

*Sermon #139 — Romans Series*

Title:        **THE DEBT WE OWE**

Text:        *Romans 13:8-10*

Subject:    *The Love We Owe to Others*

Date:        Sunday Morning — March 25, 2018

Reading:    *1 Corinthians 13:1-13*

**1 Corinthians 13:1-13** — (1) Though I speak with the tongues of men and of angels, and have not charity, I am become *as* sounding brass, or a tinkling cymbal. (2) And though I have *the gift of* prophecy, and understand all mysteries, and all knowledge; and though I have all faith, so that I could remove mountains, and have not charity, I am nothing. (3) And though I bestow all my goods to feed *the poor*, and though I give my body to be burned, and have not charity, it profiteth me nothing. (4) Charity suffereth long, *and* is kind; charity envieth not; charity vaunteth not itself, is not puffed up, (5) Doth not behave itself unseemly, seeketh not her own, is not easily provoked, thinketh no evil; (6) Rejoiceth not in iniquity, but rejoiceth in the truth; (7) Beareth all things, believeth all things, hopeth all things, endureth all things. (8) Charity never faileth: but whether *there be* prophecies, they

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shall fail; whether *there be* tongues, they shall cease; whether *there be* knowledge, it shall vanish away. (9) For we know in part, and we prophesy in part. (10) But when that which is perfect is come, then that which is in part shall be done away. (11) When I was a child, I spake as a child, I understood as a child, I thought as a child: but when I became a man, I put away childish things. (12) For now we see through a glass, darkly; but then face to face: now I know in part; but then shall I know even as also I am known. (13) And now abideth faith, hope, charity, these three; but the greatest of these *is* charity.

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**INTRODUCTION**

Most of us know what it means to be in debt. Someone said, “People can be divided into three classes: The Haves, the Have-Nots, and the Have-Not-Paid-For-What-They-Haves.” If you’re like me, you hate debt. Debt is a constant burden to any honest man. — The greater the debt the greater the burden.

Well, I am here today to remind you of a burden, a heavy burden. The title of my message is **THE DEBT WE OWE**. You will find my text in the 13<sup>th</sup> chapter of Romans — Romans 13:8-10.

Debt causes pressure; and none of us like being put under pressure. But here God the Holy Ghost puts us under great pressure. Here is a debt we owe but can never fully pay. Pay it we must but pay it in full we never can.

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(Romans 13:8-10) Owe no man anything, but to love one another: for he that loveth another hath fulfilled the law. (9) For this, Thou shalt not commit adultery, Thou shalt not kill, Thou shalt not steal, Thou shalt not bear false witness, Thou shalt not covet; and if *there be* any other commandment, it is briefly comprehended in this saying, namely, Thou shalt love thy neighbour as thyself. (10) Love worketh no ill to his neighbour: therefore love *is* the fulfilling of the law.

Financial debt is a great burden. The wise man tells us that “*the borrower is servant to the lender*” (Proverbs 22:7). Without question, all men should be honest, and honesty means we should pay our bills. Above all other people, God’s saints should do so. But our text is not talking about financial debt. Most of us could never own a home, car, or continue in business if borrowing money was forbidden in Scripture. It is not. The debt spoken of here is far more weighty than any form of carnal debt.

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**Proposition:** The debt we owe is a debt of love, a life-long debt of love.

**BIBLE'S EMPHASIS**

The Bible's emphasis on love is neither minor nor infrequent. Love is the singular subject of the entire 13<sup>th</sup> chapter of 1<sup>st</sup> Corinthians, which we read together just a few minutes ago. And **our Savior** tells us plainly that love distinguishes his disciples and separates them from all other people (John 13:34-35; 15:12, 17).

(John 13:34-35) A new commandment I give unto you, That ye love one another; as I have loved you, that ye also love one another. (35) By this shall all *men* know that ye are my disciples, if ye have love one to another.

(John 15:12) This is my commandment, That ye love one another, as I have loved you.

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(John 15:17) These things I command you, that ye love one another.

