

# Perpetually Indebted to Loving

📖 Romans 13:8-10

👤 Pastor Jeremy Thomas

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🌐 [fbgbible.org](http://fbgbible.org)

📍 Fredericksburg Bible Church

107 East Austin Street

Fredericksburg, Texas 78624

(830) 997-8834

In Romans 13:1-7 we've been studying the very important issue of the believer's relationship to governing authorities of a nation. Today I want to summarize these thoughts and then press on to the believer's relationship to the citizens within that nation, our neighbors. In summary, first, human government is a divine institution. It was created by God and established by God in the post-Flood world. It is therefore necessary for society even though its rulers are always imperfect. Second, human government was given in order to limit man's sinful tendency toward lawlessness. The natural tendency toward lawlessness was demonstrated in the pre-Flood world when the end of that period was that every man's thoughts were only evil continually. That is why God destroyed that world by the Flood. Human government was then given to curb that tendency toward lawlessness that is part and parcel of the sin nature. Third, on an ultimate level the governing authorities are appointed to their offices by the sovereignty of God. This is so that they will fulfill His purposes in His plan for history. Fourth, these appointments by God are according to means such as elections, both incorrupt and corrupt, by revolutions, just and unjust, by wars, just and unjust, by coup d'tats and by assassinations and whatever other means. God does use means to appoint individuals into positions of rule. Fifth, voting is important to God whether or not those who count the vote do so with prejudice. They will get theirs. God is the judge. But God wants you to think through the issues and to vote according to His precepts taught in the Bible. Whether your candidate wins or not is irrelevant. What matters is that you cast your vote in accordance with His principles. Sixth, governing rulers are ministers of God and servants of God. This means they are carrying out a function on His behalf. In other words, if there was no human government then God would carry out the judgments and they would be swift and final. So in His stead and in order to delay His direct wrath He has appointed them as His ministers and servants. In this sense not all people are ministers and servants of God. Only those who are in governing offices. Seventh, to oppose a ruling official is to oppose God because they are His servants and He has penetrated the geopolitical situation perfectly so that they will further His plan for history. You may wonder why God has appointed someone to be in an office because they are corrupt. It is healthy to ask this question. When we answer such questions in light of why God has done so in the past and His plan for the future we are on track to understanding the progress of His plan through the geopolitical situation. Then we can rest and not oppose the ruler and thereby oppose God. I don't mean we don't oppose their policies any

more than God does. But I mean we do have to accept God's sovereign appointment of that person and seek to understand why. Eighth, it is critical to submit to the law at every point. If you do not submit to the law at a point you are contributing to lawlessness and will receive condemnation through the judicial system. Therefore, we are seeking to obey the law at every point. Ninth, as long as you do good you will have nothing to fear. Normally governments reward good behavior and do not condemn it. Therefore you should always do good and thereby have nothing to fear. Tenth, as long as you do good you will protect your conscience. If you do evil you violate your conscience and you will begin to sear your conscience. Eventually you can wear your conscience to the point that you are committing bold crimes. It is important to continually do good in order to keep your conscience from becoming seared. Eleventh, if you do evil you should be afraid. The government was given the sword in order to instill fear in it's citizens who do evil. They have the right to use the sword to its fullest extent; execution for capital crimes. Without this right the government really has no power and lawlessness will reign leading to God's intervention in judgment coming sooner. Twelfth, believers are to render to all governing officials what is due them in order to restrain lawlessness. This means we should pay our income and property taxes, we should pay import and export customs taxes, we should respect them and honor them even though we may disagree with their actions, behavior or policies. I mentioned this last week with a divided response. My point was that it is critical that we maintain our Christian integrity when it comes to criticizing actions, behavior or policies of a government official. They are not only servants and ministers of God but they are made in the image of God. Therefore we must respect them and refrain from using ad hominem arguments. Ad hominem arguments are a shallow form of argument that attacks the person rather than the issue. The reason this form of argument prevails is because American education is at an all-time low and logic and critical thinking are no longer taught. We have to discipline ourselves not to mock and scorn the government official but to think deeply about the issue and give a reasoned, insightful and provocative argument. We are trying to win people to our point of view. When I came into the ministry I read the wisdom of a pastor hundreds of years ago who gave this wisdom, "Make subjects and not persons your conversation." That is very wise counsel because if you make persons your subject you will find that you become bitter toward them and your hatred will only swell so that it controls and consumes you and you will become like them. Instead we ought to make subjects our conversation because then we will be forced to think through the subjects and analyze them from God's word and be able to discuss them with the utmost respect for those who disagree. When we do this I think we come close to achieving what our founding fathers achieved when they were able to have strong differences with one another and yet maintain full respect and admiration for one another. That is a rare if not extinct capability in men today. What reigns is anger and this is a serious problem. Until the tongue is tamed what James said the tongue does will continue, it causes just a small spark but it sets the entire forest aflame. Thirteenth, when the government transcends its earthly sphere and interferes with what heaven demands of us we have two options. First, we may request permission to opt out. This should always be our first response if possible. It is often successful and we should be pursue it vigorously. Second, we may have to commit civil disobedience. If so we must do it courageously and with the utmost respect for the governing authorities and with full knowledge that we must

