The Debt of Love

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[0:00] Well, you can be finding our text for tonight, Romans chapter 13, and find verse 8.

I'm going to read verses 8 through 10, Romans chapter 13, verses 8 through 10. All right, find it and hold it.
We do agree with this assessment. Second, we live in a debtor society.
Do you agree with that? It would be pretty difficult to disagree, wouldn't it? I mean, if you are alert at all to the things around you, not only in your own life, but certainly on the national level.
And really, obviously, we could extend that beyond just America and to all points in the world. We're a debtor world, aren't we?
[1:16] But we certainly are a debtor society. At about 3.45 this afternoon, as a matter of fact, I looked at the Internet at a certain website that tracks our national debt.

Have you ever gone to the U.S. National Debt Clock? It's quite interesting. There's this big number up there, and it's constantly changing. Not changing in getting smaller, but getting bigger.
And so at 3.45 this afternoon, our U.S. national debt was $15,861,185,707,000.
No, 708,000. No, 710,000. It kept going so fast. And I couldn't keep up with the hundreds. You know, growing so fast.
And that equates out to about $50,529 per citizen. Our national debt.
[2:22] Just our national debt. Not talking about your debt or my debt, but the national debt. $50,529 per citizen.

Or if you want to measure that per taxpayer, there's a little different measurement there. Because not all citizens are taxpayers. You can figure that out.
Per taxpayer, our national debt, U.S. national debt, is sitting at $139,224 per taxpayer. Most of us in this room are taxpayers.
And so just think about it. Your share of the national debt. $139,000 plus. And growing. Doesn't that bless your heart? It just makes you feel warm all over.
You know, you just, isn't that, that's a great number. You know, I'm excited. It's a record. No, we're not too excited about that. But I haven't even mentioned personal debt, have I?
[3:23] And you're thinking, oh, let's not talk about that. There's personal debt. Individual debt.

Be it the mortgage on the home. Or the car. Or cars. Two cars. Three cars. Four cars. Hey, everybody.
Debt on those things. And a host of other tangible things, you know, that we might have gone to the bank to borrow money in order to purchase.
You know, maybe some large appliance in the house. Or, you know, television or whatever. Computer. And I haven't mentioned consumer debt.
You know the difference. Consumer debt, which is probably the worst debt of all. That is, you go into debt to buy things that you consume and they're gone and you still owe the debt.
[4:24] You know, go down to the grocery store and buy a couple hundred dollars worth of groceries and slide the card through and charge it all. Of course, none of you have ever done that. Have you?

Debt. Debt. Debt. Debt. Now, so, there's no doubt about it. We are a debtor society. I mean, there's just no getting around it.
No denying it. We, in fact, I would even say that we are a debt-driven society. Would you agree?
Driven by it. Our whole economy functions according to debt. It really does. It used to be that Americans could be divided into two groups of people.
The haves and the have-nots. But now, mostly we're made up of the have-not-paid-for-what-you-haves. That's what we are primarily today.

[5:27] Maybe, oh, me would be more appropriate than amen. Most Americans are upside down on their cars, buried under mortgage, credit card balances that go up into the tens of thousands.

And many of them cannot even pay the interest on it. And I could go on and on and on. And so, let's just admit it. Our economy would collapse if suddenly we did away with all types of credit.
All types of debt. But something, to some degree, has to change. Not to some degree, a large degree. Has to change. You're wondering right now, where are we going with this sermon tonight?
Based on Romans chapter 13, 8 through 10. We'll get to that in a minute. I think you probably, if you know the text, you're probably starting to put it together. All right.
We'll get there here in a minute. But, again, on this debt, this debtor society, this debt-driven society in which we live, something does need to change, doesn't it?
[6:33] Not only, of course, on the national level, but on the personal level as well. Debt is ruining us. All right. Now, having said that, you might be shocked to hear me say that in our passage tonight that I had you turn to, God, in that passage, is commanding us to take on a huge amount of debt.