The apostle **Paul** beat this drum a lot (Romans 12:9-10; 1 Corinthians 13:1-13; 16:14; Galatians 5:14; Ephesians 5:2; 1 Thessalonians 4:9; Hebrews 10:24; 13:1).

(Romans 12:9-10) *Let* love be without dissimulation. Abhor that which is evil; cleave to that which is good. (10) *Be* kindly affectioned one to another with brotherly love; in honour preferring one another.

(1 Corinthians 16:14) Let all your things be done with charity.

(Galatians 5:14) For all the law is fulfilled in one word, *even* in this; Thou shalt love thy neighbour as thyself.

(Ephesians 5:2) And walk in love, as Christ also hath loved us, and hath given himself for us an

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offering and a sacrifice to God for a sweetsmelling savour.

(1 Thessalonians 4:9) As touching brotherly love ye need not that I write unto you: for ye yourselves are taught of God to love one another.

(Hebrews 10:24) And let us consider one another to provoke unto love and to good works.

(Hebrews 13:1) Let brotherly love continue.

**Peter, James, and John** all hammered away at this matter of love, telling us that saved sinners are a people who live their lives paying a debt of love, a debt that we can never pay off (1 Peter 1:22; James 2:8; 1 John 3:11).

(1 Peter 1:22) Seeing ye have purified your souls in obeying the truth through the Spirit unto unfeigned love of the brethren, *see that ye love one another with a pure heart fervently.*

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(James 2:8) If ye fulfil the royal law according to the scripture, Thou shalt love thy neighbour as thyself, ye do well.

(1 John 3:11) For this is the message that ye heard from the beginning, that we should love one another.

**Obviously, this business of love should be something on which we focus our lives.** As a man pays a debt by focusing his resources to that end, so we are to pay this debt.

**FLOW OF THOUGHT**

The first time Paul refers to debt in this epistle is in the 14<sup>th</sup> verse of chapter 1.

(Romans 1:14-15) I am debtor both to the Greeks, and to the Barbarians; both to the wise, and to the unwise. (15) So, as much as in me is, I am ready to preach the gospel to you that are at Rome also.

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**I'll come back to chapter 1 in a little while; but it seems to me that this was in the forefront of Paul's mind all the way through this epistle.** — “I’m a debtor!” — “I’m a debtor!” — “I’m a debtor!” Being forgiven much, he loved much, because he knew he owed much. — “I’m a debtor!”

**ROMANS 12**

Paul’s instruction in Romans 13:8-10 flows from and is based on what he tells us in Romans 12:1-2. — **Because we constantly receive and constantly experience the mercies of God in Christ we are to constantly present our bodies as a living sacrifice to God our Savior.** Rather than being conformed to this world, we are to be transformed by the renewing of our minds. — And the renewed mind a humbled mind (12:3), serving God as a member of the body of Christ (12:4-8), is loving even toward those who mistreat and abuse us (12:9-21). — That is the message of Romans 12.

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**ROMANS 13:1-7**

In chapter 13 the inspired apostle tells us that our living for and serving Christ also includes living in subjection to the governing powers, including paying our taxes (13:1-7).

And, as I said, living for God involves, and honesty and means that we are to pay your debts. But the debt that we will always have and must always pay is the debt of love. Love sums up all the commandments and fulfils the law of God.

**Love is not what most people think it is.** Love is much, much more than the absence of hatred. Love is much, much more than not doing injury or the lack of ill-will. And love is much, much more than a deep, emotional feeling. — **Love involves a self-denying, self-sacrificing devotion and commitment of life to another person's good.** To love someone is to do them good at cost to myself. The cost may involve money, or time, or labor, or preference, or desire, or all of these things. But love involves a self-

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sacrificing devotion and commitment of life to another person' good. Love means giving up and laying down your life for another.

**DEBT PAID**

Read verse 8 again.

(Romans 13:8) Owe no man anything, but to love one another: for he that loveth another hath fulfilled the law.