accept the consequences. It would be under this option that we might face imprisonment or martyrdom for Jesus Christ. But we have nothing to fear because while they may kill the body, they cannot kill the soul. That is a summary of our responsibility and duty to the government of our nation.

Today we turn in Rom 13:8-11 to our responsibility and duty toward fellow citizens in our nation. Basically this responsibility may be summed up by the word love. Observe how he says it, Owe nothing to anyone except to love one another. The expression owe nothing to anyone has been taken out of context and interpreted by some as saying that Paul is teaching that we should not borrow money and therefore that borrowing money is sinful and so a Christian should never borrow money. This view is misguided for three reasons. First, hold your place here and turn to Matt 5:42. In Matt 5:42 what does Jesus say? "Give to him who asks of you, and do not turn away from him who wants to borrow from you." If Jesus said not to turn someone away who wants to borrow from you then can all borrowing be wrong? If all borrowing is wrong then all lending must also be wrong too since it facilitates borrowing. But this cannot be since Jesus commanded that we not withhold lending to those who ask to borrow. Turn back to Romans 13. Second, the verb owe is a present tense and should be translated in the continual sense of "do not keep on owing anyone anything." In other words, what is being condemned is not mere borrowing but taking on debt that remains outstanding, becoming continually indebted. Constable says, "Some Christians who have trouble controlling their indebtedness have found motivation for cutting up their credit cards in this verse, but Paul did not say that all borrowing is wrong."<sup>1</sup> The NIV captures the proper sense when it translates, "Let no debt remain outstanding." The point is that a Christian should not take on a debt that he cannot reasonably repay. Sound financial counsel and caution is always advisable when taking a loan. Adjustable rate loans can be dangerous as can be any loan when there is no job security. Just because you can borrow a certain amount of money under existing loan standards does not mean that you should. The institutions which set the loan standards have been known to set lax standards causing many to have to default on their loans and get in trouble. And to default on a loan is certainly wrong. Third, the context is not really about borrowing money but about only being continually indebted to love others. Barbieri in the BKC says, "This is not a prohibition against a proper use of credit; it is an underscoring of a Christian's obligation to express divine love in all interpersonal relationships."<sup>2</sup> This should be clear from vv 8, 9 and 10 which all underscore the importance of being continually indebted to loving one another. This then is the concept of being permanently in debt. This is acceptable in only one area - love. We ought to always owe love one another.

In 13:8 he then gives explanation for why. For he who loves his neighbor has fulfilled the law. Paul is talking about love for our fellow man and not love for God. We know that if Paul was talking about love for God he would say that he who loves God has fulfilled the law. But the context is our relationship to fellow humans.