That's right. He is. He's commanding us. Our passage in Romans chapter 13 contains an imperative.
It follows through the text. And it's an imperative from God. That is, it's a command from God. And it is a command to enter into debt. To be in debt.
And not just debt, but a debt that you can never pay off. Now, sometimes we get into debt and our intention, hopefully, and the outcome, hopefully, is that you pay it off.
You get into debt and then you pay it off. You know, and so forth, through a series of payments and so forth. But God is commanding us not only to be in debt, to take on a huge amount of debt, but to take on an amount of debt that can never be paid.
[7:55] Never, ever be paid. God is commanding us to do that. We could even say that it is a debt God wants to consume us.

A lot of people know what it means to be consumed by debt. I mentioned consumer debt. I'm not talking about consumer debt. I'm talking about debt that consumes, consumes people.
Well, in this kind of debt that the Bible is going to tell us about, God wants us to be consumed by it. Utterly, literally. Now, of course, you know the debt is not monetary. The debt we're talking about is not monetary. Though, I would quickly add that in the course of us paying this debt that God commands us to take on, in the course of paying that debt, sometimes money is involved.
So, it's not a material debt that the Lord is commanding us to commit to, to be involved in, to take on.
[8:57] Though, again, I would quickly add that material things might be involved in this kind of debt. And often are. And listen, Dave Ramsey.

I have a lot of respect for Dave Ramsey, but Dave Ramsey cannot and will not help you get out of this debt. In fact, I'm sure it is the only kind of debt that he would wholeheartedly endorse.
He being a professing believer and a Bible believer, he would endorse this debt that God is commanding us to take on. What kind of debt is it?
Have you looked ahead there? It is, of course, the debt of love. It's the debt of love. And it's the debt of love, a love for all people.
No matter who they are. Love for people, whether they're saved or unsaved. This is the debt we owe. This is the debt that this particular Scripture is pointing us to and referencing.
[10:06] We've been speaking about and singing about the love we owe God, and certainly we do. It's an unpayable debt. But really, it is His love for us that places upon us an obligation, a debt of love that we now owe to all others.

And it's a debt we can never pay. It's a debt that we are to accept wholeheartedly. It is a debt that we are to pay willingly. It is a debt that we can never, ever pay off.
This kind of debt. In fact, the more we pay, the higher the payments become. Now, usually it's the other way around. You know, you start paying off a debt. Sometimes your payments get smaller.
But this kind of debt, the more you pay, pay it, the more it costs you. Because, you know, did you know that in this kind of debt you never, ever pay the principal?
You're just paying the interest. Because the principal is God's love toward us. And we're just paying the interest on it.

[11:21] And we never pay it off. All right. I know this is a big mystery to you. What I have done here has been leading you along, and you have no idea what kind of debt is it.

But I bet you've guessed. Look at the text. Verse 8. Verse 8, Paul begins by saying, Owe no one anything except to love one another, for he who loves another has fulfilled the law.
By the way, let me insert here before I read the rest of the text, because I meant to keep this in context. We've been talking about presenting our bodies a living sacrifice.
That's the theme that runs really all the way through the end of the book. We looked at that in the sense of the church. We've looked at that in the sense of our civil responsibility. Now we're looking at it in the sense of community, in the sense of society.
What does presenting your body a living sacrifice look like when it comes to other people, people around us? Not just in the church, but outside the church. Well, here's what it looks like.
[12:30] Owe no one except to love one another. For he who loves another has fulfilled the law. For the commandments, you shall not commit adultery, you shall not murder, you shall not steal, you shall not bear false witness, you shall not covet.

And if there is any other commandment, are all summed up in this saying, namely, you shall love your neighbor as yourself. Love does no harm to a neighbor.
Therefore, love is the fulfillment of the law. All right, there's the debt. Or love's debt. We are then, as a community of believers, we are a debtor society.
We're a debtor society. In the sense of love. For one another, of course, but extending beyond the church to love others all around us.
To love them unconditionally as Christ unconditionally loves us. Loved us and loves us. All right? So, we're a debtor society. All right, let's consider three aspects of this debt of love.
[13:41] And these are very simple. First, love's debt. Let's begin there. What is this debt? This debt of love. Love's debt.

