

# The Ongoing Debt to Love

Romans 13:8-14

Read Romans 13:8-14. It is a Christian duty to pay your debts.

**Psalm 37:21** <sup>21</sup> The wicked borrows but does not pay back, but the righteous is generous and gives;

But why is this a Christian duty? Why are we commanded to pay back what we borrow? It is very simple: Paying your debts is loving your neighbor. The connection between love and paying debts does not feel so close today when we are indebted to institutions like banks and the US government. But somewhere down the line, our failure to pay our debts does harm to your neighbor. When you pay off a financial debt, you are free from your obligation. There is much freedom in not having any financial debts.

We still owe a substantial amount on our mortgage. The plan is to have it paid off by the time I am 65. I look forward to that last payment. We will no longer have to pay a monthly check to the loan institution. Our obligation to them will be fulfilled.

But Paul says here that there is one kind of debt that will never be fulfilled. That is the debt of love.

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

Love is something that you owe to the person next to you. When you fail to love others, you are failing to pay a debt. To see love as a debt that we owe rubs us wrong. We want love to be free and even spontaneous. Somehow it just seems right that true love goes above and beyond what is required. Husbands, the next time that you bring a bouquet of flowers to your wife, it is probably not best to tell her that you were only doing your duty. Love is more than your duty. But it is entirely right to say, "As Christians, it is your duty to love. It is a debt that you owe." This is so helpful. Why? Because we must learn to perform acts of love, even when we don't feel like doing them.

We do not always feel like paying our debts, but we know we must. We certainly do not always feel like loving those around us, but we have an obligation to do so. How is love a debt that we owe? Understanding love as a debt is a distinctly gospel idea.

You have been loved. Therefore, you have a debt to love others. You have been loved so deeply, so profoundly, so undeservedly, so completely, and so eternally, that computing the depths of your debt to God who has loved you is impossible. Your debt is incalculable.

The Bible does not teach that we should strive to pay back God. Instead, we are called to love Him out of a thankful heart. What he has given to us is not by way of loan. He has given us redemption as a gift. But the Bible does use language of indebtedness when it comes to our brothers and sisters in Christ, and to our fellow man in general. As sons of God, we have incurred a debt to love others as we have been loved by God.

We have an ongoing debt to love. It never ends. Our duty to love simply goes on and on and on. We never come to a place where our obligation to those around us has ended. When you work hard every day throughout the week, there is nothing wrong with looking forward to the weekend. When you work hard for your employer for 30 or more years, there is nothing wrong with looking forward to a season of retirement. But when it comes to loving your neighbor, there is no weekend. There is no retirement. The debt of love is ongoing. We are not to anticipate the day when the mortgage is paid off.

In addition to love being an ongoing debt, Paul also wants us to see that love has always been, and always will be, the rule by which we live. Paul connects our present duty to love both with the past and with the future. The connection with the past is with the Mosaic Law. He says, "the one who loves has fulfilled the law." When he says law, he simply means the commands of the OT. We know this because Paul lists four of the 10 Commandments. He skips over the first 4 commandments that focus on our love to God, and focuses on what have called the 2<sup>nd</sup> Table of the Law.

**Romans 13:9** "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."

Fulfilling our present duty to love also fulfills the previous commands given through Moses. "The one who loves has fulfilled the law."

The ethic of love is consistent with the ethic laid out in the 10 Commandments. The duty to love and the commands of the law are not at odds with one another. The OT commands, rightly understood, sweetly comply with the duty of love. In Reformed Theology we have found it helpful to speak of 3 types of OT commands: moral, civil, and ceremonial.

The civil laws and punishments do not apply directly to us because we do not live in a Theocracy. The ceremonial laws pointed to Jesus Christ and no longer are necessary. But the moral laws continue to be binding upon us as Christians. Just because they are old commands does not mean that they are not still valid. God does not change his standard over time. Do not fall into the trap of thinking that the NT ethic of love has replaced the OT ethic of command. It is tempting to want to think this way because it seems more freeing that God's OT commands are no longer binding. We only need to follow the easier, less-defined, standard of love. Implied in this way of thinking is that the OT Law was not itself loving. At best, it is an outdated standard that we have now progressed beyond. But such a way of thinking undermines the truth that both love and law flow from the eternal character of God.

