete allegiance and obedience. Beyond that, what is our obligation to each other, though? Do we have an obligation or a responsibility to one other, or is it just to God and government? Is there a debt that we owe to one other? This passage reveals that there is such a debt that we always owe one other.

Love is What We Owe One Another

As I already mentioned, to not be in debt is a good thing. In fact, scripture tells us "the borrower is the slave of the lender." (Proverbs 22:7) Some people have used that verse and this passage in Romans to advocate no borrowing of any kind. My grandfather might have been one of those people. He did not want to be indebted to anyone. Is that what this passage is saying, though? Should we never be in debt? Let's see.

Romans 13:8 ⁸ *Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.*

This passage begins by almost saying the exact opposite thing from the previous verse. It says that we are to owe no one anything, whereas earlier, Paul told us to pay that which we owe. That word, owe, means to be indebted to someone in a financial sense. If you borrow money from the bank, you owe them that money. If you order food at a restaurant, you owe them for that service. What Paul was saying here does not prohibit all borrowing but means that we should always "pay to all what is owed" (Romans 13:7), fulfilling whatever financial agreements we have made. The idea of owing no one anything is connected to verse seven, but here it is not about financial obligations, whether getting in or out of debt. Verse eight is about our relationships with each other and what our responsibility is to each other. The word, owe, means to be obligated to do something for someone. For instance, parents are obligated to care for their children. Children are obligated to honor and to obey their parents.

Christians are to pay all their obligations, but there is one debt we can never repay. This debt to each other is not in terms of money or things, but in terms of *love*. The debt we can never cease paying is the obligation we have to love one another. We are to always owe others our love. We are to never stop paying it. This love is also not limited to those in the Church. As God's love extended to the world, so must our love reach out to both believer and nonbeliever alike. In fact, we have already seen that we ought to be a *community of love*. Earlier Paul mentioned that our love for others ought to be genuine, not fake nor superficial. It also should set us apart from others. Love is the greatest of the Christian virtues and the distinguishing mark of Jesus' disciples. Do you recall what Jesus said about His disciples and how the world would know they were His disciples?

John 13:34–35 ³⁴ *A new commandment I give to you, that you love one another: just as I have loved you, you also are to love one another.* ³⁵ *By this all people will know that you are my disciples, if you have love for one another.*

Love distinguishes the Church from the rest of the world. When Gena and I first came to Good Hope, someone asked, "How will the community know that we are different?" We said, "Show them that you are different." When another member in the church suffers, do you care about that person? Do you help that person in need? Do you mourn with the one who is grieving? Is there someone, maybe in the church, who annoys you or you cannot seem to tolerate for very long? How do you respond to the person who hurts you? Do you turn the other cheek? Do you give them your cloak, too? Do you go the extra mile? Love is not earned or deserved. Love is not payment for some service. You are not to love someone else because they have loved you or done something good for you. Love is selfless and sacrificial. It does not seek to harm others; but rather, it seeks the benefit of another regardless of whether that person deserves it. In this sense, love fulfills the requirements of the law of God, which leads us to the next point.

Loving Others Fulfills the Law of God

At the end of verse eight, Paul mentioned, "The one who loves another has fulfilled the law." Again in verse ten of this passage, it says, "Love is the fulfilling of the law." So, there is this idea that satisfying the demands of the law is loving one another as we should. Why did Paul bring up the law again? I thought we were past that point. Way back in chapter six of Romans, Paul said that Christians are no longer under the law of God, but rather, we are now under the grace of God (Romans 6:14). Paul mentioned the law of God again because he considered it useful for moral instruction. However, the law does not empower a person to obey. Only the Holy Spirit can do that. Paul quoted several commandments regarding our responsibility to others. Look at verse nine.

Romans 13:9 ⁹ *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."*

To the rich young ruler, Jesus mentioned three of the four commandments that Paul quoted — do not commit adultery, do not murder, do not steal (Luke 18:19-21). Paul did

not mention bearing false witness or honoring your parents, but he did add, “You shall not covet.” Why are the commandments Paul mentioned here so important? Were these issues significant in the church Paul was addressing? If we were to list some important commandments to follow today, it might include, do not gossip, do not be greedy, and do not cause strife. Maybe the things Paul mentioned were issues for the church in that day, but the point is that these behaviors or actions, and others as we will see, are connected to our love of others, or a lack of love for others. Love is not just a feeling, but it is an *action*. It is a behavior. When the Bible says I am to love my neighbor, it means I am to consider my neighbor more important than myself. It has to do with what I say, what I do with my money, what I do with my body, what I do that may bring harm and injury to another person. It means that I genuinely care about other people.

