

Title: Always in debt  
Text: Romans 13:8-14  
Theme: Paying a debt of love  
Series: Romans  
Prop Stmtnt: The debt of love is a gift not a burden.

Read Text:

American families have \$1.5 trillion in student debt. Do any of us have a concept of that? How do you grasp that? If you stacked one and half trillion dollars on top of each other, they would make a tower that is 102,000 miles high or about halfway to the moon. That same tower could go around the earth a little over 4 times. Ok, that's pretty big, right? But still, it's not personal. Now, I've talked with a number of people who have student debt. In some cases, I've given them some counsel and helped them develop plans to pay these off. Now, the student debt issue is not simply a big factor in the economy, or a stack of dollar bills halfway to the moon, it is a present reality in my friends' lives that I am anxious to see them get rid of. One guy I know in particular is making really good progress and I am thrilled for him. Now this issue is personal.

A similar thing can be said about this text. Paul is addressing the believer's debt to love one another. Love each other. That's nice, right? Love each other. If we all loved each other, the world would be a better place. Ok. That's like a stack of dollar bills halfway to the moon. It's a general concept. It's a big idea. In theory, I think that most of us would agree. Loving one another sounds good, and we like the idea, but what exactly does it mean? This text gets into the weeds and the weeds are much more difficult than what we imagine.

Let's remember the context. Looking at the context is essential if you are going to properly understand the Bible. What comes before these verses? Well, what comes immediately before v.8 is verse 7 where we are instructed to pay our taxes and respect our governing authorities. This is a summary statement of the challenge to submit to our governing authorities. Here is what submission looks like: You pay your taxes so that you are not in debt and you pay the debt of respect because you owe that too. Then, in a clever little twist Paul says, you should always pay what you owe. Pay your bills on time. But, there is on debt that you will never pay off and that is the debt to love one another.

He says this and explains it on two levels that most of us would not think about. This command to love one another and his explanation of what that looks like is what most of this sermon is about. But, notice that it is in between two sections: 1) The command to submit to governing authorities and 2) the commands as to how we are to care for weaker brothers and sisters are on either side of the command to love one another. All of this is in the section of the book of Romans that is telling us what the gospel looks like in our lives. It makes sense doesn't it?

Is there anything supernatural about respecting, submitting to and even loving a governor or president that you are in agreement with? No, not at all. Anybody can do that. But, if you respect, submit to and love a governor or president that you are not in agreement with, particularly one whose life and policies are in opposition to the gospel, well, that is supernatural. By the way, do not view love as simply an emotion. Love is an act of the will that chooses to

care more about someone else than yourself. The gospel is supernatural. The gospel calls us to live supernatural lives because the gospel enables us to do it.

### I. **We are in debt to love each other.** (8-10)

The command to love each other is followed by the reason why. But, before we look at that, stop with me and think about this command. “*Owe no one anything, except to love each other.*” I’ve heard people address the issue of finances from a biblical perspective and they will point to this verse and say that you should never take out a loan. Then the discussion/debate/differing opinions ensue about whether it is okay to take out a loan on a car, or a home as long as you can make your payments, (which I think is fine), but that’s not the point of the text is it? The point of the text is that we are in debt and we are always in debt and that we are in debt to love one another. Let’s think about that.

When you owe someone money, you feel obligated toward them. Let’s say that you pay your car insurance every six months. You know that in March and September it is coming due and you think, “oh yea, I have to pay my car insurance” and you make plans to set that aside, or do whatever you have to do in order to pay it. You may receive emails reminding you that it is due. You may have notes on your desk, where you leave the bill out to remind you. But, my point is, when you owe something, it is present in your mind until you do something about it. But, when it is paid, you do not need to worry about it until the next go round. Car payments tend to be monthly. House payments and other bills tend to be monthly. But, here is a payment that we always owe. Right now, you are in debt to the people around you. You owe them love. But this is not a debt that is a weight upon our soul and a threat to our happiness. This debt is radically different. God, in his infinite and amazing kindness has placed this obligation upon you.