The truth is that the ethic of the New Heavens and New Earth and the eternal character of God are one and the same. God's standard never changes. It was and is and shall be one and the same. The ethic of the New Heavens and New Earth will be that of love. This ethic of love is the same ethic that is currently being established in the hearts of Christians by the working of the Holy Spirit. This ethic of love was also the ethic perfectly displayed to us in the character of Jesus Christ. But what standard, what ethic, did Jesus follow when he walked the earth? Jesus stated emphatically that he followed the Law of Moses.

To argue that the Mosaic Law was contrary to the eternal ethic of love, would mean that the standard by which Jesus lived here on earth is not the same as the standard by which we will live eternally in his kingdom. And ultimately, both the Law and Love flow out of the character of God.

So, we must remove from our thinking thoughts that Love somehow replaces and improves upon the OT law. It may seem easier to get rid of the OT law, but easier is not better.

Paul lays the foundation by which we should meditate on the OT commands as we pursue a life of love.

**Psalm 119:96-98** <sup>96</sup> I have seen a limit to all perfection, but your commandment is exceedingly broad. <sup>97</sup> Oh how I love your law! It is my meditation all the day. <sup>98</sup> Your commandment makes me wiser than my enemies, for it is ever with me. I want to move from the principle to the practical. I want to briefly look at two OT commands that have relevance to our contemporary lives.

**Deuteronomy 10:18-19** <sup>18</sup> He executes justice for the fatherless and the widow, and loves the sojourner, giving him food and clothing. <sup>19</sup> Love the sojourner, therefore, for you were sojourners in the land of Egypt.

God commands his people to care for non-Israelites coming into their land.

As American Christians, this command certainly applies to us. We should not randomly turn away those who are in need coming to our land. Indifference to the sojourner is a failure to fulfill our debt of love. At the same time, God commands us that we respect the laws of the land.

**Romans 13:1** Let every person be subject to the governing authorities.

And governments have immigration laws for good reasons. The limitation of drugs and prostitution flowing across our Southern Border being just two. There must be some limitation on the number of immigrants into our country.

God's law does not tell us what the numbers should be. We may desire more liberality or less. But it is not loving to have no laws at all. A government has a duty to its current citizens to control the flow of immigrants. And as an individual I have often been confused as to how to love the sojourner.

Several years ago we ministered to a family where the mother was here illegally. Her husband was a citizen and the children were citizens. I had no ambition to try to send her back to her country. Some might have argued that we were wrong. Maybe so. But I will probably reach out to the next family in a similar way.

**Deuteronomy 22:8** <sup>8</sup> "When you build a new house, you shall make a parapet for your roof, that you may not bring the guilt of blood upon your house, if anyone should fall from it.

This command helps us to see that we have an obligation to build our home in such a way that others do not accidentally harm themselves when they visit. There is basis for building codes in our own day. Although the principle of making others safe can be taken too far. The command does not dictate how high the parapet should be. It does not teach that having a second story is too risky in itself. And Paul does not fault the homeowner when the boy falls out of the window when he was preaching into the night.

This command certainly applies to the last two years of Covid. As Christians, we cannot ignore that we have a responsibility to not purposely put others at risk. But knowing the limits of just how much risk must be tolerated in order to live is not easy. Navigating masks and shut-downs and vaccines has not been easy. I certainly have questioned my own judgments. There are no laws regarding masks or vaccines in the Bible. It is conceivable that doing both fit into not putting our neighbor at unnecessary risk. We are commanded to love our neighbor. We should not intentionally want to bring harm upon them. But at what point does our commitment to not harm in one way (spreading the virus) bring harm in other ways (economically, socially, or even physically)?

Arguments can be made that the shut downs have significantly harmed people. Vaccines seem to be reducing hospitalizations and deaths. But long term effects of the vaccines are still unknown, and mandating them in children could very possibly cause more harm than those same kids getting the virus itself.

And mandating vaccines among those who are not at risk seems push to an extreme beyond the command in Deuteronomy. Who knows what data to trust, but if it is true that one child in a million will die of Covid or the Delta variant, it certainly seems to be a government overstretch to mandate vaccines among children 5-11. I personally got the vaccine before the mandates. I simply wanted to have greater freedom as I ministered to people in our congregation.

Some of you have chosen to not be vaccinated. I respect that. It is possible to make a case that this is the best way to love our neighbor. But you do need to consider if that is your motivation. And some have chosen to be vaccinated. I respect that too. As much as I would like to say that these things are black and white, they require us to make judgment calls.