Look again at verse 8. How does Paul begin? He begins with something very dogmatic. Something that seems very rigid.
Owe no one anything. That's what he said in verse 8. Now, that's kind of a strange way to begin. Now, it makes sense as you go further what his point is. But let's just focus just for a moment on this opening statement.
It's a command. Owe no one anything. That is how it's translated in the New King James Version. Owe no one anything. Now, again, on the face of it, that's very, very, very strong, isn't it?
A strong statement. Would you agree? On the face of it, very rigid, very dogmatic, no wiggle room there.
[14:50] At least it sounds that way. Let's look a little bit closer and a little bit deeper. Let's pick this apart just a little bit. In the first place, this is a command.

It's very clear from the word that he uses, the verb, owe, that it's a command. It's in the imperative. So, that really adds fuel to the notion that Paul is giving a very strong, very rigid command or statement.
This is an imperative. Owe no one anything. But second, three times in the original language, and I'm not going to get into this much, but three times we have a word in the Greek.
It's a very strong negative. The Greek language has strong negatives. It's the word may, if you were to speak it. May, may, may, in English, may, but in the Greek it means no or not.
And as I said, three times it appears in this first phrase. Two times it's part of, each time it's part of a word. At the beginning of the word, may, it's a may.
[16:14] And we have the word, so it's strong, strong negative. Literally, if I were to read it just as is written in the Greek, without changing the word order so it reads better in English, it would be this way.

No man, no thing, you owe. No man, no thing, you owe. But the point I want to make is, the way Paul wrote this, it's very strong.
Strong negatives. Now that, again, adds fuel to the notion that Paul's being very rigid here. In fact, to many of us, especially to a debtor society, this is a little bit disturbing.
What does he mean here? We're not to owe anything to anyone? Well, that does sound like what he's saying. Let's take it a step further.
And I know that I've explained this a number of times, and that is, all Greek verbs have tense. And this one's present tense.

[17:24] Now, I've mentioned this a number of times, so you'll remember as soon as I say it, that when a verb is present tense, it carries this kind of idea, that it's continuous.

A present tense verb conveys the idea of a continuous action. Continuous. Not once and done, but on and on and on.
Now, this is key. So, what's the idea? I will tell you that the idea here is not that we should never owe anyone.
Even if you rent a house, you owe someone. It's not a dogmatic statement saying that you're not to ever owe a single dime to anyone for any reason.
Now, follow me here. This is not a prohibition on any and all debt that we may incur.
[18:30] The idea is continuous debt. A debt that just goes on and on.

Remember, present tense, continuous action. His imperative and the strong negative is directed toward a kind of debt that is always outstanding.
Not paid. Not paid. Not paid. Delinquent. Delinquent. Delinquent. Delinquent. Delinquent. This is the prohibition. Now, folks, the Bible never promotes borrowing.
Don't misunderstand me. We're not going to go and find a verse that promotes and encourages us to always go into debt.
Yet, the Bible does not do that. But to a point, neither does it prohibit borrowing. Jesus said, by the way, in Matthew chapter 5, verse 42, Give to him who asks of you, and do not turn away from him who wants to borrow from you.
[19:39] There are occasions, there are times, appropriate times, when we have to go into some indebtedness. We owe something, but we're to pay it. We're to pay it in a timely manner and not have a continuous, ongoing debt.

That's the point of this phrase, owe no one anything. He means don't continue owing. Pay your debts. As much as I hate to admit it, and I'm sorry, you NIV lovers, but I've never liked the NIV very much.
As much as I hate to admit it, they actually translate this in a correct way so that the meaning is brought out. And here is how the NIV renders it.
Let no debt remain outstanding. Okay? Now, I know as soon as I'm finished with this, you're going to go away thinking, you know, the pastor, he's okay with debt.
And he's all right with me going out and borrowing money and buying that car that I always wanted. But I felt like maybe I shouldn't. I'm not saying that at all. I'm just telling you what this text means.
[20:45] And there are other passages in the Bible that certainly do not promote borrowing. They regulate a reality that has been a reality in civilization from the very beginning.