God is love. From eternity past, the Father, Son and Spirit have delighted in each other. Creation is the incredibly vast expression of the uncontainable love of God. When God created you, and choose to redeem you, and then sent Christ to pay that redemption and secure you, and sent the Spirit to draw you, call you, save you and indwell you, God obligated himself to love you and everyday he keeps that obligation and forever will keep that obligation to love you and he loves to love you. The love that God loves us with is a personal love and a sacrificial love. Isaiah writes about God’s love and his OT people and says:

*In all their affliction he was afflicted, and the angel of his presence saved them;  
In his love and in his pity he redeemed them;  
he lifted them up and carried them all the days of old.* Isaiah 63.9

God identifies himself with his people so much that persecution that is done to us is done to him. Affliction that happens to us happens to him. Grief that we experience, he experiences. He chose that. He wanted that. He committed himself to that. He loves you that much. He will never leave you, no matter how much grief you experience. Now, let me ask you something. Is God glorious? Yes. Is God happy? Yes. Is God joyful? Yes. Remember that scene from the Grinch when he is plugging his ears at the sounds of singing and joy from the people and going, “noise, noise, noise!”? That is not God. God delights in our praises. God calls us to come into his presence with singing. God inhabits the praises of his people. God sings over us. God rejoices

over us. His banner over us is love. So, (and this is a very big SO), the fact that God obligates himself to love us, does not cause him to be less glorious, less joyful, less complete as God. Fulfilling his promise to love us is at the same time fulfilling to him. In many ways, what I have just said is a summary of Romans 1-11. The gospel is rooted in the promise that God has made to himself to have a people for his name's sake; a people he puts his name on, a people that he loves and lives with forever. Jesus is the accomplishment of that promise, and the Spirit is the application of that promise and as Ephesians says, is the down payment that guarantees our keeping until we experience the full reality of that.

But, while God is the One who ultimately loves us, he is not the only One who loves us. Part of the joy of being the people of God is being people who are loved and who therefore love. We look like Jesus when we live out the glorious obligation that God has placed upon us to love one another. So, I thought, how do I remind myself to pay my bills? How do you do it? Sticky notes? To do list? Bill drawer? Notification on your phone? What can you do to remind yourself of your obligation to love your spouse? Your brothers and sisters? Your neighbors? Your co-workers? Your parents? Your governing authorities? People you disagree with? Weaker brothers or sisters? Even your "enemies"?

Now, jump down to verse 10. "*Love does no wrong to a neighbor.*" This is the conclusion of what it means to love your neighbor and loving your neighbor is what the second half of the 10 commandments are all about. Back in Matthew 22.37, Jesus summarized the entire law with 2 commands: Love God and Love your neighbor as yourself. Earlier in Matthew when Jesus said to love your neighbor as yourself, he was asked, "Who is my neighbor?" Remember how Jesus answered? He told them the story of the good Samaritan. The Samaritan loved and cared for a man he did not know who was of an ethnicity that was hostile to his own. Your neighbor is everyone. The first 4 of the 10 commandments focus on loving God while the last 6 focus on loving your neighbor. Paul refers to some of the last 6 when it says, "You shall not commit adultery, you shall not murder, you shall not steal, you shall not covet." Committing adultery is not loving to your spouse and is not loving to the spouse of the person you are committing adultery with. Murdering is giving in to hate and stealing is not loving the ones you are stealing from and coveting is not loving and enjoying the blessing that others enjoy. How do you help someone who is tempted to be unfaithful, tempted to give into rage, tempted to steal, and tempted to feel cheated when others have more? He needs to love and care more about others than himself. Love does no wrong to a neighbor. In fact, loves does what is right to a neighbor. What are some things that I can do that are right for the people who are in my life?

Do you see how this fits together? Pursuing a life of purity and holiness is more than guarding what I see and expose myself to. Pursuing purity and holiness means to pursue what is good for others. People get into trouble when they spend too much time by themselves and too much attention on themselves. Why? Because they are constantly thinking about their own comfort, their own agenda, their own agendas, and their own ideas. When you are with others, and you spend time thinking of others, you free from the bondage of thinking only of yourself.

This lockdown has been awful for a number of things. One of which is people who are isolated already, do not have the benefit of others in their lives and will say things on social media that are very unloving. Love does no wrong to your neighbor. This is why I really challenge you to

limit the amount of time you spend on social media and to be very vigilant and careful about what you post, if at all. You are tempted to say things and write things in isolation that you would never say in person.

Resist the temptation to comment on everything, particularly on-line. Ask yourself, is what I have to say, helpful? Is it even true? Communication takes a lot of work. We have to work hard at reading and listening with clarity. There is a lot of unnecessary harshness and criticism because people fail to work hard at hearing one another and make terrible assumptions. This happens to me quite a bit and it is very disheartening. But, listening with clarity is only part of it. We owe it to everyone to listen with charity.