The main thing in this passage, however, is that all of God’s commandments to us are summed up in our obligation to love our neighbors as we love ourselves. After Paul mentioned the four commandments in this passage, he then summarized it all by writing, “And any other commandment, are summed up in this word: ‘You shall love your neighbor as yourself.’” Paul named four commandments that we should follow, and then included the whole law. Paul was saying, “If you want to please God, do this.” As Jesus taught us in the parable of the good Samaritan (Luke 10:25–37), our “neighbor” is *anyone* we who needs our help. Therefore, whatever God has demanded of us, whatever commandment He has given us, whatever we are supposed to do, can be summarized by the command to love others as we love ourselves. In fact, Paul is only repeating what Jesus had already said. When a lawyer came to Jesus asking Him what was the greatest commandment, Jesus responded to him with the following:

Matthew 22:37–40 ³⁷And he said to him, “You shall love the Lord your God with all your heart and with all your soul and with all your mind. ³⁸This is the great and first commandment. ³⁹And a second is like it: You shall love your neighbor as yourself. ⁴⁰On these two commandments depend all the Law and the Prophets.”

Therefore, all of the commandments of God are summed up in this statement: *love God and love others*. If you want to follow God’s commands, if you want to truly obey Him, if you want to please Him, then *live a life of genuine love*. We have a continuing debt to love each other, for this fulfills the whole law of God. Paul was not saying that the only law is the law of love, but the ultimate fulfillment of God’s law, the ultimate expression of His law, is the love of people. This is why there are laws against murder, against stealing, and against adultery, for these things indicate that God cares that we do not violate each other or harm each other. He wants us to show genuine love to everyone. Love fulfills the law because if we love our neighbor we will do him or her no harm.

Loving Others is a Response to God’s Love

Christians should be the most caring, considerate and neighborly people in the world. When people think of a loving people, they ought to think of the Church. Sadly, that is not always the case. Sometimes, there is a lack of love from the Church. We can so quickly condemn and judge or be hateful towards others, particularly unbelievers. We

get so bent out of shape with lost people acting like lost people! That should not be so and when it is, it is a sign of a much deeper issue. If we lack love for other people, even our enemies, then it shows that we either do not understand God's love for us, or we have not been genuinely changed by His love for us. Love for others is the inevitable response of a heart truly touched by God. God's love manifests itself through the loving acts of His children. Where love for others is absent, any claim we have to being His people or a part of His family is merely make-believe. Look at the following verse.

1 John 4:7-8, 10-11 *⁷ Beloved, let us love one another, for love is from God, and whoever loves has been born of God and knows God. ⁸ Anyone who does not love does not know God, because God is love...¹⁰ In this is love, not that we have loved God but that he loved us and sent his Son to be the propitiation for our sins. ¹¹ Beloved, if God so loved us, we also ought to love one another.*

We ought to love one another so much because God has loved us so much. We have received so much love from our Father in heaven that we ought to naturally love one another. The inescapable conclusion of knowing God is to know love, for *He is love*, and the response to His love is for us to return that love to others. It is called paying it forward. The greatest love is sacrificial love in which someone dies to save another. The greatest example of this love is God's love for us through His Son, Jesus Christ. God loved us so much that He sent His Son to die for us so that whoever believes in Jesus Christ will be forgiven and have eternal life. You are very much loved, therefore, you are to love others, even your enemies, because that is what you owe God. Your debt of love to God is paid by loving others as He has loved you. In fact, to be a lover of God requires that we show that love through being kind and considerate to other people.

What does this kind of love look like? How can we love like this? It means we will put the interests of others before our own. It means to love our spouses as we should. It means we will consider her or his needs before our own. It means we intentionally look for ways to be at peace with each other. We will cease quarreling and infighting and seek what is best for the common good of everyone. Don't take my word for it. Read the rest of the chapter. Basically, it means we will be Christ-like. We will love Him and out of our genuine love for Christ, we will love others as we should. Alistair Begg once said, "When our love for Christ is not what it should be, then our love for each other will be sadly affected." Are you loving Jesus as you should? Is your love for Him lacking? Pray that God will help you love Him more everyday. Are you loving others as you should? Has God's love for you radically altered your life? What do you need to do today to be more loving and more Christ-like? Ask God. He will show you.

Conclusion

In closing, this passage reveals some things about love. It is not talking about some mere sentimentality or feelings of affection for other people. This passage is dealing with genuine love for one another that results in action. It is a kind of love that is selfless and sacrificial. This passage reveals that loving one another is a debt that we all must pay, and we will never pay it off. We must continue to do it. This passage also reveals

that loving one another fulfills the whole law of God! If you ever wanted to know how to keep God's law, then seek to be a loving person. Lastly, loving one another as you ought to do exudes God's love for us. We love because He first loved us.

So, what is God telling you to do today? Where does God need to work in your life? How do you need to love better? Is there someone, maybe an enemy or a difficult person, that needs your love? Do you need to reach out to that person? Is there someone who needs your forgiveness? Have you been holding on to bitterness so long that you are in danger of becoming a hateful person? Turn to God now! Ask Him to remove any root of bitterness. Ask Him to help you forgive that person who is the object of your lack of love. Ask God to help you become more Christ like, who emptied Himself and loved His enemies sacrificially. And if you cannot love another person as this passage reveals, ask yourself if you have ever received God's love. Have you turned to the Author of Love and Life, Jesus Christ, and surrendered all to Him? Receive God's love and then return God's love. That is good news. Thanks be to God. Amen!