

“A Debt Of Love”
Romans 13:8-10

Introduction:

1. I'm Sure Most Of You:
 - Are Familiar With:
 - The Personal Finance Guru:
 - Dave Ramsey:
 - Who Still Broadcasts His Radio Show:
 - Every Weekday!
 - He Does This:
 - Not Only To Give Financial Advice:
 - But To Do So:
 - From A Christian Perspective:
 - And Biblical Worldview!
 - Now - I'm Not Trying To Advertise For Him:
 - But - I Do Appreciate:
 - The Perspective & Advice:
 - That I've Heard & Read From Him:
 - Over The Years!
2. But - One Of The Things:
 - He Is Well-Known For:
 - Is The “Debt Snowball” - A Technique Used To Help:
 - Those Who Are In Debt - Get Out Of Debt:
 - As Fast As Possible!
 - And Every Once In A While:
 - A Person Or A Couple Will Call Into His Show:
 - In Order To Let Him & The Rest Of The World Know That:
 - “We're Debt Free!”
 - And What A Liberating Feeling:
 - That Must Be For Those People!
 - After All - It Is True - As We Are Told In:
 - Proverbs 22:7 - “The rich ruleth over the poor, and the borrower is servant to the lender!”
3. Well - I Certainly Don't Want To:
 - Burst Their Bubble - Or Your Own Bubble:
 - If You're Debt Free:
 - But - As We Turn Back In Our Bibles:
 - To Romans 13 - We Will See That:
 - “Debt Free Living” Is Impossible:
 - For A Christian!
 - That's Right - “Debt Free Living” Is Impossible For A Christian!
 - Because - We All Owe Something To Someone!
 - Even As We Learned Last Week:
 - About Our Responsibility Toward Government Authorities:
 - From 13:7 - We Are To -“ Render therefore to all their dues: tribute to whom tribute is due; custom to whom custom; fear to whom fear; honour to whom honour!”
4. In Other Words:
 - You May Be Debt Free Financially:
 - From Your Creditors:
 - Which Is A Good & Even The Best Place To Be!
 - But You Will Never Be Completely Debt Free:
 - Of The Obligations You Have To Those In Authority Over You!
 - But - As We Continue Through Romans 13:
 - The Apostle Paul Takes This Opportunity:
 - To Remind Us Of Something More:
 - And Something Greater - That We Owe:

- To Everyone!
- And That Is The Debt:
- Of Love!

- Let's Read 13:8-10 Together This Morning:

- Where Paul Continues - "Owe no man any thing, but to love one another; for he that loveth another hath fulfilled the law. / 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. / Love worketh no ill to his neighbour: therefore love is the fulfilling of the law!"

5. In These Verses:

- Paul Picks Up The Theme Of Christian Love:

- That He Started Back In Chapter 12:

- And 12:9-10 - Where He Wrote:

- "Let love be without dissimulation. Abhor that which is evil; cleave to that which is good. / Be kindly affectioned one to another with brotherly love; in honour preferring one another!"

- So - Clearly - Love:

- Is To Be The Hallmark:

- Of Every Christian & Of Every Church!

- And Love Is A Debt:

- That We Can Never Fully Discharge!

- And So - This Morning:

- As We Go Through These Verses:

- We Are Going To See 3 Dimensions:

- Of Our Debt As Christians!

- 3 Dimensions!

- The Obligations:

- Of What We Owe!

- The Objectives:

- Of What We Owe! And:

- The Opportunities:

- Of What We Owe:

- With Our Debt Of Love!

* So - First - From 13:8 - We See That There Are Some:

1. **Great Obligations:**

- In What We Owe As Christians!

- Some Great Obligations:

- As Paul Again Tells Us - "Owe no man any thing, but to love one another; for he that loveth another hath fulfilled the law!"

- Here - Paul First Wants To Remind Us About Our Obligation:

- To The Liabilities:

- That We Incur As We Live In This World!

- **IE:** Every Year - Companies That Have Their Stock Trade On The Open Market - Are Required To File Their Financial Reports With The Securities & Exchange Commission (SEC) - Which Are Then Made Public For All To See & Potentially Invest! One Of Those Financial Statements Is The "Balance Sheet" - Which Lists - All Of The Assets Of The Company - What They **Own** & All Of The Liabilities - What They **Owe!** And Its Never A Good Sign When The **Owe** Column Is **More** Than The **Own** Column! And That's True Of Your Own Personal "Balance Sheet" Too!

- And That's What Paul First Wants To Remind Us About!

- The Best Way To Live The Christian Life Is:

- To Be "Debt Free" - And:

- To "Owe No Man Any Thing!"

- But - Of Course:

- There Are Times When:

- Debt Can't Be Avoided Or May Even Be Necessary - And Throughout The Bible:

- There Are Allowances Made For Lending & Borrowing!