We come then to love. There is a lot about love in the Bible. Let's look at several passages. First, turn to Matt 22:36. This is the occasion where a lawyer from the Pharisees was trying to trap Jesus and so in verse 36 he asked, "Teacher, which is the great commandment in the Law?" 37 And He said to him, "YOU SHALL LOVE THE LORD

YOUR GOD WITH ALL YOUR HEART, AND WITH ALL YOUR SOUL, AND WITH ALL YOUR MIND.’ 38“This is the great and foremost commandment. 39“The second is like it, ‘YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF.’ 40“On these two commandments depend the whole Law and the Prophets.” What does the expression “Law and the Prophets” refer to? The whole OT. It was shorthand for the OT. What Jesus is saying is that love for God and love for your fellow man are the basis for the entire OT. Interestingly, are either one of these one in the Ten Commandments? No and yes. No, because they are not stated as such, though they are stated in the law in Leviticus. Leviticus 19:18, “but you shall love your neighbor as yourself I am the Lord.” So it was in the law but it was not in the Ten Commandments. But also yes, because these two commandments are a summary of the Ten Commandments. In other words, the Ten Commandments deal with two basic things; man’s love for God, the vertical relationship, and man’s love for his fellow man, the horizontal relationship. Which comes first? Love for God, the vertical. The first three commandments may be summarized as love for God. Think about the first three commandments. If you are not having any gods before Him or making an idol you are loving God because there is no neutrality. It is either one or the other. If you are not taking God’s name in vain you are loving God. If you are keeping the sabbath you are loving God. So the first three commandments can be summarized as loving God. That is why Jesus said in Matt 22:37 that the great and foremost commandment is loving God with your entire being. What comes second? Love for man, the horizontal. The last seven commandments may be summarized as love for man. Think about it. If you are not murdering your neighbor you are not having the spirit of murder, you are loving them because there is no neutrality. If you are not committing adultery or thinking about it which is the spirit of adultery then you are loving them, etc...So the last seven commandments can be summarized as loving your fellow man. That is why Jesus said in Matt 22:39 that the second is like it, you shall love your neighbor as yourself. On these two commandments depend the whole OT.

And that is what seems to be in Paul’s mind because in 13:9 what does he quote? He quotes the second part of the Ten Commandments; man’s responsibility to his fellow man. “For this, “YOU SHALL NOT COMMIT ADULTERY, YOU SHALL NOT MURDER, YOU SHALL NOT STEAL, YOU SHALL NOT COVET,” and if there is any other commandment, it is summed up in this saying, “YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF.” That is what we have been saying all along, that the commandments governing our relationship to one another are summed up by the command to love your neighbor as yourself.

Turn to James 2:8. This is a confirmation. In the context James is saying that showing personal favoritism in the assembly of believers is contrary to love. Notice in verse 8 how he refers to love. “If, however, you are fulfilling the royal law according to the Scripture, “YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF,” you are doing well.” James refers to the law of loving your neighbor as yourself as “the royal law.” What he means by “royal law” is that it is the king of laws. It is primary and stands above all other laws governing humans.

Turn to one more passage, Gal 5:14. I want to impress upon you the importance of love. In verse 13 you see that Paul is saying “you were called to freedom, brethren; only do not turn your freedom into an opportunity for the

flesh, but through love serve one another." In other words, the freedom we were called to is freedom to love without restraint, to love without thought of return, which is the essence of this love. Then he explains in verse 14, "For the whole Law is fulfilled in one word, in the statement, "YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF." So, there it is, the whole Law is fulfilled in one statement. Jesus said it, James said it and Paul said it. We could look at many other passages but it is enough. The great and foremost Law, the royal law and the whole Law is summed up by the law of love so that if we are fulfilling this law we are fulfilling all other laws.

Now I'm going to argue that there are two types of love and they differ. The OT said love your neighbor as yourself. Jesus said in the NT love one another as I loved you. And what Paul seems to be talking about is the first kind of love, love your neighbor as yourself and that this is to be expressed toward outsiders, just any citizen in our nation. But what Jesus was talking about was a new kind of love that is to be expressed toward insiders, toward fellow believers. And the two types of love are different.