1<sup>st</sup> — “*He that loveth hath fulfilled the law.*” — You and I can never do that. We can never pay the debt here required by God at our hands. But, blessed be his name forever, there is One who has. **The Lord Jesus Christ, the Son of God, our Substitute, has fully paid the debt.**

- He paid our sin debt (2 Corinthians 5:21; Galatians 3:13).
- And he paid our love debt.

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**The motive, the compelling force, and the foundation for Paul's instruction here is the love of God in Christ that we have experienced** (2 Corinthians 5:14-15; Romans 8:35-39).

(2 Corinthians 5:14-15) For the love of Christ constraineth us; because we thus judge, that if one died for all, then were all dead: (15) And *that* he died for all, that they which live should not henceforth live unto themselves, but unto him which died for them, and rose again.

(Romans 8:35-38) Who shall separate us from the love of Christ? *shall* tribulation, or distress, or persecution, or famine, or nakedness, or peril, or sword? (36) As it is written, For thy sake we are killed all the day long; we are accounted as sheep for the slaughter. (37) Nay, in all these things we are more than conquerors through him that loved us. (38) For I am persuaded, that neither death, nor life, nor angels, nor principalities, nor powers, nor things present, nor things to come, (39) Nor height, nor depth, nor

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any other creature, shall be able to separate us from the love of God, which is in Christ Jesus our Lord.

**You and I can never pay this debt, but our blessed Savior, the Lord Jesus Christ has** (Romans 5:6-8; 1 John 3:16). In him, by him, and with him the debt is paid in full!

(Romans 5:6-8) For when we were yet without strength, in due time Christ died for the ungodly. (7) For scarcely for a righteous man will one die: yet peradventure for a good man some would even dare to die. (8) But God commendeth his love toward us, in that, while we were yet sinners, Christ died for us.

(1 John 3:16) Hereby perceive we the love of *God*, because he laid down his life for us: and we ought to lay down *our* lives for the brethren.

That is the first thing. Be sure you get that. Christ has paid our debt.

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### **OUR DEBT**

2<sup>nd</sup> — Yet, in Romans 13:8, the Spirit of God puts this debt on us. **This is our debt!** That's my second point. It is our debt, a debt we are to pay, and pay, and pay, and can never pay off.

**First, obviously, this is a debt we owe to our brothers and sisters in Christ, the church and family of God.** — “*Love one another!*” — “*See that ye love one another with a pure heart fervently!*” —

How often the Spirit of God tells us to do this! Why?

- Because we are all terribly prone to neglect that which we presume is obvious.
- Because we all tend to be absorbed with ourselves.

**Heavenly Father, give me the grace that only you can give to pay this debt of love to your children, for Christ's sake!**

- To love sinners like me, loved, chosen, redeemed, and born of God.

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- To be longsuffering, gentle, forbearing, and forgiving with my brethren.
- To help the fallen, strengthen the weak, uphold the feeble, feed the hungry, and comfort the troubled.

**But, in our text, we are specifically told to pay this debt of love to those who are not our brethren.** —

The first part of the sentence reads, “*Owe no man anything, but to love one another.*” There the word translated “*another*” means another of the same kind, another like yourselves. But the next clause, “*for he that loveth another hath fulfilled the law,*” is different. There the word translated “*another*” is altogether different. It means another of a different kind, another who is not at all like you.

Paul is talking about loving people with different backgrounds, people of different races, different social and economic standing, different opinions, different values, different religious views, different doctrinal systems. He is telling us to love people with different personalities, different political ideas and

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different lifestyles. **The Spirit of God here tells us to love anyone and everyone God brings into our lives, believer or unbeliever.** He doesn't command us to like them or desire to be around them. He tells us to love them

He tells us, quoting Leviticus 19:18, to love **our neighbor**. If you ask, as that man in Luke 10 who tried to excuse and justify his self-righteous injurious behavior, "*Who is my neighbor,*" remember our Lord's answer. — He told him (and us) who his neighbor was by telling the parable of the Good Samaritan and said, "*Go, and do thou likewise*" (Luke 10:29-37).

