

A Debt of Love
Romans 13:8-10

Introduction:

Romans 13:8-10 (ESV)

⁸Owe no one anything, except to love each other, for the one who loves another has fulfilled the law. ⁹For the commandments, “You shall not commit adultery, You shall not murder, You shall not steal, You shall not covet,” and any other commandment, are summed up in this word: “You shall love your neighbor as yourself.” ¹⁰Love does no wrong to a neighbor; therefore love is the fulfilling of the law.

I like the way Doug Moo begins his section of commentary on this section: “Americans love debt. We borrow money to buy houses, cars, stereos, food, medicine, clothes, appliances, and even lottery tickets.”¹ Our text begins with a staggering command: “Owe no one anything.”

This morning we take up one of the most profound issues of the New Testament – how love fulfills the law. I think this is profound because it gets to the heart of the gospel. There is a way to live out the law that does not get to love and there is a way to love that does not get to the law.

Query the Text

One of the ways we really get to the bottom of a text is by asking questions of it. When I read this text, the first question that popped into my head was: Is all debt wrong? Is this a text dealing with money? Is Paul making an absolute statement about borrowing all together? The simple phrase: “owe no one anything...” is a straightforward *command*. Do you hear that? It is a command? What do we do with commands like this that sound so utterly sweeping? How many of you owe something to someone? Are you sinning? Are you in violation of a biblical command? What if you were? What should we do? Rhetorically: That sounds painful. I think we should overlook that phrase for now and come back to it when we are more self-sufficient.

The Debt of Love

Most of the commentaries that take that phrase in the direction I just took it do so because they miss the connection from v.12. There Paul said that we are to pay whatever is owed. If you owe taxes pay them. If you owe revenue pay it. If you owe honor and respect pay up. Here he says, and you do owe a debt of love to all men, so pay up. I think that the phrase, “Owe no man anything” is not an absolute command against indebtedness, but a rhetorical device for saying that all debt pails in comparison to this debt – the debt of love! Obviously, debt is going to incur or he could not counsel you to pay what is owed when it is owed. When there is a debt, you **MUST** pay it. And so here, the debt you owe to everyone is the debt of love.

Two other questions emerge at this point:

¹ Douglas Moo, *Romans* in The NIV Application Commentary (Grand Rapids: Zondervan, 2000), p.436.

- What is this debt of love and where did it come from?
- How is it that love fulfills the law?

Take the second question first: How does love fulfill the law?

Law Fulfilled

Love fulfills the law in two ways:

1. No command can be truly obeyed without a motive of love driving it. This is a kin to Paul's words in 1 Corinthians 13:1-3:

¹ If I speak in the tongues of men and of angels, but have not love, I am a noisy gong or a clanging cymbal. ² And if I have prophetic powers, and understand all mysteries and all knowledge, and if I have all faith, so as to remove mountains, but have not love, I am nothing. ³ If I give away all I have, and if I deliver up my body to be burned, but have not love, I gain nothing.

There is a way to take up law-keeping that never quite gets to the heart. There is a way to keep the commandments that never has the other person in view. It is the core of all religion and all legalism, isn't it? I keep the commands for me, not you.

Luke 15:29-30 For the older brother, the command-keeping was all about his gain. But the father knew it was supposed to be about loving fellowship between a father and son.

2. When we love, we truly do not need the commands. V.10 helps us best understand what it means to fulfill the law when it says "love does no wrong to a neighbor." We will do no harm because love, by definition, is to do good – to serve the interest of the other

Galatians 5:13-15 When you take v.16 in connection we learn that there is a way to bite and devour each other for the purpose for gratifying our desires. And there is a way to give ourselves in service to the needs of another.

Do I need you for my satisfaction? If the answer is "Yes" then I will begin to bite, devour and consume you. (Illustrate with the four commands)

Do I need you for my satisfaction? If the answer is "No" then I can supply and serve your needs for your strengthening and betterment. (Illustrate)

So in this way, love fulfills the law in the sense that it replaces the other commands. If I truly love you, I will not need the commands to not commit adultery, murder, steal or covet, etc. Those are negatives. But when I am loving you, there is nothing from you that I need to consume.

Now we cannot skim right over the fact that before I can serve you through love, I need to be satisfied somewhere. I either need my satisfaction from you or I need it from somewhere else. Do you see how this debt of love gets to the heart of the New Testament? This assumes the gospel.

The Debt I Owe

Our second question is what is this debt of love and how did I incur it?

There are several ways into the answer. Here are at least three ways in:

1. What about the other “great command” of loving God? (Matt. 22:34-40; Mark 12:28-31) Assumed since Romans 8:15, 28
2. Didn’t Jesus fulfill the law? (Matt. 5:17-18)
3. The gospel way (1 John 3:16; 4:11; Matt. 10:8) – all use the word *opheilo* (“ought” or “owe” - obligated)

A Gospel Primer

You and I must **live in** the gospel before we can **live out** the gospel.

Stay inside the gospel. How? By preaching the gospel to yourself every day.

Let me give you some examples of how to use this little book.