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Romans 13:8-10 (read vv.7-10) “Love: The Christian’s Obligation”

Intro. Do you *want* to do the will of God? You should. After all, Rom. 12:2 says that God’s will is “good and acceptable and perfect.” You will be much better off in life if you do the will of God!

Paul has given detailed instructions about God’s will in chapters 12-13. He talks about God’s will regarding how you should function within the local church. He talks about God’s will in relationship with others. Then he talks about God’s will in relationship to the government. Now, in vv.8-10 it seems that Paul is seeking to summarize God’s will for us. In our text today, we will learn the main expression of God’s will for our lives. If you think that God’s will is too complicated, then you will learn how to uncomplicate it to a significant degree.

If you listened carefully to the reading of our text, you already know what the summation of God’s will is. It is summed up in one sentence, found in the last of v.9, “You shall love your neighbor as yourself” (Lev. 19:18). God’s will for us is to love. If we truly love each other, we will carry out the many commandments that express God’s will. But for me simply to say “love one another” will not do much good. We need to fully understand *how* God wants us to love, and *who* God wants us to love. So with that in mind, let us study our text of Scripture together. My first main point lays the foundation for my message, and it is this:

I. WE SHOULD FULFILL ALL OBLIGATIONS

Paul speaks of an obligation in v.8, “Owe no one anything except to love one another....” The word translated “owe” can either refer to financial obligations or to all obligations in general. When he says in v.8, “Owe no one anything...,” does that mean we should never borrow money or property? Hudson Taylor, the godly missionary to China, would never incur a debt, basing his conviction of this verse. Charles Spurgeon, the great Baptist preacher, had the same conviction.

However, if you keep reading past the first four words, Paul’s concern here is not to introduce a study in Christian financial practices, but to teach specifically about the believer’s obligation of love that we never fully pay or discharge. In the *context*, Paul’s command is, “Pay all your obligations,¹ whether its your taxes (tribute², custom), or giving fear, respect and honor (v.7), or whatever other obligations you have, including private debts (v.8). For example, we have an obligation to provide for our family. 1 Tim. 5:8 says, “But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.”

In spite of what the first part of v.8 says, I would argue that the Bible does not forbid borrowing. The force of the imperative, “Owe no man anything” is that we are to have no *unpaid* debts or unfulfilled obligations. That idea may be reinforced by the present tense of the verb “owe.” In other words, leave no debt unpaid. Leave no obligation unfulfilled. Furthermore, if

¹ The word translated "owe" in v.8 is the verb form of the word translated "due" in v.7.

² This tax was required only of members of a subject nation (Barclay, p. 190).

borrowing is forbidden, then how can you explain the fact that a number of Scriptures (Ex. 22:15; Dt. 15:8; Psa. 37:26; Mt. 5:42; Lk. 6:35) command us to lend to those in need, at no interest. God told Israel that if they obeyed His commandments, they would lend to other nations, not borrow (Deuteronomy 15:6). Furthermore, in Mt. 25:27 and Luke 19:23 Jesus implies that banking and investing for gain is not wrong. To make Romans 13:8 apply to all obligations involving money is to me, stretching a point.

However, I want to use this verse to give some principles that we should follow in the financial realm of life, especially since we are facing challenging economic times. These days, some people may feel like they have to take out a loan to buy eggs! Furthermore, Americans rely heavily upon debt and need guidance to avoid the pitfalls of debt. So first of all, the Bible does teach that:

A. *We Should Pay Our Debts* – In addition to v.8, the previous verse (v.7) also talks about that. You are to pay your debts according to the terms of your agreement, and not fall short. That includes making your debt payments on time. Psa. 37:21 says, “The wicked borrows and does not repay.” If you do not pay back what you owe, you are in essence stealing, a command that Paul reminds us of in v.9. For a Christian not to pay their debts is a bad testimony in the community.

This also means that we should return what we have borrowed. Did you borrow your neighbor’s tool? Then take it back to him. Have you borrowed a book or DVD from the library? Then return it!

Since we are obligated to pay all our debts, another principle we should follow is this:

B. *It Is Wise to Avoid Debt When Possible* - This verse does condemn the looseness with which we contract debts and particularly the indifference so often displayed in the discharging of them. Too many people pay for too many things on credit. Never borrow to pay for something that you really do not need. It is easy to see the trail of greed and lust that leads to the swamp of debt. Keeping up with the Joneses is a grievous sin. It leads to overbuying and excessive debt. Besides, about the time you catch up with the Joneses, they refinance!³

So we must be disciplined and wise with debt. The present tense of “owe” also could suggest that we are to avoid habitual, repeated, or ongoing debt. Don’t allow debt to continue indefinitely. Pay it off. Credit is a tool that can be used but must not be abused.

