

Our Debt To Love

Romans 13:8-10

Introduction

This letter to Rome was written by Paul about 57 or 58 AD from Corinth during Paul's third missionary journey. A.M. Hunter has called Romans 'the most important letter ever written'. Paul sets out carefully the way of salvation and what it means to have life in Christ. After a quick introduction (1:1-17); Paul writes about the human condition and man's deep need to be right with God (1:18-3:20). The way to be right with God is by faith in Jesus Christ (3:21-4:25). Paul then talks about the ongoing Christian life as a life—where we are right with God (5:1-8:39). Paul speaks of peace and joy and the qualities of character that comes with being right with God. He speaks of sin and death which came through Adam and righteous life through Christ (5:1-21). He speaks of the duty to reject sin and do what is right because of our life in Christ. Life in the Spirit means pardon and power (Romans 8:1-11); hope transforms suffering (8:18-25); the Holy Spirit helps us pray (8:25-30); and the God who gave us his Son will with him 'give us all things' including victory in all circumstances (8:31-39). Paul then gives a description of the purpose of God for Jews and Gentiles (9:1-11:36); and the way to be right with God in our daily living (12:1-15:13). Paul urges dedication of our whole life to God (12:1-2). That Christians are to live together in love as members of Christ's body (12:3-8) the church; each using their gifts that God has given and serving in his calling. He then talks about the outworking of love in all relationships under all circumstances (12:9-21). Paul then describes the Christians duty to his country (13:1-7) and that love sums up the duty of the Christian (13:8-10). We discover why we owe the debt (v.8) and how to pay the debt (vv.9-10).

In the opening chapter of Romans (v.14) Paul makes a confession; "*I am a debtor both to Greeks and to barbarians, both to wise and to unwise.*" By Greeks and non-Greeks Paul meant those who embraced Greek culture and those who did not. The wise and the foolish is a reference to those who were educated and those who lacked what we might call higher education. What was it that Paul owed? What was his obligation? Paul had a personal encounter with Jesus the risen Christ on the road to Damascus (Acts 9). **Paul's life was consumed with spreading the good news—that Jesus Christ came into the world to save sinners (1 Timothy 1:15).** Paul's first obligation was to Jesus for saving his soul and his second obligation (at least in his mind) was to the rest of the world. Paul believed he was tasked with bringing the whole Word to the whole world.

Why We Owe The Debt (v.8)

Romans 13:8 (NKJV) *8Owe no one anything except to love one another, for he who loves another has fulfilled the law.*

Why is love for others considered a debt? Paul's repeated testimony is that we owe a permanent debt to Christ for his sacrifice and love. The only way we can begin to repay our debt to Christ is by loving others.

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In the book of Proverbs 3:27 we read; *“Do not withhold good from those to whom it is due, when it is in the power of your hand to do so. 28 Do not say to your neighbor, “Go, and come back, And tomorrow I will give it,” When you have it with you.”* The Living Bible gives this paraphrase; “Don’t withhold repayment of your debts. Don’t say “some other time,” if you can pay now.”

The way you repay any kind of debt is a mark of character. The writer of Proverbs urges the reader to do good. Repay your loan; return the tool, fulfill a promise. We are to be as eager to do good as to have good done to us.

The missionary Hudson Taylor said; “Small things are small things, but faithfulness with a small thing is a big thing.”

In 1992 my wife and three children left Albuquerque New Mexico and came here to Littleton Colorado.

Let me share the story of our little church.
We are thrilled to be a part of this church.

Admission: We are in debt. I did not enter into this debt lightly or alone.

Our church saved money for over eight years to put the down payment on this building.

This is what we owe.

In the next five years I would like to be debt free as a church. Debt free by 2023. We believe with prayer and diligence we can accomplish this goal. In five years our note comes due.

What are our ministry goals?

Simply the task or the mission of the Church. We are to love the Lord (Rev.2:4); glorify God (Ephesians 1:5-6; 2 Thessalonians 1:12); and display God’s grace (Ephesians 2:3). We want to evangelize the world; baptize believers and instruct believers (Matthew 28:19). We exist to edify the believer and discipline believers and care for the saints in times of need. We exist to provoke Israel to jealousy (Romans 11:11-14); and prepare rulers for the millennial kingdom (Romans 8:17). We exist to restrain wickedness and promote good (Galatians 6:10). This is why we speak of worship, discipleship, evangelism and community as our core activities.

The time has come to reduce and then eliminate our debt.

“The borrower is servant to the lender” (Proverbs 22:7).

Benjamin Franklin said; “He that goes a borrowing goes a sorrowing.”

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What were Paul's ministry goals? "So we make it our goal to please him" (2 Corinthians 5:9). "I press on toward the goal for the prize of the heavenly call of God in Christ Jesus" (Philippians 3:14 NRSV).

Henry Wadsworth Longfellow wrote; "If you would hit the mark, you must aim a little above it; Every arrow that flies feels the attraction of the earth."

A good archer is not known by his arrows but his aim.

How We Pay The Debt (vv.9-10)

9For 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."

Paul is not making a case for self-love. Self-interest is a given. Most people find shelter, food and clothe themselves. We make every effort to avoid being cheated or injured. What does it mean to love our neighbor? It means to actively seek what is in our neighbor's best interest.

What was Paul's driving interest? That people be saved from their sin by believing and trusting in Christ Jesus as Lord and Savior. What about justice? What about alleviating suffering? Both are important. Do unbelievers care about justice and suffering? I think so.

Love is a command.

Love is a choice.

10Love does no harm to a neighbor; therefore love is the fulfillment of the law.

Christians value law both religious and civil law. But there is a law that supersedes both religious and civil law. The law of love does no harm to a neighbor.