- My neighbor, the one I am required by God to love, is anyone who crosses my path in life.
- My neighbor, the one I am required by God to love, is anyone who has a need I have the ability and opportunity to help.
- My neighbor, specifically as indicated in our Lord's parable and in Romans 12 and 13, the one I am required by God to love, is my enemy, those who do me wrong.

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**OUR PAYMENT**

3<sup>rd</sup> — **How does God the Holy Spirit teach us to pay this debt of love?** It is easy enough to answer the question as it relates to our brethren. I didn't say it is easy to do it, but the question is easy to answer. I love my brethren by acts mercy and love toward them, by living for their good, by laying down my life in committed devotion to them. — **But how are we to love our enemies?** Read verses 9 and 10, and you will see exactly how God tells us to love our enemies. Here he tells us how to love our enemies using only negatives, telling us what we must not do. **We love our brethren and love our enemies by doing them no harm or injury.**

(Romans 13:9-10) For this, Thou shalt not commit adultery, Thou shalt not kill, Thou shalt not steal, Thou shalt not bear false witness, Thou shalt not covet; and if *there be* any other commandment, it is briefly comprehended in this saying, namely, Thou shalt love thy neighbour as

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thyself. (10) Love worketh no ill to his neighbour: therefore love *is* the fulfilling of the law.

**Here the apostle was inspired to cite five of the Ten Commandments.** In doing so, he is not telling us that believers live under the yoke of Mosaic bondage (Romans 6:14-15; 7:4; 10:4). Rather, he is showing plainly that there is nothing licentious about gospel liberty. The five commandments Paul cites are taken from the second table of the law.

**7<sup>th</sup> Commandment** — “*Thou shalt not commit adultery.*” Adulterers may try convince themselves that they love one another, but that is never the case. — Adultery and Fornication are, perhaps, the most selfish acts men and women perform. They do so only in total contempt for one another and all others, and only to gratify themselves momentarily.

**6<sup>th</sup> Commandment** — “*Thou shalt not kill.*” While most of us have never actually murdered anyone, the

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Lord Jesus tells us that anger toward others without cause violates this command (Matthew 5:21-22). Anger, wrath, and malice involve many things, all evil; but ty do not involve love.

**9<sup>th</sup> Commandment** — “*Thou shalt not bear false witness.*” You only lie about a person to hurt him or to promote yourself by hurting him. — All slander is done for self.

**8<sup>th</sup> Commandment** — Then Paul cites the eighth commandment, “*Thou shalt not steal.*” Obviously, taking what belongs to others is not loving them. It is loving yourself above them, because you think that you have a right to what they own.

**10<sup>th</sup> Commandment** — “*Thou shalt not covet.*” Coveting or desiring what others have is the attitude of self-love, not on the love of God and others. When desire what others have it is because I foolishly imagine that it will make me happy.

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**Then the apostle was inspired to add** — “*And if there be any other commandment, it is briefly comprehended in this saying, namely, Thou shalt love thy neighbour as thyself. Love worketh no ill to his neighbour: therefore love is the fulfilling of the law*” (Romans 13:9-10). What is it to love my neighbor? — “*Love worketh no ill to his neighbor.*”

Love requires continual self-denial. Because self-denial runs counter to my flesh, love requires constant effort and thought. I have to take my focus off myself and think about how you feel, what you think, what you want, and what you need.

**ILLUSTRATION**

I read something this week that illustrates exactly what the Spirit of God teaches us in Romans 13:8-10 to do.

Back in 1990, just after God removed the Berlin Wall, Pastor Uwe Holmer and his wife Sigrid lived in East Germany. Living in their home with them were

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Erich Honecker and his wife. Erich Honecker was the Communist party boss in East Germany before the Wall came down. Honecker was suffering from kidney cancer and no East German hospital or institution would take him in after the Wall came down. Pastor Holmer and his wife were caring for Erich Honecker and his wife.

Let me tell you about Pastor Holmer. He had 11 children, all of them had refused to join the Communist youth organization, and as a result had been barred from attending university and from getting decent jobs. They were deprived and disadvantaged because of their refusal. The person who was responsible for that policy was Honecker's wife, who headed East Germany's educational system. And now it was this pastor and his family, who had been victimized by the Honeckers, who were caring for them in their own home!

