

Paul's Letter to the Romans:



THE PINNACLE OF
CHRISTIAN THOUGHT

The Never Ending Debt Romans 13:8-10

^{NIV} **Romans 13:8**...Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law. ⁹ The commandments, "**Do not commit adultery,**" "**Do not murder,**" "**Do not steal,**" "**Do not covet,**" and whatever other commandment there may be, are summed up in this one rule: "**Love your neighbor as yourself.**" ¹⁰ Love does no harm to its neighbor. Therefore love is the fulfillment of the law.

Every Christian possesses a never-ending debt of love to the Lord Jesus Christ that requires we treat people with kindness and forbearance in conformity with the second table of the law of God.

Now this never-ending debt does not come with a coupon booklet. It doesn't show up on any credit report. You will never be able to say, "**Only five payments left!**" You will never be able to look back with relief and be able to say, "**Boy, I 'm glad that's over.**"

No, the debt I am talking about, this never-ending debt to the Lord Jesus is just that, never-ending. It is going to follow you all the days of your life. It is going to follow you into the grave and beyond. It is a relentless, all encompassing and eternal debt. And it will effect every other thing in your life...every other relationship...every thing you ever do.

Now, the funny thing about this debt, this never-ending debt to the Lord Jesus, is that you will never get to write out a check in payment...at least not directly.

You will never get to write Him a check but the debt you owe Him, this never-ending debt, will affect every other check you will ever write.

It will affect,

- ...where you live,
- ...how often you have strangers into your home,
- ...what kind of car you drive,
- ...how you dress,
- ...who you vote for,
- ...who you date or marry,
- ...whether, indeed, you stay married,
- ...what you do with your spare time,
- ...how you think,
- ...what you think about,
- ...what gives you pleasure,
- ...and ultimately where you spend eternity.

Now this debt, this never-ending debt to the Lord Jesus, has an awful interest rate. The starting rate is just a little over 100% but it doesn't stay there. No, it keeps going up. It is compounded moment-by-moment, day-by-day, year-by-year, not just for the duration of your life but for all eternity. It is never reduced and it can never be refinanced. Indeed, even if a bank wanted to take on such a debt, and they most certainly do not, they would never be able to endure the costliness and weight of this debt you owe.

Now the strangest thing about this debt, this never-ending debt to the Lord Jesus, is that it has two effects on the people who owe it. On the one hand, it

exerts enormous pressure. It pressures those who owe it to live a certain way. It compels them to do what they do and the pressure it exerts is so great that it outweighs every other circumstance or situation they face.

Here's what I mean by that.

Those who owe this debt, this never-ending debt, to the Lord Jesus feel pressure to pay it whether they sick or healthy, whether they are happy or sad, whether they are rich or poor, whether they are content or lonely. Those who owe this debt find the obligation of the thing greater than any distraction, greater than any ambition, greater than any other aspect of their life.

On the other hand, this debt, this never-ending debt to the Lord Jesus, is not only embraced by those who owe it...it is held to be precious. Indeed, those who are fortunate to owe this never-ending debt find it to be a source of never-ending comfort and come, after a while, to view it no longer as their greatest debt but as their dearest treasure.

Now that is what we are going to see this morning as we continue to work our way through Paul's extraordinary letter to the Romans.

Still it is important, I think, as we attempt to understand the depths of what Paul says here in Romans 13:8-10 to keep a broader view of where we are in Paul's argument. You will remember that last year, we spent some six months thinking our way through chapters 1-11 and you will remember that in those chapters, Paul fleshed out the wonders of Christ's great justifying work on behalf of sinners.

Now Paul didn't do that because he was trying to write a Christian best seller, nor did he do it because he was trying to write a comprehensive theological treatise on justification. He did it, rather, and I think this is pretty important because he was trying to introduce himself and the gospel he preached to the church in Rome in order that they might be persuaded to help him along on his way to Spain.

You see, Paul did what he did, wrote what he wrote, because the Holy Spirit had burned into his heart the reality of the obligation he owed to Christ on account of Christ's redemptive work on his behalf on the cross.

Indeed for Paul, this never-ending debt of love, lay at the root of every action he undertook, every thought he pondered, and every word he spoke. For Paul, his salvation, his justification before a holy and righteous God on account of Christ's atoning work on the cross became the driving motivation of his life, the very wind in his sails to push him along from city to city, from trial to trial, from victory to victory.

You can see how Paul looked at things as early as Romans 1:13. Turn there for a second.