C. *We Should Certainly Avoid Excessive Debt* –Don’t add debt on top of debt. Furthermore, we should not enter into debts that we are not reasonably certain we will be able to pay, even if we suffer a financial hardship. In other words, your liabilities should certainly not exceed your total assets. The value of your house should exceed the value of your mortgage. Your car should be worth more than the amount you still owe. As long as your assets exceed your liabilities, in a worse case situation, you could sell what you have to pay off your debt. Based on this verse (v.8), you don’t want to get into a situation where you absolutely cannot pay your debts. We cannot expect God to bail us out of our debts that we have incurred through overspending.

A woman had some men at her home to refinish her floors. She said, “Be especially careful with this dining-room table. It goes back to Louis the Fourteenth.” “Don’t feel bad,” one man said, “If I don’t make a payment by Friday, my whole living-room set goes back to

³Paul Lee Tan, *Encyclopedia of 7700 Illustrations: #1080* (Rockville, Maryland: Assurance Publishers, 1979).

Havertys on the 16th.”

There is a very good reason why you should avoid debt whenever possible, especially excessive debt. Proverbs 22:7 says, “The borrower is servant to the lender.” Likewise, a German proverb says, “He who borrows sells his freedom.” Christians are to be free (John 8:32-36; Gal. 5:1, 13; 1 Pet. 2:16), but you can become indebted to a person or a bank to the point that they gain control over your life. If you get so much into debt that you find yourself cutting back on your offerings to God’s church just to make your payments, then you are no longer free to do God’s will in the area of giving. You have taken on too much debt.

Suppose a boy asked his father, “Dad, why are you gone so much? Why do you work even on the weekends? Why is it you don’t have time to play with me?” Then the dad says, “Son, you see that car out there, I gotta work to pay for that. We bought this nice house and I have to pay the mortgage. I have to work extra hours to pay for all these nice things we have.” Indeed, some have to work 2 or more jobs, and miss attending church, or neglect their family, just to pay their debts.

So in the financial realm, we are to keep our debts paid up, and on time. Pay your taxes and other obligations. Don’t leave any debt unpaid. Control your spending and live as free of debt as possible.

Now let’s move on to the main point of the text:

II. ACCEPT YOUR ONGOING OBLIGATION TO SHOW LOVE

Again, Paul says in v.8, “Owe no one anything except to love one another....” Though we should pay off all our debts, there is one debt we can never pay off: the debt of love.⁴ The church father Origen wrote, “The debt of love is permanent, and we are never finished with it; for we must pay it daily and yet always owe it.” In other words, you never reach a point where you can say, “I have loved that person all I need to.” We husbands should understand that we never pay up our debt of love to our wives. You can’t say, “I’ve told you that I love you hundreds of times. Now I don’t have to tell you anymore.” Love is a perpetual obligation. By the way wives, you never pay up your debt of love to your husband either. We are apt to become weary of expending love, especially on unworthy recipients, and to think that we have wiped off all claims, but this is not so according to Paul. The Greek scholar A.T. Robertson says, “This debt can never be paid off, but we should keep the interest paid up.”

Now if we are going to keep discharging our obligation to love, we need to understand a few things about true Christian love. Notice first of all:

A. How We Are to Love - Just *saying* that we love is not enough. Love is not just a feeling. Love is shown by our actions. 1 John 3:18 says, “...let us not love in word or in tongue, but in deed and in truth.” So one way we show love is this:

1. Love Meets Needs – For example, Jesus taught us to love our enemies. How do we do that? Back in Romans 12:20 Paul said, “Therefore ‘If your enemy is hungry, feed him; If he is thirsty, give him a drink....’” Gary Smalley developed the concept of the 5 love languages. We love by giving affection, by serving and helping,⁵ by giving gifts, by giving focused attention, and by giving words of affirmation. Furthermore, we love by greeting and welcoming

⁴ Douglas Moo says, “Paul cleverly plays on the notion of ‘debt’ that he introduced in 13:7 to create a transition back into the topic of love” (p.433).

⁵ Gal. 5:13 says, “...by love serve one another.”

one another (16:3-23) rather than rejecting someone (15:7). We love by providing for our families. These are other ways that we meet needs.

Furthermore, we are to:

2. Love Sacrificially - Love in the New Testament is always sacrificial. Love gives. John 3:16 says, "For God so loved the world that He gave His only begotten Son...." What a sacrifice! So be willing to give sacrificially. Furthermore, we are to:

3. Love As Ourselves – In the last of v.9 Paul quotes from the Old Testament law saying, "You shall love your neighbor as yourself." "As yourself" implies that we do love our own selves. Love of oneself is not to be equated with selfishness or egotism. It is normal and acceptable to take care of one's own needs. When you and I get hungry, we see to it that food is put in our stomachs. If we get cold, we warm up with additional clothing or a source of heat. As we meet our own needs, even so we are to meet the needs of others. We are to love others in the same way we love ourselves.

