

AN ACCEPTABLE DEBT
ROMANS 13:8-10

What makes a church a church? Biblical preaching and teaching. Corporate worship (including baptism and communion). Purity of the gospel. Evangelistic proclamation. Generous fellowship. Sacrificial service. Church membership and church discipline.

What makes Grace Bible Church Grace Bible Church? What sets us apart and makes us unique? What identifies us as Christ's church and sets us apart from other churches in the area? Certainly that we hold to the attributes I've already mentioned contribute to our uniqueness. I am thankful for the presence of all those healthy marks of a godly church. But there's another mark that makes us unique and different. It is part of the fellowship that I've already mentioned. It is brotherly love for one another. We don't just say we care; we really do care for one another. We love and nurture and minister to one another generously.



In January I noted that one particularly damaging loss in 2020 was the loss of relationship. Because of that, I want to prioritize the necessity and priority of relationships in 2021. One way we will do that is with a series of sermons around the themes of caring for one another and building relationships on a number of communion Sundays this year. And in the providence of God, where we find ourselves in Romans 13 provides an opportunity for the second of these sermons on relationship this year: the priority of love. In Romans 13:8-10, the apostle Paul will express the importance of love this way:

LOVE IN THE CHURCH BODY IS EVIDENCE OF LIFE IN THE CHURCH BODY.

How do you know that a church is really alive, vibrant, healthy, and thriving? You know a church is alive when it loves. There are other signs of life as well; this isn't the only sign, but as you think about relationships in the church, this may be the most significant sign of corporate life in the church.

In this passage, Paul makes ***four statements about the priority of love*** in the church body:

1. Love in the Church Body: the **PRINCIPLE** (v. 8a)
2. Love in the Church Body: the **PURPOSE** (v. 8b)
3. Love in the Church Body: the **PROOF** (vv. 9-10a)
4. Love in the Church Body: the **PURPOSE** (v. 10b)

1. Love in the Church Body: the **PRINCIPLE** (v. 8a)

- **The principle stated negatively:** *do not default on your debts.*
 - ✓ Paul is not talking about financial **obligations** (he is not prohibiting loans): in the context he is talking about obligations to people (v. 7) and loving others (v. 8b). He is talking about relationships.
 - ✓ [Aside: Paul is not saying that taking out loans is forbidden; in fact, the way he says this implies that people will commonly have debts (both those of v. 7 and others). Jesus also implies that borrowing will happen, and He does not prohibit it (Mt. 5:42). Paul is saying that all none of our obligations should be unpaid; they should be systematically be met in a timely manner.]
 - ✓ Paul is particularly forbidding not paying back anything that is owed — if you have a debt, pay it. He is stressing the fulfillment of obligations: if you have an obligation to anyone, take care of it.
 - ✓ Paul is also being emphatic — he uses a double negative, “nothing to no one be obligated...” So he is stressing that there is never a time when not paying obligations is acceptable. Whatever is owed to anyone should be given, reimbursed, or paid.
- **The principle stated positively:** *Love one another.*
 - ✓ There is one “debt” that can never be fulfilled or completed — it is our “debt” of love. Always work to love one another as if you have a perpetual obligation to each other.
 - ✓ The main question in this clause is who **one another** is — members of the church, or all people?
 - Because he mentions **neighbor** in the next clause (and v. 9), most assume that he is talking about loving “all people.” That’s certainly possible (and it is true we should never be unloving).
 - However, that is not the way that Paul uses the term “one another.” Paul uses that word 40x in his letters: 2x it is about relationships between unbelieving Gentiles, 1x it is about the conflict between the flesh and the Spirit, 1x it is about the believer’s relationships prior to salvation, and 36x it is about relationships between believers. It is notable that Paul never uses it to speak about relationships between believers and non-believers. (Also, context of 12:3-13; 14:1ff.)
 - When Paul says “love one another,” he means that the testimony of our lives is that we have a particular, definitive, continual, abounding love for other members of Christ’s church. We demonstrate our unity to Christ by our loving care of one another.
 - This is the very thing that Jesus said would define and exemplify His people (Jn. 13:34-35).
 - In the church we do not tolerate one another; we do not endure each other; we love each other.
 - It has been said, “This debt can never be paid off, but we should keep the interest paid up.”
 - We might say, “My tax bill is paid for the year...” But no one can ever say, “I’ve finished loving my wife, I don’t need to do that anymore...” (Or brother, sister...) The obligation is permanent.