^{NIV} **Romans 1:13...** I do not want you to be unaware, brothers, that I planned many times to come to you (but have been prevented from doing so until now) in order that I might have a harvest among you, just as I have had among the other Gentiles. ¹⁴ I am obligated both to Greeks and non-Greeks, both to the wise and the foolish. ¹⁵ That is why I am so eager to preach the gospel also to you who are at Rome.

Do you see what I mean? Paul felt a continuing sense of debt, a continuing sense of obligation on account of the great justifying work of Jesus on his behalf. Paul believed that the great work of justification wrought by Christ on the cross lay at the root of all Christian ethics, not just for him but for every one that named the name of Christ. Look, for example at Romans 8:11.

^{NIV} **Romans 8:11**... And if the Spirit of him who raised Jesus from the dead is living in you, he who raised Christ from the dead will also give life to your mortal bodies through his Spirit, who lives in you. ¹² Therefore, brothers, we have an obligation-- but it is not to the sinful nature, to live according to it.

Do you see what I mean? To be justified before the face of God in Christ was the main thing for Paul. It affected his view of God, his view of himself and even his view of others. You can see that in Romans 15:1.

^{NIV} **Romans 15:1**...We who are strong ought (are obligated) to bear with the failings of the weak and not to please ourselves.

You see, Paul believed that the way a Christian lives, the way a Christian thinks, the way a Christian worships...ought to be...will be...must be a reflection of what a Christian believes God has done for him.

Paul believed that when a sinner experiences the grace of God in Jesus, they cannot help but look at things a differently, cannot help but view things Christianly. In fact, Paul believed that a Christian cannot help but perceive others on the basis of their own justification. You can see that, I think, even in chapter 15:25.

^{NIV} **Romans 15:25**...Now, however, I am on my way to Jerusalem in the service of the saints there. ²⁶ For Macedonia and Achaia were pleased to make a contribution for the poor among the saints in Jerusalem. ²⁷ They were pleased to

do it, and indeed they owe it (are obligated) to them. For if the Gentiles have shared in the Jews' spiritual blessings, they owe it to the Jews to share with them their material blessings.

Do you see what I mean? Do you get his logic? It really is quite remarkable. Paul is arguing to the Gentile Christians at Rome that they were obligated to help the suffering Jewish Christians at Jerusalem because, **“They were the instruments through whom God made know to the Gentiles the wonders of justification in Jesus.”**

Do you see what I mean? Paul is arguing, fairly directly, that the gratitude we feel for having been justified in Christ's atoning work ought to be thought through and ought to impact how we look at people and things and events in our lives. He is arguing that how we look at other people, how we look at other events, how we view ourselves, how we love and live ought always to be done in light of the gospel.

Now I thought about that this week as I pondered things it filled my mind with images warm and wonderful.

I thought about how a telephone repairman named Bill Howard knocked on our door one day over at 716 Scott when I was four or five years old and offered to pick up my older brother on the way to church in his Model A Ford. It thought about how as a result of that my mother thought it might be nice to start attending to a small fundamental Baptist church over on Division and Davis. I thought about how as I result of that, I came to hear a man of God preach the Word of God to the people of God for the very first time.

I thought about how as a result of mother's decision to start going to church that my dad came to make a profession of faith and how that led to my grandfather's conversion and to my grandmother's conversion. I thought about how as a result of that I started to attend Sunday school and came to sit under the faithful ministry of Mr. John Tatum as he struggled to teach the Bible to me and Johnnie Howard and Herbie Trisler.

I thought about how my pastor visited me in the hospital when I broke my arm when I was eight years old. I thought about how he came to give me a copy of Pilgrim's Progress not realizing the nature of the soteriology it contained.

I thought about how as an adult, how not living as a Christian, I was wooed back into the faith by the preaching of J. Vernon McGee. I thought about my own journey through Bible college and seminary and the thousands of hours I have put into study and preparation for classes like this one and how all of those things flow together to create in my heart, my own dull heart, an extraordinary sense of purpose and debt of love that longs to repay something of the kindness God has shown me in covering over my sin, not in part but the whole, in the imputed righteousness of Christ.

You see I am obligated, and so are you, and so was Paul, and so is any person whose sin is covered over in Christ.

And that is the point Paul has been making in the second half of Romans, in chapters 12 and following. You see Paul is connecting the dots. He is saying, **"This is what has happened. This is what has been done. Therefore this is how you ought to live."**

You will remember that, of course, because I have said it a hundred times or so, so far and because I intend to say it a thousand more times before we are done. I have said it and I intend to say it over and over again. I intend to...I am obligated to do so.

In fact, Paul starts off the second half of his argument making that very point. Let's take just a second and review. Turn to Romans 12:1.

^{NIV} **Romans 12:1**...Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God-- this is your spiritual act of worship.