I cannot bind your conscience as you determine what is right for you and your family. But I will give you a few of my thoughts regarding vaccine mandates and worship.

First, I believe that except for extreme situations and for a limited time, we are commanded by God to gather for worship, in person. So, even if the government mandates that our church be shut down, we as your elders feel a duty to continue worshipping.

Secondly, if the government mandates to us that you must show proof of vaccination to gather to worship, we cannot in good conscience enforce that. Whether you are vaccinated or not, you are free to worship here.

Thirdly, we will take great concern for the safety of all who want to worship with us. Anything less would be unloving. God's OT commands help us. But they do not remove all personal judgment. Both of these examples help us to see that we have a duty in interpreting any command to look for the underlying principle of love in the command. At the heart of every commandment is the command to love. And when we attempt to follow any command, we must also do it with a heart of love.

If you think that you have fulfilled a law merely by an outward conformity to the letter of the law, you are mistaken. The Pharisees often used their meticulous keeping of rules to hide their lack of love. Jesus condemned the Pharisees for tithing mint and dill while ignoring the weightier matters of the law. They wielded the law as a club, but never lifted a hand to help people to keep the law. The Pharisees were scrupulous, but they had no true affection for God or for their neighbors. They emptied God's law of love. Was it any wonder why Jesus was angered by their teaching?

Look at verse 10.

<sup>10</sup> Love does no wrong to a neighbor;  
therefore love is the fulfilling of the law.

This verse tells us something that is very helpful if we are ever going to conquer sin. It is only the desire to love that digs down into the root of sin so as to completely eradicate it.

When there is no love, you ask questions like, "What is the minimum required of me?" Love does not think this way. Love wants all selfishness replaced by love. Love wants all pride crushed and replaced by humility. Love wants all lust defeated and transformed into true affection. Love does not look for the minimum requirements.

When I went to college, I did not really have a love for what I was learning. I did well enough. I graduated with a 3.29 GPA. But when I went to seminary, I was motivated by love to God and love for the Church. I pushed myself as hard as I knew how. I think I graduated with just under a 4.0.

To the extend that we all still sin, we all lack love. When we choose to sin, we are choosing to not love. And only an increase of love in our hearts will truly motivate us to carve out sin at its root. If we were fully motivated by love, we would do no wrong to our neighbor.

When we look back, love is the fulfillment of the ethic of the Old Testament Law. When we look forward, what is love? Love is the ethic of the eternal kingdom of Jesus Christ. Therefore, those who belong to that kingdom will strive to love now. And we are very close to the arrival of that kingdom.

11        Besides this  
          you know the time,  
                  that the hour has come  
                          for you to wake from sleep.  
                                  For salvation is nearer to us now  
  than when we first believed.

12        The night is far gone;  
          the day is at hand.

The fact that Paul needs to exhort Christians in this way tells us that as Christians we continue to struggle to love.

As we talk about the ideals of love, it is easy to think, “Now that I know this, I ought to be able to live accordingly. Why is it still so difficult to love? What is wrong with me? Am I even a Christian?”

God is in the process of forming Christ in each one of us. He has not finished this work in any of us. The Christian life is a long and difficult road. The process of turning lovers of self into lovers of God and neighbor is full of frustration and disappointment. This is why God promises that what he has begun in us, he will complete.

Paul uses the closeness of the eternal kingdom to both warn us and to encourage us. It is a warning to us, because if we really are asleep, it is possible that we might be one of the goats who are now in the visible Church, but who will be cast out on the day of judgment. We all need to hear the warning. At the moment of Jesus’ return, it will be too late to fix our relationship with God. But, while the warning is certainly here in the passage, I believe that Paul wants to encourage the Romans.

As we look around at the evil in the world around us, it is easy to think that the dawn is still distant. Paul tells us that we live at the time just before the sun rises. He is not speaking of literal hours. He is speaking of the imminence of Jesus’ return. There is nothing left to occur before Jesus returns. He really could return at any moment. And when he comes, all darkness, both without and within, will be consumed. Only light will

exist in Christ's eternal kingdom. Only pure love. Since we have this hope that Jesus will crush all evil, we are encouraged to continue our fight against the evil of our own hearts.