The idea here is do not have ongoing, unpaid, delinquent debt. Pay your bills, whether it's the electric bill or credit card bill or the rent bill or whatever bill it might be.
Pay it. Pay it timely. Don't dishonor the Lord by being delinquent in your debts. All right? Now, all that said, that's not what Paul's talking about here in this passage.
That's not what he's getting at. The whole idea is not to give a lesson or a message on debt-free living. As a matter of fact, his message is just the opposite.
But in a different kind of debt, of course. And so understand that the imperative here that appears right at the beginning, O no man anything or no one anything, the imperative, the command there, carries through to the next part of the sentence.
[22:06] In fact, here is Paul's focus. This is where he wants us to go. And here's the rest of it. O no one anything except to love one another.

Agape. Agape. Sacrificial love. Divine love. Unconditional love. Except to love one another.
And so, if you understand the phrase at the first of it, that the idea, O no one anything, is don't owe it, have a continuous ongoing debt.
If you understand that that's the case in that first part of the sentence, then you understand that continuous ongoing debt is sanctioned by God, but only in a certain context.
And that is in the context of love. The debt of love. Continuous unpaid debt of love is sanctioned by God.
[23:05] In fact, it's more than that. It's commanded by God. Let me give you a few illustrations. Husbands, can you imagine on your 25th anniversary, or 30th, or 40th, or 50th, or 60th, whichever one is coming up for you, can you imagine saying to your wife, honey, I no longer love you.

Happy anniversary, but I don't love you anymore. And the reason is because I've given you all that I owe you. And so my debt is paid. Absurd, right?
Your debt of love for your wife, man, is never paid. Parents, will you ever spend all of your love you owe for your children?
Will you ever spend it all, get to some point where you don't owe anymore, because you've fulfilled all of it over the years? I mean, you know, I changed your diapers. Some of them pretty bad.
And cleaned up your room after you, and your messes in the house, and bought your clothes and your food. And now you're out of the house, and my debt is paid.
[24:22] It's all done. You're on your own, bud. That's it. Oh, no. Obviously, the way you express that love, and carry out that love toward your children, does change, of course, over time.

But the love never does. You never, ever pay that debt. Do you? Of course not. Bring it to the context that really applies here in the verse, and I'll just say to Christians, followers of Christ, is our love, your love for people, unsaved, as well as saved?
Is your love for people a debt that you will one day pay in full? I mean, you're going to keep paying it, and loving people, and providing, and helping people, and expressing the love of Christ to people, to a point, and then after a while, you know, I think I've done enough.
Paid it all. And with some people, that comes a lot earlier than with others. I mean, will we ever have a note-burning celebration on our debt of love for other people?
Let's just have that next week. We'll just plan to have a note-burning celebration for our debt of love. Okay? And all those here who think that they have paid it, that it's finished, and you can attend, and we'll just have kind of a special little ceremony.
[25:57] We're paying the note, or burning the note. Well, of course not. It's ridiculous. This is, though, as simple as it sounds, and it is simple, this is Paul's point, our debt of love.

Our love debt. Second, love's duty. The duty that comes out of this debt that we owe.
I mean, debt's one thing, but the paying of it is another, and that's our duty. Our duty, of course, is to pay the debt, but not to pay it off, because we can never pay it off.
But so, what's love's duty? Well, look at the last part of verse 8, and then on into verse 9, or really all of verse 9. For he who loves another has fulfilled the law. That's a pretty interesting statement. For, and then he gives some of the law, the Ten Commandments. For the commandments, you shall not commit adultery, you shall not murder, you shall not steal, you shall not bear false witness, you shall not covet, and if there is any other commandment, are all summed up in this saying, namely, you shall love your neighbor as yourself.
[27:10] By the way, these are, of course, the second tablet of the law, of the Ten Commandments. The focus that goes manward.

Our relationship with one another. These are the commandments that apply to that. The first four commandments are Godward focused. And these are manward focused.
And so it's very appropriate that Paul would include these here. Talking about loving one another. And he sums it all up. In fact, he had good authority to do so.
Jesus did the same. He summed it out. You shall love your neighbor as yourself. That sums it all up. But now think about the first thing he said there. The one who loves another has fulfilled the law. And we just read that and let that pass by us and we don't really even think about that. What does that mean? What does it mean?
[28:11] Does it mean that if I love others, if I do that, if I love people, I mean honestly, and openly, and evenly, fairly, if I love people, does that mean that I can do whatever I want?