Do you see his point? If not, here it is, **“My brothers in view of what God has done...in view of His tender mercy...in view of His great justifying work in Christ, in which He was washed away all your sin and declared you to be righteous in His sight and adopted you into His own dear family and filled you with His beloved Holy Spirit as a down payment of all that he intends to do in you and for you...in view of the wonderfully gifts he has given to you as He has placed you in the Body of Christ, I urge you...I plead with you to live a certain way...to present your bodies as living sacrifices to Him.”**

Then in verse two, Paul goes on to flesh out what a **“living sacrifice”** looks like. Do you remember what he says? He says:

^{NIV} **Romans 12:2**...Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is-- his good, pleasing and perfect will.

And this is the point he was making, **“The way you present your bodies a living sacrifice is to stop being conformed to this present evil age and to start being transformed by having your minds renewed and when you do that you will be more and more able to think the thoughts of God...to understand what His perfect and pleasing will is.”**

Now that raises the question, **“O.K. How do I stop being conformed to present evil age and start being transformed by having my mind renewed?”**

And what we have seen in the last few weeks is that Paul answered that question and he answered it by urging the Romans and us by extension to look at things differently, to look at things in light of our justification.

Here’s what he said.

In Romans 12:3-8, Paul argued that we ought not to look at ourselves in any sort of puffed up or unrealistic manner. Rather, he argued, we ought to look at ourselves soberly and rationally as gifted individuals in the body of Christ and that we ought to make every attempt to find our place and fulfill it to the betterment of the body.

In Romans 12:9-13, we saw Paul argue that as we seek to use our gift to promote the well being of the people of God we have to make every effort to avoid hypocrisy or any kind of dishonesty. He argued that we ought to view others as more important than ourselves...to view them as precious to God and we are to make every effort to comfort God’s people as we do that.

Then in Romans 12:14-21, we saw that we were to extend sincere love not just to God's people but to unbelievers as well. We are to bless those who mistreat us and we are to do so because God has extended His kindness toward us in Christ. We are to refrain from seeking revenge and we are to do so in the hope that our forbearance will lead even our most ardent enemies to repentance and faith.

Finally, we saw in Romans 13:1-7 that as Christians we are to place ourselves in submission to God-ordained authority and that that submission extends to the civil magistrate, to secular government. Now that means that we are to obey the laws of the land, to pay our taxes, to render unto Caesar the things that are Caesar's and that we are to do so to keep the gospel from being hindered and for the sake of conscience. That means that we are called on to do hard things and that sometimes those hard things will go against our better and nobler desires but that we are to do what we do with a sense of obligation and gratitude to God.

You can see that, I think, in the last few verses of the section:

^{NIV} **Romans 13:6**...This is also why you pay taxes, for the authorities are God's servants, who give their full time to governing. ⁷ Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor.

You see Paul returns to this issue of obligation. We are to look at the civil magistrate as the "servant of God" even if he does not look at himself that way and because we do we are to pay him what we owe, whether it is tax, revenue, respect or even honor.

You can see how that argument would flow logically into our passage this morning.

^{NIV} **Romans 13:8**...Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.

You see the phrase translated “**Let no debt remain outstanding**” here in verse 8 has at its core the exact same word used in verse 7 but that fact is hidden in the English translation contained in the NIV. That may be because the word in verse 7 is a noun (ὀφειλάς,) and the word in verse 8 is a verb (ὀφείλετε) but the meaning is the same.

In fact, the only translation that really lets you see the connection is the ESV.

^{ESV} **Romans 13:7**...Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed. ⁸ Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.

You see Paul is using the word “**owe**” in verse 7 to springboard to a new and altogether different thought in verse 8.

It’s the same kind of thing he did in his transition between Romans 12:13 and 12:14 where he said, “**Pursue hospitality**” and “**bless those who pursue you**”. Do you remember that?

I bring that up because there are a lot of people who like to use Romans 13:8 to launch into a discussion on the evils of debt. That is, they argue that Romans 13:8 tells us that Christians ought never to undertake any sort of debt. They argue

something like this, **“Paul’s words here tell us that the Christian ought never have any kind of debt. The Christian ought to get rid of all credit card debt and all other debt, including home mortgages, and the proof that he ought to do so is contained right here in a straightforward understanding of Paul’s words.”**

Now I have to tell you. I think that is good advice. I think the elimination of debt is a good thing. It is certainly right and proper for a man to pay his financial obligations and to pay them quickly and on time so as not to bring dishonor to the name of Christ. I think the Bible teaches a lot about debt and financial stewardship especially in Proverbs

^{NIV} **Proverbs 6:1**...My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, ² if you have been trapped by what you said, ensnared by the words of your mouth, ³ then do this, my son, to free yourself, since you have fallen into your neighbor's hands: Go and humble yourself; press your plea with your neighbor! ⁴ Allow no sleep to your eyes, no slumber to your eyelids. ⁵ Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.