- But - Whenever Your Personal “Balance Sheet” Is **Out** Of Balance:
 - As A Christian - You Have A Moral Responsibility:
 - To Pay What You Owe According To The Terms You Agreed To:
 - When You Took Out Your Debt!
 - Because - To Intentionally **Default** On Your Debt:
 - Is To **Defraud** - Even As We Are Told:
 - In Psalm 37:21 - “The wicked borroweth, and payeth not again!”
- So - To “Owe No Man Any Thing” Means:
 - Either Don’t Borrow In The First Place - Or:
 - If & When You Do:
 - Strive To Pay Off Your Debt:
 - By Making Your Payments Properly & Promptly & Progressively!
 - With The Goal - To Be “Debt Free” - And:
 - To “Owe No Man Any Thing!”
- In The First Part Of This Verse:
 - We Are Reminded That We Have An Obligation:
 - To Our Personal Liabilities!
 - But - At The End Of This Verse:
 - We Are Reminded That We Have An An Even Greater Obligation:
- To The Law – Of God!
 - Paul Writes Here & In 13:10 About:
 - The Law Of God:
 - Being “Fulfilled” - Which Implies:
 - That There Is An Obligation:
 - To Fulfill It!
 - Now - How Does This Agree With:
 - What Paul Told Us Earlier:
 - In 10:4 - “For Christ is the end of the law for righteousness to every one that believeth!”
 - If Christ Is The End Of The God’s Law:
 - **For** You, As A Christian - Then:
 - In What Sense Can God’s Law:
 - Be Fulfilled **By** You:
 - As A Christian?
 - As We Considered Last Year:
 - In Our Series Through The Ten Commandments:
 - We Learned That The Gospel Changes:
 - **Not** The Law Of God - But:
 - Our **Obligation** To It!
 - The Law Of God:
 - Is No Longer A Law Of Liability:
 - Which Brings God’s Judgment & Wrath For Disobedience!
 - Instead - For The Christian:
 - It Is A Law Of Liberty!
 - A **Get** To Vs. A **Have** To!
 - And So - Even Though - As A Christian:
 - You Still Have An Obligation:
 - To God’s Law - It Is Now:
 - A Different Kind Of Obligation!
 - Because Now It Can Be Fulfilled When You Remember Your Obligation:
- To The Love - You Owe To Others!
 - Again - 13:8 - “Owe no man any thing, but to love one another; for he that loveth another hath fulfilled the law!”
 - There Are Two Key Truths About Love:
 - In This Verse!
 - First - Love Is A Debt:
 - That Has No Pay-Off Or Discharge Date!
 - **IE:** Every So Often - Look At My Mortgage To See When Our House Becomes Our

- House! Not So With Love!
- You Can't Include Loving Someone:
 - In A Debt-Snowball!
 - Whether That Person Is Family, Friend, Or Foe!
- Second Truth About Love - Love Fulfills The Law!
 - Love Can Fulfill God's Law:
 - Because Love Is The Very Foundation:
 - Of God's Law!
- God Gave The Law:
 - Out Of Love!
 - Love For His Holiness & Love For Our Helplessness! But Then:
- Christ Kept The Law:
 - Out Of Love!
 - Love For His Father & Love For Us Sinners!
 - And He Completely Satisfied:
 - Not Just The Demands:
 - Of The Law - But:
 - The Death Required By The Law - For Our Disobedience!
 - And The Proof Of That Satisfaction:
 - His Resurrection From The Dead!
 - And He Did This So That His Own Law Could Be Written On The Hearts Of Those Who Believe In Him! So Now:
- Christians Can Fulfill The Law:
 - Not Just By Following The **Letter** Of The Law:
 - But By The **Love** Of The Law:
 - That Is The Very Essence Of The Law!
 - And - Since The Love Of Christ:
 - Fulfilled The Law:
 - For Our Righteousness!
 - Now - Our Love:
 - Can Fulfill The Law:
 - For His Glory!
- So - It Is Love That Fulfills Our Obligations:
 - To Both God & Others!
 - But - What Is Love? And What Kind Of Love?
 - This Kind - 1 Corinthians 13:4-7 - "Charity suffereth long, and is kind; charity envieth not; charity vaunteth not itself, is not puffed up, / Doth not behave itself unseemly, seeketh not her own, is not easily provoked, thinketh no evil; / Rejoiceth not in iniquity, but rejoiceth in the truth; / Beareth all things, believeth all things, hopeth all things, endureth all things!"
 - The Kind Of Love We Owe The World:
 - Is A Christ-Like Kind Of Love!
 - And In Many Ways - This Is Contrary To:
 - The World's Definition Of Love!
 - Though Love Is Patient & Kind & Gentle & Humble:
 - It Must Also Be Appropriate & Selfless & Pure - For It "Rejoiceth Not In Iniquity, But Rejoiceth In The Truth!"
 - And This Love Is:
 - The "Fulfilling Of The Law!"
 - But Then - To Help Prove His Point - Paul Writes In 13:9 - About Some:

2. **Great Objectives:**

- In The Love We Owe As Christians!
 - Some Great Objectives:
 - As We Read - 13:9 - "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!"