Turn to John 13:31. This is in the section known as the Upper Room discourse because it was a discourse given in an Upper Room. We think we know generally where this discourse took place near the Church of the Dormition in Jerusalem and you can go there and there is a room. It's not the same one, of course, but it is generally in the area. This is when Jesus was instructing the twelve on the new dispensation and the new spiritual life associated with the new dispensation. He says in 13:34, "A new commandment I give to you, that you love one another, even as I have loved you, that you also love one another. By this all men will know that you are My disciples, if you have love for one another." Most commentators struggle with how this is a new commandment because Lev 19:18 commanded, "but you shall love your neighbor as yourself." Some say it's new in the sense of freshness; it's an old commandment being given anew. That sounds nice but it really is new in a sense that was never before given. The difference is in the manner stated. Leviticus says love your neighbor *as yourself* whereas Jesus said love one another *as I loved you*. Those are not the same unless you love yourself as Jesus loved you. And I don't think you do. How do you love yourself? Naturally. It's a natural interest or natural love. For example, you just naturally take care of yourself, you don't even think about it. It is an instinctual type of love, a love that is so natural and habitual that you do not have to think about it, you just do it. That is the kind of love that we are to have for our neighbor, our fellow citizen. And that is what Paul is calling for in Romans 13:8-10 since that is the context. But that is not the same kind of love stated by Jesus here that we are to have for one another. How did He love? Sacrificially. It's a sacrificial love. By this time He had demonstrated sacrificial love to His disciples but the next day He would give the greatest example of sacrificial love ever seen. He would lay down His life for His enemies. That is what John 3:16 is all about. The emphasis in John 3:16 is not on believing, though that is true, but the emphasis is on the manner in which God loved the world! When it says God so loved the world it is talking about the manner in which God demonstrated His love for the world, by giving His firstborn son, the heir of the world. It is a sacrificial kind of love and that is the kind of love that we are to have for one another and express for one another within the body of believers. This is not a love we are to express toward the world; it is a love that we are to express before the world so that, as Jesus said, the world will know that you are My disciples.

Sacrificial love for one another in the body of believers is the mark of a true disciple before the world. They probably don't care if you understand the doctrine of the Hypostatic Union or Kenosis but what does get their attention is sacrificial love. It is a love, the love with which God first loved us and that is why we love one another with this kind of love.

I don't think Paul is talking about this kind of love in Romans 13:8 because the context is all men, how we are to love our fellow citizens in this nation. And in this sense he is talking about the same kind of love that Leviticus 19:18 spoke about. Loving them as we love ourselves. This is a love that is summed up in one word: naturally. You don't think about taking care of yourself, you just do it and that is the way we should learn to love our fellow citizens. Taking care of them, helping them should become so commonplace that it takes place naturally.

So in 13:8 Paul is saying be continually indebted to naturally loving your fellow citizens. And when you do he says you have fulfilled the law. What does Paul mean we are fulfilling the law? Fulfill here means to reach the intended goal or aim of the law. The problem is how can we do this because we know we can't do it in our flesh. There are some mean people out there and how are we going to love them? Remember, Jesus in the Sermon on the Mount said, "Love your enemies." And then He said, "If you loved those who love you, what reward do you have?" Even unbelievers do that. What more are you doing than unbelievers in the love department? It is ridiculous to think that you are doing anything special if you love those who love you. Anyone can do that.

How then can we do it? And what does Paul mean you fulfill the law. I didn't even think we were under the law. I thought we were under grace. Yes, but even as we live under grace the requirement of the law remains. What do I mean? Well, what was the requirement of the Law? Righteousness. I mean that under grace the requirement in sanctification is still righteousness. It's just that under the law the OT Saint didn't have the provision of the Spirit to meet that requirement of righteousness. But now under grace the NT Saint does! Turn to Romans 6:13. Isn't it true from this verse that we are not under the Mosaic Law as a governing principle for our sanctification? What then are we under? Grace. What is the ultimate provision God has made for us for our sanctification? The Spirit. Turn to Romans 8 and watch.