Now let's think about:

B. Who We Are to Love

1. Each Other – Paul says in v.8 that we should "love one another." Since he is writing to a church, that means we are to love our Christian brothers and sisters. This church ought to be a marvelous fellowship of believers who truly love each other.

Is this church known for showing love to one another? Do you minister to the sick and to those who are going through other trials in life?

We must not limit our love to family and our church family. We should also love our:

2. Neighbor – In the last of v.9 Paul quotes from the second most important commandment, "You shall love your neighbor as yourself." The Greek word "neighbor" literally refers to the person who lives near you. These days, we hardly know our neighbors! Yet that does not necessarily mean just the person next door, but based on the parable of the Good Samaritan (Lk. 10:25-37), that means you are to love all people with whom you come in contact, especially someone in need.

Do you love your neighbor and others that you come in contact with? Think about doing some act of kindness to a neighbor this week.

But we also need to realize that we should also love the:

3. Different Person – In the last of v.8 Paul uses a word that seems unexpected. He says, "for he who loves another has fulfilled the law." Actually, he uses a different word for "another" (*heteros*), which means "another of a different kind." Love is not to select its objects according to our estimate of their lovableness or goodness. The significance of "another" has been pointed out by Barrett: "Love for the neighbor can too easily be misinterpreted as 'love for the likeminded man who is congenial to me'." Love is not Christian if it cannot include love for the person who differs from me in many ways. In fact, as I said, we are even to love our enemies. At times our *neighbor* is our enemy! Yet we are to love them. So we are bound to love, without making distinction regarding whether someone is beautiful or ugly, good or bad. The Jew was to show love to the Gentile. The rich man should love the poor. The white man should love the black man and vice versa. This kind of love is more difficult, but it is a better test of how much godly love we really have.

I read a story from a lady that she contributed to *Readers' Digest*. She reported that at her church one day, a woman gave her a big hug before the service. What was surprising was the fact that she had often snubbed her prior to that day. She wondered what had initiated her change of

heart. She got her answer at the end of the service. The minister gave the following instruction to the audience, “Your assignment for next week is the same as last week. I want you to go out there and love somebody you just can’t stand.” [Gloria Melville].

When you *practice* love, you will find that the feelings of love will follow, partly because what you give tends to come back to you. Ecclesiastes 11:1 says, “Cast your bread upon the waters, for you will find it after many days.” Jesus said in Luke 6:38, “Give, and it will be given to you....”

And so Paul teaches that we have an ongoing obligation to love our family, our church family, our neighbors and even people who are different from us. Finally, let’s consider:

III. THE REASONS WHY LOVE IS A PERPETUAL OBLIGATION

Why is it that you as a believer must continually show love to others?

A. Because Love Fulfills the Law – Look again at v.8, “Owe no one anything except to love one another, for he who loves another has fulfilled the law.” Through love we pay our debt of obedience to the other commandments *in full*. I say that because in vv.8 & 10 Paul speaks of love being the “fulfillment” of the law. Furthermore, Paul says in the last of v.9, “if there is any other commandment, are all summed up in this saying, namely, ‘You shall love your neighbor as yourself.’” All the commandments are summed up by the commandment to love. “Summed up” (*anakephalaioo*, literally “to head up”) also means “to condense or summarize, to recapitulate.” Love fulfills the law because it is the essence of all the other commandments that govern human relationships. To recall all 613 laws of the Old Testament would be a tedious and wearisome code of morals. But to love your neighbor is to obey and execute all obligations toward a neighbor.

Love also fulfills the law because love moves us to action. The law commands, but gives no power to obey. But love supplies the power and motivation to obey. Without love you could obey a law in a half-hearted, legalistic way, but through love you will truly fulfill that law. Love also fulfills the law because the law reflects the character of God. Because He is love (1 Jn. 4:8, 16), we should love.

Think of the love of a mother for her child. That love prompts her to make many sacrifices to provide for and protect the child. As long as a mother has that God-given love her child, no one has to pass laws to make her do what’s best for her child. Love is all she needs.

So if you want to do God’s will, and obey His law, just focus on the practice of love for God and love for your fellow man and you will fulfill God’s law. Such love, if *truly* practiced, makes other laws unnecessary. However, many give you a warning. We should not justify violating an objective moral law by claiming a subjective opinion regarding what we view as the loving thing to do in that situation.