I wonder whether I'd open my home to someone who had caused that much pain to my family. I wonder whether yours would be. The very people who had

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victimized them were being helped by them, without the least trace of bitterness. They were loving even their enemies. — That's what the Spirit of God tells us to do.

**ROMANS 1**

I promised I would return to Romans 1. So, let's go back there — Romans 1:14-17. This is where Paul first speaks of the debt we owe, the debt we must pay, claiming it especially as his own. **There is much we can and must do, by which to heap coals of fire upon the heads of our enemies and overcome evil with good, paying this debt of love. Let us do so. But nothing surpassing paying the debt by preaching the gospel to eternity bound sinners, proclaiming Calvary love to immortal souls, for it is by the preaching of the gospel that God saves sinners.**

(Romans 1:14-17) I am debtor both to the Greeks, and to the Barbarians; both to the wise, and to the unwise. (15) So, as much as in me is, I

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am ready to preach the gospel to you that are at Rome also. (16) For I am not ashamed of the gospel of Christ: for it is the power of God unto salvation to everyone that believeth; to the Jew first, and also to the Greek. (17) For therein is the righteousness of God revealed from faith to faith: as it is written, The just shall live by faith.

By preaching the gospel of Christ we walk in love, heap coals of fire upon the heads of our enemies and overcome evil with good. No chosen, redeemed sinner can successfully withstand the melting effects of Calvary's coals. When the coals of **effectual blood redemption**, **free forgiveness**, and **perfect righteousness** begin to stack up on the sinner's depraved heart, coal upon coal and ember upon ember, and the heat of Christ's indescribable, infinite love grows warmer and warmer, that unbreakable, **adamant heart of stone** (Ezekiel 3:9; Zechariah 7:12) is eventually smitten, smelted, and effectually liquefied into a puddle of gratitude and love for the crucified Coalheaver.

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**Illustration:** *Adamant Dissolved by Kids Blood*

**That's what Paul told us to do to our enemies at the end of chapter 12.** Heap upon them coals of heart-melting fire, mercy, love, and grace, kindness, tenderness, and love. Thereby, “*God may, peradventure, grant them repentance.*”

- Tell them about Christ and his salvation.
- Treat them graciously.
- The one whose wrath you meet with heaping coals of grace just might be one of God's elect. He who is your most bitter enemy today may be made your cherished friend tomorrow.
- If he is not, you will have lost nothing.

(Romans 12:20-21) Therefore if thine enemy hunger, feed him; if he thirst, give him drink: for in so doing **thou shalt heap coals of fire on his head.** (21) Be not overcome of evil, but overcome evil with good.

Overcome the evil actions and attitudes of wicked men by the goodness and mercy of God you've

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experienced. Maybe God's goodness and mercy will bless it to them and lead them to repentance too.

**WORLD OF LOVE**

Read the text with me one more time.

(Romans 13:8) Owe no man anything, but to love one another: for he that loveth another hath fulfilled the law. (9) For this, Thou shalt not commit adultery, Thou shalt not kill, Thou shalt not steal, Thou shalt not bear false witness, Thou shalt not covet; and if *there be* any other commandment, it is briefly comprehended in this saying, namely, Thou shalt love thy neighbour as thyself. (10) Love worketh no ill to his neighbour: therefore love *is* the fulfilling of the law.

I have said to you, repeatedly, we can never finish paying this debt. And that is true. But, soon, we are going to another world called "Heaven." And **Heaven is a world of love.**

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(1 Corinthians 13:8-10) Charity never faileth: but whether *there be* prophecies, they shall fail; whether *there be* tongues, they shall cease; whether *there be* knowledge, it shall vanish away. (9) For we know in part, and we prophesy in part. (10) But when that which is perfect is come, then that which is in part shall be done away.

**What do you reckon our friends in heaven are doing?** They are paying the debt and will just go on forever paying the debt; but **there the debt is all joy and no burden!**

Oh, blessed, blessed hope! May God make it yours by giving you faith in Christ.

Amen.