

Sermon outline and notes prepared by:

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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. Rom. 12:2 says that God’s will is “good and acceptable and perfect.” You will be much better off if you do the will of God.

In these last few messages of the book of Romans, we are learning what God’s will for our lives is. Paul has been giving us detailed instructions about God’s will. Now, 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. In fact, God’s will for us is summed up in one sentence. If you think that God’s will is too complicated, then you will learn how to uncomplicate it to some degree.

If you listened carefully to the reading of our text, you already know what the summation of God’s will is. God’s will for us is to love. If we truly love each other, we will carry out 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. The first main point I want to make is this:

I. WE SHOULD FULFILL ALL OBLIGATIONS

Paul speaks of an obligation in v.8. But what is an obligation? An obligation is something that you owe, or a debt that you have to pay. Paul mentions some obligations that we are to keep paid up. In v.8 he says, “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. 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, Paul’s concern here is not to introduce a study in Christian financial practices, but to teach 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, whether its tribute, custom, fear, honor (v.7), or whatever else you may owe (v.8). Furthermore, the Bible does not forbid borrowing. The force of the imperative, “Owe no man anything” is that we are to have no *unpaid* debts. That idea may be reinforced by the present tense of the verb “owe.” If 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) all 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, since our country is in a recession, and the credit markets are in serious trouble, I want to use this verse to give some principles that we should follow in the financial realm of life.

A. We Should Pay Our Debts – The previous verse (v.7) talks about that. You are to pay your debts according to the terms of your agreement, and not fall short. 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. 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 video from the church library? Then return it!

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. It is easy to see the trail of sin 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! (T-1080).

C. We Should Certainly Avoid Excessive Debt - Never borrow for something that you really do not need. 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 loan amount. As long as your assets exceed your liabilities, in a worse case situation, you could sell what you have to pay off your debt. 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 over spending.

A woman had some men at her home to refinish her floors. She said, “Be especially careful of 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 Sears on the 16th.”

Argumentation: 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, but you can become indebted to a person to the point that you dance to his tune and he gains control over our lives. 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. 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 could pay off all our debts, there is one debt we can never pay off: the debt of love. 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 a thousand times. Now I don’t have to tell you any more.” Love is a perpetual obligation. 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. 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. Notice first of all:

A. How We Are to Love

1. Love Meets Needs – For example, Jesus taught us to love our enemies. 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, by giving gifts, by giving focused attention, and by giving words of affirmation. 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....” 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.” One of the actions of love is 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 ones own needs. 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.

B. Who We Are to Love

1. Each Other – Paul says in v.8 that we should “love one another.” 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. Even though we could always do better, we have many loving members here. We have had some sick people who have commented about the loving response from many of our members.

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. So that does not necessarily mean the person next door, but all people with whom you come in contact. But in the parable of the Good Samaritan (Lk. 10:25-37) Jesus shows that my “neighbor” is anyone in need.

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.” “Another” (*heteros*) 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 man 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 distinction of beautiful or ugly, good or bad. The Jew was to show love to the Gentile. The rich man should love the poor man. 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 (Gloria Melville) 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.”

When you practice love, you will find that the feelings of love will follow, partly because what you give out tends to come back to you.

III. THE REASONS WHY LOVE IS A PERPETUAL OBLIGATION

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

A. Because Love Fulfills the Law – Through love we pay the 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”) means “to sum up, to condense into a summary, to recapitulate.” Love fulfills the law because it is the essence of all the other commandments that govern human relationships. To recall all laws would be a tedious and wearisome code of morals. But to love his neighbor is to obey and execute all obligations toward a neighbor.

Love fulfills the law because love moves us to action. The law commands, but gives to 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.

So if you want to do God’s will, and obey His law, just focus on the practice of love, and you will fulfill God’s law.

Furthermore, love is a perpetual obligation:

B. Because Love Avoids Evil Against Others - In v.10 Paul says, “Love does no harm to a neighbor....” Isn’t that right? We have some examples in vv.9-10. 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 them 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. Love will not covet, for that is the root cause of 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. That the precepts mentioned do not comprise the whole law is expressed by the words, “if there be any other commandment.”

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 & 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.”¹

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 that 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. You need to be forgiven. You need to be saved. If you have not turned from your sin and placed your faith in Jesus then I invite you to do that this morning. God loves you, and He wants to forgive you, and help you live right. Come to Jesus today.

Sources: 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); 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* [CD-ROM] (Ontario: Timnathserah Inc., 1996); Warren W. Wiersbe, *Be Right: Romans* (Wheaton: Victor Books, 1977); Kenneth S. Wuest’s *Word Studies From the Greek New Testament*, Vol. 1, Romans (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). Bruce read, but no additional material used or found helpful.

¹ 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.”