Furthermore, love is a perpetual obligation:

B. Because Love Avoids Evil Against Others - In v.10 Paul says, “Love does no harm (*kakos*) to a neighbor....” Isn’t that right? Paul said in 1 Cor. 13:5 that love “does not behave rudely....” We have some examples of harm or evil in vv.9-10, that love would prevent us from doing. Paul draws these examples from four of the ten commandments. These commandments forbid us from hurting anyone in some specific ways. For example, love would not commit adultery against a spouse, for that will hurt our spouse deeply. If the person you commit adultery

with is married, you will hurt *their* spouse as well. Don't call that adulterous relationship a "love affair." There is nothing loving about it. It is sin in God's sight. Furthermore, if you love someone, you will certainly not murder them. When you love, you will not steal from anyone. That includes obtaining something dishonestly. You will not bear false witness against someone you love. By the way, gossip can be a form of bearing false witness. Citing the law against coveting may seem surprising, but it is included because that is the root cause of other sins. Coveting can lead to stealing, or adultery, or other sins. Instead of wanting for yourself what they have, love will lead you to be happy for them.

Paul's quotation here implies that the 10 Commandments are of permanent and abiding relevance, but the law of love should be our main focus. That the examples mentioned do not comprise the whole law is expressed by the words, "if there be any other commandment."

Finally, love is a perpetual obligation:

C. Because Love Practices Positive Good to Others – This is implied in the command of v.9 that you "love your neighbor as yourself." You love yourself by doing good to yourself. You feed and clothe yourself. You provide for your other needs. Love seeks the person's good, not just withhold harm. Love practices the golden rule that Jesus gave, "Do unto others as you would have them do unto you."⁶

Conclusion: Christian, are you living up to this obligation of love? Do you love *all* people? Do you love by being thoughtful and considerate of the needs of others? Do you make sacrifices to meet the needs of others? Is your love for others continual? Do you accept the fact that you never fully discharge your debt of love for others? If you fall short in any of these areas, you are not fulfilling God's will for your life.

Jesus did say that to love your neighbor is the second most important command. Can you say that you have *always* kept such an important command? If not, you have not only sinned against the persons you have failed to love, but you have also sinned against a holy God. You have a sin debt you cannot pay except with your own death, for the Bible says, "the wages of sin is death." You need to be forgiven. Have you received the forgiveness that is offered through Jesus Christ? If not, then turn from your sin and place your faith in Jesus this very morning. God loves you, and He wants to forgive you, and help you live right. Come to Jesus today.

Sources: William Barclay, *The Daily Study Bible Series: The Letter to the Romans* (Philadelphia: The Westminster Press, 1957); Donald Grey Barnhouse, *Expositions of Bible Doctrines Taking the Epistle to the Romans as a Point of Departure*, vol. 4, "God's Discipline" (Grand Rapids: Eerdmans, 1964); Bruce Corley & Curtis Vaughan, *Romans: A Study Guide Commentary* (Grand Rapids: Zondervan, 1976); Hershel Hobbs, *Romans: A Verse by Verse Study* (Waco: Word Books, 1977); Charles Hodge, *Commentary on the Epistle to the Romans* (Grand Rapids: Eerdmans, 1950 reprint); Alexander Maclaren, *Expositions of Holy Scripture*, Vol. 12 (Grand Rapids: Baker Book House, 1977 reprint); Leon McBeth, *Exegetical & Practical Commentary on Romans* (Old Tappan, NJ: Fleming H. Revell Co., 1937); J. Vernon McGee, *Thru The Bible*, Vol. 5 (Pasadena, CA: Thru The Bible Radio, 1983); Douglas J. Moo, *The NIV Application Commentary: Romans* (Grand Rapids: Zondervan, 2000); John Murray, *The New International Commentary on the New Testament: The Epistle to the Romans* (Grand Rapids: Eerdmans Publishing Co., 1965); Larry Pierce, *Online Bible* [Ver. 5:80] (Ontario: onlinebible.net, 2021); Charles R. Swindoll, *Swindoll's New Testament Insights on Romans* (Grand Rapids: Zondervan, 2010); Warren W. Wiersbe, *Be Right: Romans* (Wheaton: Victor Books, 1977); Kenneth S. Wuest's *Word Studies From the Greek New Testament*, Vol. 1, Romans

⁶ The actual expression is found in Luke 6:31, "And just as you want men to do to you, you also do to them likewise." Matthew 7:12 says, "Therefore, whatever you want men to do to you, do also to them, for this is the Law and the Prophets."

(Grand Rapids: Eerdmans Publishing Company, 1955). Other sources listed in the footnotes. Unless otherwise indicated, all Scripture quotations are from *The New King James Version* (Nashville: Thomas Nelson Publishers, 1982).

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