How then if we are not under the Law can we fulfill the Law? Question? What was the requirement of the Law? Always righteousness. There is no other answer. What the Law required was always righteousness. If one kept the Law He would be righteous. Did anyone ever do that? Jesus Christ. Did anyone else ever do that? Oh, that is where you are wrong friend. That is where you have not been reading your Bible. Turn to Romans 8. In 8:1 Paul says, "Therefore there is now no condemnation for those who are in Christ Jesus." In the context of 7:24-25 Paul is saying that believers are not condemned to live by the sin nature. There is another way to live. Verse 2 explains, "For the law of the Spirit of life in Christ Jesus has set you free from the law of sin and death." In other words, before faith in Christ we were condemned to obey sin with its consequence of death but no longer. The Spirit of life in Christ has set us free from that way of living. Verse 3 explains, "For what the Law could not do, weak as it was through the flesh." What did the Law do? It stimulated our sin nature to rebel. So it could not give

us life. So what the Law could not do, "God did: sending His own Son in the likeness of sinful flesh and as an offering for sin, He condemned sin in the flesh." So He did it; on the cross He condemned the sin nature in the flesh so that we are no longer condemned to live by the flesh. Why did He do this? Verse 4, "so that the requirement of the Law might be fulfilled in us, who do not walk according to the flesh but according to the Spirit." So do you see that the requirement of the Law never went away? That requirement is still there. What is the requirement of the Law? Righteousness. Righteousness is still what God demands. But now we have a provision made for us that the OT Saint did not have. We have the Spirit. And when we walk according to the Spirit the righteous requirement of the Law is fulfilled in us.

Now come back to Romans 13:8 and you see what Paul is saying. He who loves his neighbor has fulfilled the law. You fulfill the entire law because it is the sum and essence of the law. And you do this by walking by the Spirit. That is why the how of the Christian life is so critical to grasp. We must learn to walk by the Spirit. What this means is to allow ourselves to be led by Him, to yield our desires to His desires. I may want to hit my neighbor in the face but I'm not going to do that when I yield to Him. I'm going to let Him have His way and He's going to produce love for my neighbor through me and that fulfills the law because it is classified as righteousness.

See verse 10, Love does no wrong to a neighbor, therefore love is the fulfillment of the law. It's saying nothing more than he said before, love is the sum and essence of the law and so when we love our neighbor we are fulfilling the whole law. Love does no wrong, can't do wrong because it is doing good, regardless of how you feel because you are being led by the Spirit, you are walking by the Spirit, you are filled by the Spirit and this is the Christian life.

In summary, in 13:8 Paul turns from our responsibility toward the governing authorities of our nation to our responsibility toward fellow citizens in our nation. He says we ought not to be permanently indebted to anyone except for in the department of loving others. The manner of love here is expressed at the end of 13:9 as how you love yourself. This is natural love, what is instinctually, habitual and without thought. That is how we should love our fellow citizens. When we do, Paul says in 13:8 we have fulfilled the law, meaning we have met the righteous requirement of the law which is met only as we walk according to the Spirit. In 13:9 the second half of the Ten Commandments, "You shall not commit adultery, you shall not murder, you shall not steal, you shall not covet," and any other commandment is summed up in this one saying "love your neighbor as yourself." In 13:10 Paul says, "Love does no wrong to a neighbor." It can't do wrong, it can only do good. Therefore, grand conclusion, "love is the fulfillment of the entire law." It is the sum and essence of the law and to keep it is to keep all other laws.

Next week we'll start with 13:11 which gives a strong reason to do this now and all the time and this will get us into a little eschatology and the metaphors of dark as a characterization of this present age and of light as a characterization of the age to come in the kingdom.

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<sup>1</sup> Tom Constable, *Tom Constable's Expository Notes on the Bible* (Galaxie Software, 2003), Ro 13:8.

<sup>2</sup> John A. Witmer, "Romans," in *The Bible Knowledge Commentary: An Exposition of the Scriptures*, ed. J. F. Walvoord and R. B. Zuck, vol. 2 (Wheaton, IL: Victor Books, 1985), 491.