Still, eliminating financial debt here is not Paul’s principal point. You see Paul’s focus here is not eliminating debt but rather that the Christian live in a manner that demonstrates he is ever aware of his never-ending debt, a debt he cannot repay. You see Paul is talking about a manner of life that lives in light of the gospel and renders what it owes whether it involves money or respect or courtesy or whatever. You see Paul wants the Romans to maintain their testimony by faithfully paying their debts but even more importantly he wants them to realize that the debt they owe the Lord Jesus can never be repaid.

Now I think that is Paul's point. He wants us to pay our debts to the civil magistrate. He wants us to pay our debts to society but he wants us to be ever aware there will always be one debt that always remains.

Still it is easy to see how a person might misconstrue what Paul was arguing. You see the Greek is very, very stark, so Spartan. The NIV takes about 8 words to translate 3 Greek words.

^{BGT} **Romans 13:8**...Μηδενὶ μηδὲν ὀφείλετε εἰ μὴ τὸ ἀλλήλους ἀγαπᾶν·

^{TRB} **Romans 13:8**...To no one, nothing, owe except to love one another...

Still the context and the connection to verse 7 makes it clear that what Paul means is that we are not to leave stuff hanging. Now what is interesting, I think, is the reason Paul gives for keeping in mind this continual debt of love. Look at the second half of verse 8.

^{NIV} **Romans 13:8**...Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.

Do you see the reason Paul gives for keeping this debt of love open?

The reason we ought keep our debt of love in mind is because as we love each other, we actually wind up fulfilling the law. His reason is this.

The reason we keep our debt of love open is because when a man, woman, boy or girl loves another person they have fulfilled the second table of the law. Now let me rush to say that I think this rule of logic applies to any person with whom the believer comes into contact and is not to be limited to just believers. When a

Christian loves another person, and I am not talking about some sort of vague, sentimental, warm feeling but rather about genuine acts of mercy and kindness...when they do that they fulfill the law or at least they begin to accomplish that which the law intended.

You see every law, every command, has a positive aspect about it. You see, not only are we not to murder but in the commandment it is implied that we are to do good to men. Not only are we not to steal from others but we are to protect their property. Not only are we not to speak falsely about others but we are to protect other people's reputations. How important that is to remember. I love what Luther does in his Shorter Catechism, a catechism that he created for kids and the uneducated. It is so clear and to the point.

Listen to a few of his questions and answers. Notice how he raises the point of the law and then answers the question and how simply he does that.

"You shall not kill."

What does this mean?

Answer: We should fear and love God, and so we should not endanger our neighbor's life, nor cause him any harm, but help and befriend him in every necessity of life.

You see it's not just the "not killing"...it is not just about not doing our neighbor harm it is also about doing him good.

Listen to what he says about not committing adultery.

"You shall not commit adultery."

What does this mean?

Answer: We should fear and love God, and so we should lead a chaste and pure life in word and deed, each one loving and honoring his wife or her husband.

You see it not just about not committing adultery...it is also about helping them to live in chastely and purely.

Listen to what he says about stealing.

"You shall not steal."

What does this mean?

Answer: We should fear and love God, and so we should not rob our neighbor of his money or property, nor bring them into our possession by dishonest trade or by dealing in shoddy wares, but help him to improve and protect his income and property.

You see it is not just the negative aspect but the positive aspect as well. Listen to this.

"You shall not bear false witness against your neighbor."

What does this mean?

Answer: We should fear and love God, and so we should not tell lies about our neighbor, nor betray, slander, or defame him, but should apologize for him, speak well of him, and interpret charitably all that he does.

Isn't that great? You see that is doing the law in a loving manner. It is not just hanging to the letter of the law but it is rather about doing all that the law implies.

Listen to this.

"You shall not covet your neighbor's house."

What does this mean?

Answer: We should fear and love God, and so we should not seek by craftiness to gain possession of our neighbor's inheritance or home, nor to obtain them

under pretext of legal right, but be of service and help to him so that he may keep what is his.¹

Now I love Luther's simplicity. I love the fact that he not only touches on the direct words of what the commands say but also that he touches upon the implications of the commands. And I think it is interesting that Paul does exactly the same thing. Look at verses 9-10.