- In This Verse:
 - The Apostle Paul Quotes From:
 - The Second Half Of The Ten Commandments:
 - That We Find In Both Exodus 20 & Deuteronomy 5!
 - The Order Is A Bit Different:
 - With The Command To Not Commit Adultery Coming Before The Command Not To Kill!
 - But - All Five Of These Commands:
 - Reveal God's Loving Expectation:
 - Of How People Are To Treat Other People!
- But - At The Root:
 - Of These Five "Negative" Commands:
 - These "Thou Shalt Nots" - Lies:
 - A "Positive" Command!
 - And That Command Comes From:
 - Leviticus 19:8 - Which Jesus Himself Quoted As The Second Great Commandment - "Thou Shalt Love Thy Neighbor As Thyself!"
- And So - With All Of These Quotes From The Law Of God:
 - He Wants Us To See Some Of The:
 - Terms & Objectives:
 - For The Love We Owe:
 - To God & Others!
 - **IE**: Like The "Terms & Conditions" You Agree To When You Take Out A Loan Or Credit Card! Well - Here Are God's Terms For Our Ongoing Debt Of Love! First:
- Love *As* Christ Loves!
 - How Did Jesus Show His Love:
 - For Us As Well As For God The Father?
 - By Obeying & Fulfilling:
 - The Law In All Of Its Fulness!
 - Not Just By The Letter, But In The Spirit!
 - You See - The Commandments Of God:
 - Go Much Deeper Than:
 - Just Avoiding The Negative Points:
 - Of The Law!
 - Instead - They Compel You:
 - To Pursue After The Positive Points:
 - From A Heart Of Love!
 - So - Instead Of Just Avoiding The Sins:
 - Prohibited By The Commandments:
 - The Commandments Themselves:
 - Become A Guide To That Which Pleases God!
 - "Thou Shalt Not Commit Adultery" Becomes:
 - A Commission To:
 - Do What You Can To Preserve Marriage & Relationships In Faithfulness - Out Of Christlike Love!
 - "Thou Shalt Not Kill" Becomes:
 - A Commission To:
 - Do What You Can To Protect Life - Out Of Christlike Love!
 - Thou Shalt Not Steal" Becomes:
 - A Commission To:
 - Do What You Can To Provide For The Needs Of Others - Out Of Love!
 - "Thou Shalt Not Bear False Witness" Becomes:
 - A Commission To:
 - Do What You Can To Protect The Truth - Out Of Love!
 - And - "Thou Shalt Not Covet" Becomes:
 - A Commission To:
 - Be At Peace With God's Provision And Love For You!
- And - Isn't This How The Lord Jesus Christ:

- Fulfilled The Law Of God?
 - Instead Of Just Avoiding The Selfish “Taking”:
 - Prohibited By The Commandments:
 - He Offered Himself With Selfless “Giving!”
- And This Is The “Debt Of Love” We Now Owe:
 - To The Lord And To Others!
 - So - Our Objective As Christians Is:
 - To Love *As* Christ Loves!
 - But It Is Also To:
- Love *Who* Christ Loves!
 - The Summary Of These Commandments Is:
 - “Thou Shalt Love Thy Neighbor As Thyself!”
 - And - Who Is Your Neighbor?
 - Well - As The Lord Taught Us In His Parable Of The Good Samaritan:
 - Any Living Person God Brings Before You!
 - Family, Friend, Or Foe!
 - And - To “Love Thy Neighbor As Thyself” Brings:
 - The Words Of Paul To Mind:
 - From Ephesians 5:29 - “For no man ever yet hated his own flesh; but nourisheth and cherisheth it, even as the Lord the church!”
 - And So - How We:
 - “Nourish” & Feed Ourselves - For Our Own:
 - Health And Maturity:
 - And How We:
 - “Cherish” & Foster Ourselves - With Tender Care:
 - For Our Own Good:
 - We Need To For Others:
 - With The Same Care - And Then Some!
 - Even - At Times - Denying Ourselves:
 - For The Benefit & Blessing Of Others!
- But - How Can We Love In These Ways?
 - How Can We Love - *As* / *Who* Christ Loves?
 - Well - The Love That Is:
 - Expected By The Lord:
 - As Found In His Commandments!
 - Is The Love That Is:
 - Exemplified By The Lord:
 - Through His Obedient Life & Sacrificial Death:
 - For You & For Me!
 - And - As You Respond To His Love:
 - With Faith & Love In Return:
 - This Kind Of Love Will Then Be:
 - Enabled By The Lord:
 - Through His Spirit:
 - In Your Heart & Through Your Life!
 - Because - The “Fruit Of The Spirit Is Love!”
 - And So - It Is God’s Own Love:
 - Throbbing In Your Heart:
 - That Will Fulfill:
 - Both The Obligations & The Objectives:
 - Of Your Debt Of Love!
 - But - Even More - When We Come To:
 - 13:10 - We See That Love:
 - Will Also Provide Some:

3. **Great Opportunities:**

- To Display God’s Love!
 - Some Great Opportunities!

- Because - 13:10 - “Love worketh no ill to his neighbour: therefore love is the fulfilling of the law!”
 - **IE:** There Are Times When Taking On Some Debt Affords You Some Opportunities That You Otherwise Wouldn't Have! Most Of Us - At Some Point In Our Lives - Took Out A Loan To Help Us Buy The Homes We Live In & Enjoy! So - There Are Some Legitimate & Useful Reasons To Borrow Money - But Only Within Your Means & With The Motive To Repay!
 - And The Same Is True For Your Debt Of Love That You Owe:
 - To The Lord & To Others!
- Love Gives You The Opportunity:
 - To Practice Good:
 - And Pay Back The Grace & Love:
 - That The Lord Has Poured Out:
 - To You!
 - Because - “Love Worketh No Ill To His Neighbor!”
 - This Is An Understatement:
 - Because - As We See All Throughout The Bible:
 - Real Love Is Revealed Love!
 - And Real Love:
 - Is Not Just An Attraction Or An Affection Or An Attention:
 - Toward Someone Else:
 - It Is An Action!
 - It Does Them Good!
 - In Fact - Love Always:
 - Desires & Seeks To Develop:
 - What Is God's Best:
 - For The One You Love!
 - And This Is A Great Opportunity!
 - It Is Impossible For You:
 - To Love Someone Too Much:
 - Because - You Can Never Truly Love Enough!
 - But - Your Debt Of Love:
 - Gives You Another Opportunity:
 - And That Is:
 - To Please God!
 - 13:10b - “Therefore Love Is The Fulfilling Of The Law!”
 - Once Again We See The Connection:
 - Between Love & The Law!
 - And Though Love Fulfills:
 - The Law - Love Does Not:
 - Replace The Law! (Doug Moo)
 - And So - Our Love Is To Be:
 - The Motive - While The Law:
 - Is Still Our Guide:
 - As To “That Good, And Acceptable, And Perfect, Will Of God!” (12:2)
 - One Of The Things We Learned About The Ten Commandments Last Year:
 - Is That They Reveal & Reflect:
 - The Very Nature Of God Himself!
 - The Reason Why:
 - God Tells Us:
 - “Thou Shalt Not Commit Adultery” Is Because:
 - God Himself Is A Faithful God!
 - The Reason Why:
 - God Tells Us:
 - “Thou Shalt Not Kill” Is Because:
 - He Himself Is A Living God!
 - The Reason Why:

- God Tells Us:
 - “Thou Shalt Not Steal” Is Because:
 - He Is A Giving God!
- The Reason Why:
 - God Tells Us:
 - “Thou Shalt Not Bear False Witness” Is Because:
 - He Is The True God! And:
 - The Reason Why:
 - God Tells Us:
 - “Thou Shalt Not Covet” Is Because:
 - He Is A Satisfying God!
- And When We Live And Love:
 - According To His Own Nature:
 - It Pleases Him!
 - **IE:** Even As Parents - Doesn't It Bring A Smile On Your Face When Your Child Says Something Or Does Something That You Taught Them To Say Or Do?
- And This Is The Great Potential:
 - Of Our Debt Of Love!
 - It Gives Us More Opportunities In Life:
 - To Practice Good:
 - To Others - For Their Good - And:
 - To Please God:
 - For His Glory!

Conclusion:

1. And This Is A Debt:
 - That Can Never Be Discharged:
 - As Long As You Are Alive:
 - As A Child Of God's!
2. But - This Debt:
 - Is A Good Debt! Because Of:
 - The Great Obligations, And Objectives, And Opportunities:
 - It Brings!
3. So - Remember To Pay All Of Your Debts:
 - Each Day & Every Day:
 - But Especially - Your Debt Of Love:
 - To Others & To The Lord!
4. Because - As Paul Reiterates:
 - In Galatians 5:14:
 - “For all the law is fulfilled in one word, even in this; Thou shalt love thy neighbour as thyself!”

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