The Christian is called to imitate the love of Christ.

The Lord gives generously so that we can give generously.

Paul knew that at the very core of generosity was a deep and abiding trust in God. Paul rejoiced when he discovered that the church at Philippi had taken an interest in him and his needs (4:10). "How grateful I am, and how I praise the Lord that you are concerned about me again. I know you have always been concerned for me, but for while you didn't have the chance to help me."

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In Philippians 4:11-14; *“Not that I was ever in need, for I have learned how to get along happily whether I have much or little. 12I know how to live on almost nothing or with everything. I have learned the secret of living in every situation, whether it is with a full stomach or empty, with plenty or little. 13For I can do everything with the help of Christ who gives me the strength I need. 14But even so, you have done well to share with me in my present difficulty.”*

In the Bible we discover that God is the true possessor of our time and talent and treasure. “The earth is the Lord’s and everything in it” (Psalm 24:1). The Lord is the Creator and Owner of all things; including money, property and investments. “The silver is mine and the gold is mine,” declares the Lord Almighty” (Haggai 2:8).

The Lord is the true Owner and we are His stewards or managers. We are accountable to the true Owner to be faithful in all our financial transactions. In the book of Proverbs (3:9-10) we read; “Honor the Lord with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim with new wine.” “Give generously to the needy and do so without a grudging heart; then because of this the Lord your God will bless you in all your work and in everything you put your hand to”(Deuteronomy 15:10).

We have made every effort to honor God in our stewardship.

Why give?

Freedom

Worship

Trust

Discipleship

Privilege

Love

Freedom

We want to be free from greed and covetousness. We want to control money rather than have it control us. “Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income” (Ecclesiastes 5:10). “What good will it be for a man if he gains the whole world, yet forfeits his soul? Or what can a man give in exchange for his soul?” (Matthew 16:26).

Worship

The act of giving can become an act of worship. But not always. If you give because of guilt or manipulation or reluctance or duty or obligation. **Giving becomes an act of worship the moment we concede that wealth truly belongs to the Lord. It manifests itself in two different questions; “How much of my money should I give to the Lord?” Or “How much**

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of God's money should I keep for myself?" The writer of Hebrews says; "And do not forget to do good and to share with others, for with such sacrifices God is pleased" (Hebrews 13:16).

Trust

It is not a sin to save. It is not a sin to prepare for our future. But it is a sin to place your trust in money rather than God. The Bible teaches don't hoard money (James 5:3-6); don't rely on it (Psalm 62:10); don't steal it (Titus 2:9-10); don't think it can buy God's blessings (Acts 8:9-24). Don't love it, serve it or think that it can save you. Money promises security, power, privilege and social standing, success, love and attention, peace of mind, freedom from consequences and happiness. But they are false promises—fleeting and ultimately unsatisfying. God's promises are eternal and always trustworthy. We have repeated instructions in the Bible; trust in Lord—do not place your confidence in anything other than Christ. "Wealth is worthless in the day of wrath, but righteousness delivers from death (Proverbs 11:4). "Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

You might think—that's fairly hypocritical of you Gino. You invite us to give so that you can have more. My response—"I invite you to give so that you can have more." **"You open your hands and satisfy the desires of every living thing" (Psalm 145:16).**

Discipleship

We are disciples. But some followers are not disciples. Following Jesus sometimes requires earthly sacrifice for heavenly gain. Randy Alcorn said, "The more holdings we have on earth, the more likely we are to forget that we're citizens of another world. . .and our inheritance lies there, not here."

"And anyone who does not carry his cross and follow me cannot be my disciple. . .Any of you who does not give up everything he has cannot be my disciple" (Luke 14:27,33).

"Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back. Do to others as you would have them do to you" (Luke 6:29-31).

Privilege

There are two kinds of people in the world; those who have been blessed with much and those who have been blessed with little. In the proportion you have been blessed you can bless. "And now, brothers, we want you to know about the grace that God has given the Macedonian churches, Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints" (2 Corinthians 8:1-4).

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Love

The missionary Amy Carmichael said, “You can give without loving, but you cannot love without giving.” God gives out of His great love and we give generously out of our love for others. “This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers. If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? Dear children, let us not love with words or tongue but with actions and in truth” (1 John 3:16-17).

Conclusion

Sir Winston Churchill was not a theologian by any stretch of the imagination. But he was a remarkable man.

He said, “We make a living by what we get, but we make a life by what we give.”

Someone once said that Christ never gave anyone money? But that is not exactly true. He invited Peter to cast his line to pay the tax. As an observant Jew he would have paid the Temple Tax. It is true that the riches of the world was his for the taking and his to give away. What did Jesus do with the rich and the poor, the blind and the lame the desperate and the hungry? He did not give them money—he rarely gave them food; but he gave them love and service and the greatest gift of all; Himself.

What will you give to reduce our debt? You might bring forth a loaf of bread and two small fish. What is that when the debt is so large? But a little becomes much in the Master’s hand. Charles Haddon Spurgeon told his congregation; “Feel for others—in your pocket.”

In the next five years I want to make a concentrated effort to reduce and eliminate our debt. My plan is to remain with you on the journey. But I am not in charge of the future. Even my own future. But if God gives our little church a future—I want it to be a debt free future. We must plan for our future. Someone has said that the moment you succeed; you need to prepare for your successor to succeed. In our efforts to reduce and eliminate our debt; we must plan our efforts to grow and enrich our ministry effectiveness. That’s going to take conversation, participation, and involvement by you. The Church is the Bride of Christ. Our ministry is to prepare and present you without spot or blemish. **Years ago I purposed in my heart to never obligate anyone without involving them in the process. Success and succession in our future includes transparency, honesty, full disclosure, involvement, commitment and conversation.**