- ✓ Another question is what it means to love someone else; Paul doesn't explain love; he seems to assume that we know what it means to love others. Most of the rest of the uses of "love" in Romans also seem to assume we know what the biblical meaning and implications are. (We usually don't.)
 - **1 Corinthians 13** tells us something of the nature of biblical love (vv. 4-8).
 - **Ephesians 5** reminds us of the sacrificial example of Christ's love (vv. 25-27).
 - Even **Romans 12:9-10** gives indicators of what love is.
 - I explain it this way: "Love is a commitment of my will and affections to your needs and best interests regardless of the cost to me, as an expression of Christ's love for me."
 - Another way to say it is, "Love is my privileged commitment to give what is good and gracious to you regardless what it costs, because Christ loves me (and I love Him)."
- ✓ Do you notice how often Paul and the NT writers talk about loving others in the church body? (E.g., Jn. 15:12, 17; Rom. 12:9-10; **1 Th. 3:12; 4:9**; 2 Th. 1:3; **1 Pt. 1:22**; 4:8; **1 Jn. 3:11, 23**; 4:7, 11-12; 2 Jn. 5). Do you ever wonder, "why?" "Why do they emphasize it so much?" Isn't easy to love others?
 - Loving others is emphasized so much because it is so hard and so unnatural to the flesh.
 - If we are going to persevere as a church and if our testimony is going to be one of Christlikeness, and if we are going to have relationships that endure, we will intentionally work at loving one another. We will be purposeful in cultivating love and we won't stop.

2. Love in the Church Body: the **PURPOSE** (v. 8b)

- *Why should we love?* Loving others is hard. Loving others puts us in precarious positions. Why? He answers in the middle of verse 8 — **for...** What follows is the reason it is acceptable to have a love debt.
- It is acceptable and necessary to always love, because loving others in the church body fulfills the Law.
 - ✓ One thing that is notable about what Paul says is that the word **neighbor** is the word "other." The ESV translates it "another" and NIV translates it "others." Yet Paul means something even more than just "others."
 - The word Paul uses here is *heteros* — "another of a *different* kind." They are not the same; they are distinct from one another and different from one another. And still, we love.
 - Paul is particularly emphasizing that we are called to love those who are different from us and who might be outside the normal circle of those whom we love."
 - ✓ When we love others who are different, we are doing something unique from the world:

"Ideally...the church itself is not made up of natural 'friends.' It is made up of natural enemies. What binds us together is not common education, common race, common income levels, common politics, common ancestry, common accents, common jobs, or anything else of that sort...In this light, they are a band of natural enemies who love one another for Jesus' sake." [Dever & Dunlop, *Compelling Community*, 81.]

- It is when we love those who are hardest to love and when it is hardest to love that we most demonstrate the love of Christ in us (5:6, 8, 10).
- So it is important to love when we are different; and the specific reason Paul gives is that when we do that we not only demonstrate the love of Christ, but we *fulfill the Law*.
 - ✓ We understand that he cannot mean here that we “obey the OT Law and merit our own salvation.” He has already proven that is impossible (3:9-20; 8:3). We are free from the Law (7:6; 8:2).
 - ✓ However, since we are in Christ, and Christ has fulfilled the Law, there is a sense in which we can accomplish the purposes and intent of the Law (though not for our salvation, 8:4).
 - ✓ When we live under the control of the Spirit of God, we can do what God commands and please God.
 - ✓ It is in that sense that we fulfill the law by loving one another.
 - ✓ How do we know that we have fulfilled the Law by loving each other? Look at what the Law says:

3. Love in the Church Body: the PROOF (vv. 9-10a)

- The proof that we fulfill the Law, is that by the power of the Spirit we do what God commands (these commands are all from the “second table” of the law — the commands about relationships w/ others):
 - ✓ *We don't commit adultery* — this is sexual sin outside of our marriage covenant; it is a disregard for the purity of others, is morally defiling, and an expression of sexual lust and coveting.
 - ✓ *We don't murder* — this is the taking of life as an expression of anger and hatred.
 - ✓ *We don't steal* — we don't steal the lives of others (murder) and we don't steal their property, which is another expression of ungodly lust and coveting, which is the final commandment...
 - ✓ *We don't covet* — this is the only commandment that deals with the inner man — what one desires and wants. The prohibition is also all-inclusive — it goes to every desire in every area of life.
- All of these OT laws are stated negatively (don't...), but they have a positive counterpart, and that counterpart is *summed up* in the statement that *we do love our neighbors* —
 - ✓ Here the word Paul uses for *neighbor* is the typical one — anyone who is close by us — whose lives intersect our lives and whose needs we know and are able to meet.
 - ✓ Paul is not saying, “be sure to love yourself and then love your neighbors in the same way...”
 - ✓ Paul is saying, “It is the natural inclination of man to love and care for himself — and however we care for ourselves, we ought to use the same concern in caring for others in the church body.”
 - ✓ There are several things we can say about how we love ourselves (e.g., Eph. 5:28-29), but I want to draw your attention to at least one that is commonly overlooked: when we love ourselves we love ourselves in spite of the fact that we have many faults, failures, and weaknesses. We don't hold sin against ourselves, but are very ready to overlook and forgive our sins.

- ✓ We should love each other in the church body in the same way — we should be quick to look beyond weaknesses, quick to assume the best, and ready to forgive any and every sin. In fact, that very thing is anticipated in the fuller quotation of **Lev. 19:18**, from which this verse is taken: “You shall not take vengeance, nor bear any grudge against the sons of your people, but you shall love your neighbor as yourself...” In other words, instead of retribution and anger against others for their sins and failures against you, love them — all of them.
- ✓ *Why* should we love in this way? There is one more part of **Lev. 19:18** that Paul omitted; I believe Paul anticipates that the readers know the OT and the remainder of the verse: “you shall love your neighbor as yourself; I am the LORD.” We love this way because the Lord commands it and because we are made in His image and being remade in the image of Christ. We love this way because we want to submit to God and be like Him. (And note that not loving means we are not like God.)
- ✓ That seems to be the sense of the statement in v. 10a — **love does no wrong**. This is a figure of speech for something understated; Paul means the opposite — and more. Love does no wrong means “Love does only things that are a blessing. Love always pursues and seeks the best for others, particularly in the church body.”
- ✓ We might give the sense of the quoted OT laws in this verse as positive statements —
 - We protect the sanctity of marriage in our vows with our spouses; and we love others enough to help them protect and preserve their marital vows (Heb. 13:5).
 - We resolve all conflicts and trust God with injustices we endure so that we aren’t angry and so we can be a blessing to others — especially giving the life of the gospel of Christ.
 - We work and labor so that we can give to others rather than taking from others.
 - We desire Christ and find joy in Him as our inheritance so that we don’t desire the things of this world and the things of others — and so that we are content with anything that God gives us.
- ✓ As hard as it is to love, note that all of these things are possible when we are in Christ.

4. Love in the Church Body: the PURPOSE (v. 10b)

- Now Paul comes back to something he has already said. We might anticipate that he will say, “therefore love one another,” summing up the original command.
- Instead, what he says is a reminder of *why* we are to love. He wants us to remember the purpose of loving one another — **love is the fulfillment of the law**.
 - ✓ The one who loves others in the church body has fulfilled the intent and purpose of the law — both the OT law, and the law of Christ (**Mk. 12:31**; **Js. 2:8**)
 - ✓ We love each other because we love God and Christ and want to be obedient to Him.
 - ✓ “Love is all-important in the servant of God; without genuine love service will always be defective.” [Morris, 470.]

CONCLUSION: What makes a church a church? What makes GBC GBC? Love for one another.

In general, usually, almost always, we do this well. I have had multiple texts, emails, and conversations in the past two weeks about how well you are caring for one another — how you have cared for the Boggs in the aftermath of his bypass surgery, how you have cared for and loved the Davenports following the loss of their home and the death of Linda's mother, and how well the men served the women at the women's conference (and how well the women served the men at their conference several weeks ago). The demonstration of love has been obvious, overt, repeated, gracious, and super-abounding. I am thankful that this is our reputation with each other and in the community.

But that love is not everyone's experience. We have missed some people. We haven't loved some as well as we could. Some relationships are not as generously filled with love as they could be. So let us hear another message from Paul — "Now as to the love of the brethren, you have no need for anyone to write to you, for you yourselves are taught by God to love one another; for indeed you do practice it toward all the brethren who are in all Macedonia. But we urge you, brethren, to excel still more..." (1 Thess. 4:9-10).

We love well. Let us pursue relationships and build the body of Christ by excelling still more.

BENEDICTION: Rom. 11:33-35