That is, you know, I can go to filthy, immoral, R-rated movies. I can go do that. I mean, after all, I love people. And that fulfills the law so I have no more obligation.
I know I'm being ridiculous. Does it mean that? Can I now cuss like a sailor? Can I get drunk as a skunk on Friday and Saturday nights?
I mean, after all, I love people. Love them. Openly. So I can just live any way I want. Live immorally. Do drugs. Do all that kind of... Well, certainly not. Love does not release us from the obedience, from obedience to God and His demand and commands upon our lives.
Love does not release us from that. Love fulfills the law. It fulfills it. And this is how that works, I think.
[29:30] For example, if I love my family with the love of God, agape love, then I'm not going to go down to the casinos and gamble away my money, the money that I need for my family.

or spend it, you know, on alcohol or drugs or something. I'm not going to do that. My love for my family fulfills the law.
If I love my fellow man, then I'm not going to, say, not tithe, give to the Lord and the work of the Lord and the work of the church.
I'm not going to, if I love my fellow man, I'm going to tithe so that I can help reach people for Christ. And there are many other ways, of course, to reach people for Christ. If I love all people, and that is a debt I owe, right?
Am I going to use blasphemous and filthy language? Well, I hope not. Am I going to get drunk every Friday and Saturday night?
[30:37] No. If, listen, if I love my wife, am I going to look at and lust after pornography? Some R-rated movie or some programming on TV or the Internet?

No. See, love does not free me from the law. It fulfills the law. And you can add to that, though this is not Paul's focus, my love for God also fulfills the law.
That would be the first tablet. I love Him. I love my fellow man. On this, Jesus is going to say, hangs all the law and the prophets.
my debt of law, of love rather, will not allow me to break the commandments.
And so I have an unavoidable duty to keep paying that debt of love. Love's debt, love's duty. One more. Love's desire.
[31:44] What is the desire of love? This is where we really turn our focus back to God and His Word.

And it sounds like here in verse 10 that Paul's being very repetitious. Remember how he ended verse 9. He said, love, excuse me, verse 9, he says, it's summed up this way by saying, you shall love your neighbor as yourself.
Love does no harm to a neighbor, he says, verse 10. That is, for an example, he says, just kind of an example, love does no harm to a neighbor. And then he repeats what he has already said.
Love is the fulfillment of the law. Now here's where I get this thought, this truth of love's desire. Here's the idea.
Love desires always to honor God and to honor His Word. Love always desires to do that.
[33:00] And so Paul is just simply citing one scenario of love. And so he says, in essence, or maybe in a paraphrase, we might put it this way, love does not even think about harming another person.

Harming your neighbor, therefore, love is the fulfillment of the law. It's the fulfillment of it. And so the implication is, not loving others makes you a lawbreaker.
Here's the other side of it. Loving one another fulfills the law, but not loving others makes you a lawbreaker. In fact, when you harm, do harm to a neighbor, whatever that harm may be, we're not just talking about physical harm, but there are many ways to hurt people and to harm people and to be ill toward people, do ill will to them.
If you do that, then you are violating all of God's law is the idea. And love's desire is always to honor God and to honor His Word.
And we do so through the way we express love toward one another unconditionally, sacrificially. In the church, yes, absolutely.
[34:24] If it doesn't work here, it won't work anywhere. But beyond these walls to everyone around us. You might remember when a certain Pharisee tried to trip Jesus up.

They were always trying to do that, you know. You know, with a trick question. And you remember one of them came to Jesus, approached Jesus and asked, Master, which is the great commandment in the law.
What's the greatest one? And He's trying to trick him here. I won't get in to how that might have worked or what He was hoping would happen, but this is a trick.
It's trapping Him. Do you remember what Jesus said? He said in Matthew chapter 22 and verse 37, He said, You shall love the Lord your God with all your heart, with all your soul, and with all your mind.
This is the first and great commandment. We nailed it. And then He added another. And the second one is like this. You shall love your neighbor as yourself.
[35:36] On these two, these two commandments, hang all the law and the prophets. Love's desire is to honor God and His Word.

So we have a debt of love, we have a duty of love and a desire of love. And so I close by asking the question, How is your debt situation?
I'm not talking about money. I'm talking about your debt of love. Thank you.