One of the strongest de-motivators to live a life of love is the feeling that our efforts are vain. We have tried and failed. We have lost too many battles. What is the use of fighting any more? Paul encourages us, "Reinforcements are on the way! Don't give up now."

It has been a long time since I used a Lord of the Rings analogy. But this one fits nicely. Aragorn, King Theoden, Gimli and Legolas are all assaulted at Helm's Deep. King Theoden up to this moment has been strong. But with the breach of the outer defenses, he is losing hope. He is talking with Aragorn and he asks pitifully, "What can men do against such hatred?" Aragorn has in the back of his mind, the words of Gandalf, "Look to my coming on the first light of the fifth day, at dawn look to the east." At this moment, he has no visible assurance that Gandalf is out there. But he has his word. And so he tells Theoden that they should ride out together and face the enemy. Theoden believes they are going to their death, but it will be glorious. But Aragorn is trusting that Gandalf will indeed arrive. And that is just what happens. Against all hope, they put down their despair, and they continue fighting. And as they advance, Gandalf does arrive, and the orc army is crushed.

Brothers and sisters, the day of your victory is at hand. Do not quit fighting against your sin now!

So then let us  
cast off the works of darkness  
and  
put on the armor of light.

The armor of light is nothing less than the Lord Jesus Christ. In verse 14, Paul repeats himself, but there says, "put on the Lord Jesus Christ."

We may know that we should love, but we cannot put love into practice without God pouring out the love of Christ into our hearts. We have a continuing debt to love, but we will never actually love unless we are wrapped in the love of Christ. As Christians, we belong to the light. We no longer belong to the darkness. That is not to say that we are not still capable of deeds of darkness. We know that we are. And we know that we have committed deeds of darkness as Christians. But be encouraged to cast off those



deeds of darkness. Repent of them today. And repent tomorrow of new sins that creep in. And the day after that. The Christian life is a life of ongoing repentance of sin and by faith putting on the armor of the Lord Jesus Christ.

Are you in your heart casting off the deeds of darkness? Are you by faith putting on the Lord Jesus Christ and his armor of light?

**1 Thessalonians 5:5** <sup>5</sup> For you are all children of light, children of the day. We are not of the night or of the darkness.

It is as children of the light that we strive to live as children of the light.

We do not become children of the light because we act like it.

We are learning to act like children of the light because we are children of the light.

13           Let us walk properly as in the daytime,  
                  not in orgies and drunkenness,  
                  not in sexual immorality and sensuality,  
                  not in quarreling and jealousy.

14           But  
                  put on the Lord Jesus Christ,  
                  and  
                  make no provision for the flesh,  
                  to gratify its desires.

Paul lays out the extremes for us. Most of us are not purposely seeking orgies and drunkenness or sexual immorality. Most of us do not purposely seek to only live for pleasure, nor do we set out to quarrel or be jealous. But we know that the seeds of each of these sins still live in our old nature. We know that they still seek to control us. And we live in a culture that continually entices us to these sins and others.

And because we are motivated by love, Paul rightly says to us, “make no provision for the flesh”.

Don’t be satisfied with taking care of extreme sin. Make no provision for sin at all. As a Christian, we cannot claim to be without sin. That would make God a liar. But neither can we be satisfied that sin still remains in us. We must continue to fight every day to put sin to death and to walk properly “as we will when the daytime is fully here.”

Conclusions:

1. We have an ongoing debt to love.
  - a. When you give love, your love tank is depleted. Love requires energy. It must be continually renewed in your heart. We do not need to go looking for new sources of energy. The only source of love is Jesus Christ. We must continually look to him to replenish our tanks. God's appointed means of drawing upon His resources are His Word, Prayer, and the Sacraments.
2. We should study God's law to help us understand what is true love. (We should also study the life of Jesus Christ for he is the perfect fulfillment of the law.)
3. We must not give up hope! The Night is almost over.
4. We must always strive for perfect love, and seek to make no provision for the flesh.
5. We must always finish with Christ! We must put on Christ by faith.

Love will be the air that we breath in his eternal kingdom.

**Galatians 1:3-5** <sup>3</sup> Grace to you and peace from God our Father and the Lord Jesus Christ, <sup>4</sup> who gave himself for our sins to deliver us from the present evil age, according to the will of our God and Father, <sup>5</sup> to whom be the glory forever and ever. Amen.