Early in my Christian life I was exposed to a group of people who thought of themselves as heresy hunters or the official watchdogs of churches, pastors and leaders. If they detected anything they did not agree with, they would, in the name of defending the faith, expose them and try to destroy them. It was awful. They acted as if being hateful and maligning was a Christian virtue. Today, there all of these guys who do the same thing on-line. They sound macho. They sound tough. They act like they are concerned for pure doctrine. Ask yourself, what I asked that group decades ago. "Where are the tears?" "Where is the love?" The desire to find fault with others is Satanic and fleshly. We are tempted to find a perverse delight in the demise and weaknesses of others SO THAT I can elevate myself by stepping on your failures. That is why gossip is so evil. Gossip is the naked attempt to lower you so I can exalt me. But, I am not worth exalting. Jesus is. A desire for true theological purity does not delight in the failure of others but is seen when your soul sings for the glory of God and your heart swells for others.

## II. **It is urgent that we live pure lives of love.** (11-14)

This week, a massive explosion rocked Beirut, Lebanon. The blast was so powerful, it was felt on the island of Cyprus that was 150 miles west. The blast has devastated a major section of this city of 2.2 million people. 300,000 are instantly homeless. The blast was caused by a fire that ignited 2,750 metric tons of ammonium nitrate that had been stored unsafely for years in a warehouse in the port district of the city. Officials announced that they were arresting all of the port officials in an effort to stem the rising public anger. But then it was revealed on Thursday that the government officials knew all along that this stuff was there, were asked repeatedly what should be done and they did nothing. I feel so bad for the people. They are in the midst of a terrible crisis and they have nowhere to turn. The people they should be able to trust and lean on are corrupt and they really have no hope.

Many of you feel as if a blast is taking place in our country. Riots, burnings, killings, anger, political turmoil, and abuse of power. Locally, the number of elected officials who are in prison for corruption is staggering. And, there is theological compromise. There are ministries that are surrendering their convictions to the culture. In our setting, it feels like the election in November is the culmination of all sorts of things. Then comes Covid. The stress of Covid only exposes the weaknesses that already exist. Is all of this part of the end times? Is all of this helping to set up the end of life as we know it on the earth? We have many opportunities for fear. We have many opportunities for panic and stress and lashing out.

What do we do? Do we march in anger? Do we take to social media and denounce everyone we can think of, even brothers and sisters in Christ? Do we live with distrust and disillusionment and isolation? No, absolutely not. What do we do? Back to the text. Back to the gospel. Back to Christ. Look at these verses because they are so, very helpful.

Paul is saying that we are living in a time that is getting shorter and shorter. Wake up from sleep. Salvation is nearer to us now than when we first believed. Do you realize what that means? Every day we live is one day closer to Jesus coming. That also means that every day we live is one day closer to Satan getting chained. He is threatened and is acting like a caged lion who is starved. We are not ignorant of his devices. He will do everything he can to distract us from the real enemy and devour one another. How do we cast off the works of darkness? How do we put on the armor of light? We do not give in to sensuality as if life is hopeless and meaningless and we better just get pleasure. We will not quarrel and fight. We will put on the Lord Jesus Christ. We will live like Jesus. We will follow Jesus and when we follow Jesus and live like Jesus, we will not have the time or the heart to live for ourselves and gratify our flesh.

What does it mean to live like Jesus? It means to love others. It means to live every day realizing that I have a debt to love those who are in my life. I am pleading with those of you who are in strained marriages and with those of you who are at odds with people and are trying to act as if it is okay. These are urgent days. There is too much at stake for you to implode. Your life, your marriage, your purity, your humility, your faithfulness is needed. This world is nuts. We seriously need to be an army of people who care deeply for one another, and who express that care for others by doing things for others. The happiest people in this church are those who fill their lives with caring for others. How deeply we care for others versus how much we care for ourselves is exposed when we have to work through issues that are disputable issues. That is what chapter 14 is about. But, we will not be ready to face the challenges of chapter 14, until we accept the calling to love. This is a calling that we cannot do in our own strength. On our own we love ourselves. It is only by God's grace that we love and commit to others more than ourselves.

I got to the point in the wedding ceremony where I told the groom that being a husband is a calling from God by which he is to pursue the impossible goal of loving her with the love of Christ. He asked excitedly, "does that start tonight?" It starts now. And so it is with us. It starts now. Look around you. You are surrounded by others. You owe them a debt of love. Put it on a sticky note, on your phone, but most of all ask God to write it on your heart. Love others. How? I have a simple suggestion to get you started. 3 contacts. (text, email, phone call – I don't care) 3 contacts this week that you make asking someone how you can pray for them or help them.

Do you see it now? A church that loves God and one another for the long haul is nothing short of miraculous.