^{NIV} **Romans 13:9...**The commandments, "**Do not commit adultery,**" "**Do not murder,**" "**Do not steal,**" "**Do not covet,**" and whatever other commandment there may be, are summed up in this one rule: "**Love your neighbor as yourself.**"
¹⁰ Love does no harm to its neighbor. Therefore love is the fulfillment of the law.

Do you get his point? The principal test of love is that it does no harm. It doesn't wound or destroy or seek to alienate. Love, real love, seeks a person's best interest. Love, real love, looks out for others and seeks to grow them in maturity and love. Now that doesn't mean that love can be separated from the law.

I wind up doing a lot of counseling as one of the pastors of the church and sometimes I find that people are confused about love. I once had a person, many years ago, come to me and say, "**Tom I want you to pray for me. I am facing a real dilemma. I am trying to get God's wisdom on whether or not I should leave my wife and marry my girlfriend.**"

He had separated the idea of love from the idea of law. Do you see what I mean? He was engaged in committing adultery and talking about love. You cannot be engaged in adultery and be loving. Do you see why? Paul says, "**Love does no harm.**"

So I looked at this brother and said, **“You know the Lord has already spoken to me on this matter and I have an answer for you brother. Here it is.”**

You see we are commanded to keep love and law together. I think law and love are like two guardrails on a highway, hemming us in, keeping us in track. We love by understanding what God’s commands are and keeping them and we love by doing that in a sincere way from heart because of what Christ has done for us. It is not like **“pulling teeth”** to love. It is not like **“pulling teeth”** to obey the law. That’s Paul’s point.

We never get over the debt we owe and because we never get over it we are happy to love...love like he does. Do you see his point?

Now we are not very used to verbalizing that kind of affection in Christ’s church today. We are a bit too guarded, a bit too stuffy and perhaps a bit too apprehensive of how people might respond if we were to speak that way about each other. But Paul wasn’t. He just laid it all out there in the open. When I think of the kind of affection, I cannot help but think of my grandfather and his best friend Bidy Nipp.

When I used to spend time at my grandfather’s house in the summer, my grandfather and my cousin Buddy and I would almost invariably wind up at Bidy’s house two or three times a week. My cousin and I used to dread going there. The frame of Bidy’s house was made of tall Bois’Darc fenceposts. Tarpaper was stretched around the posts to form an outer wall for the house. The roof was made of galvanized tin. The floor was dirt. There was no electricity, no water, no plumbing. Now, my grandfather didn’t have indoor plumbing either but at least

he had electricity and he had actual floors. So we were pretty much uptown. Inside Bidy's house there were lots of kids and lots of old worn out stained mattresses strewn about on the dirt floor.

When we would visit, we would go inside and my grandfather who was pretty feeble would just plop right down on one of those mattresses like it was a fine leather sofa. There were no chairs. My cousin and I always stood keeping a careful lookout for ticks or scorpions or other nasty critters. We always spent the whole time trying to leave.

But my grandfather would act like he and Bidy were drinking Mint Juleps out on the veranda. We always dreaded him getting comfortable because if we lingered we knew that there was a chance that we might be asked to eat with Bidy and that was the worst thing we could imagine. You see at Bidy's everything was cooked outside on an open fire and there was absolutely no way of telling, from our point of view, what actually might be on the plate we were offered.

One of the last times I visited Bidy with my grandfather, the thing we dreaded most happened. Bidy invited us to eat. My cousin and I made excuses like, **"We just ate"** but my grandfather just dug in like he was eating at the Carlton Hotel in downtown Tyler. Later, when we left and were driving home my cousin and I asked my grandfather,

"Papa, how on earth could you eat with Bidy?"

"What do you mean?" he asked.

"I mean how could you eat with him? Didn't you see how dirty that place was? I mean there could have been anything in the world in that stuff?"

My grandfather hesitated for a minute and then stopped the car and turned and looked us both right in the eye and said with a very soft voice something I have never forgotten.

“Boys, Bidy is my friend. He will always be my friend. I don’t care what he puts on the plate, and I would rather die than insult him and I won’t have you insulting him either. If you are going to come and spend time with me you need to understand how things are. Now I know this may be hard to understand but I would eat whatever he fixed even if he spit in it.”

I remember that like it was yesterday. You see love demonstrates itself in how we treat others. He couldn’t speak any unkind words to Bidy because he loved him. Now I think it is the same for us. As we love the Lord Jesus and come to view each other as his own dear, beloved children we will come to the place where we treat each other with that same exact kind of forbearance.

That’s what we are called to do. Will you do it?

Let’s pray.

¹ T. G. Tappert, (2000, c1959). *The Book of Concord : The confessions of the evangelical Lutheran church*. Philadelphia: Fortress Press.