"YOUR ONLY DEBT"

Romans 13:8-10
10-25-2020

INTRODUCTION:

1. Don't be indebted - to bills.

2. Do be indebted - to love.

Agape love is:

1. *Volitional*
2. *Rational*
3. *Sacrificial*
4. *Unconditional*

***We must love one another (it is not an option, but an obligation).**

Two reasons why we should practice agape love:

I. Love is the SUM of God's Law (v. 9)
(Love's Extent)

II. Love is the SECRET to obeying God's Law (v. 8b, 10)
(Love's Effect)

A. If you love, you won't commit adultery.

B. If you love, you won't kill.

C. If you love, you won't steal.

D. If you love, you won't lie.

E. If you love, you won't lust.

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1. Don't be indebted - to bills.

No one likes bills (we all love receiving letters in the mail, but not when they are in the form of invoices).

V. 8

"Owe no man anything" = don't be indebted in any way to anyone.

It is no sin to borrow; it is a sin to borrow and not pay back.

It is no sin to borrow - EX. of borrowed items -

1. The widow who was told by Elisha to borrow vessels (II Kings 4:1-7)

2. Elisha recovered the borrowed axe head (II Ki. 6:5)

3. Christ borrowed a donkey and a colt (Mt. 21:2-7).

Jesus said, "Give to him that asketh thee, and from him that would borrow of thee turn not thou away" (Mt. 5:42).

Borrowing is no sin, and lending is no sin

[NOTE: We should not lend to gain exuberant interest!
- Ex. 22:25 - "If thou lend money to any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury."

Dt. 23:19 - "Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury."

(cp. Neh. 5:1-13)]

It is a sin to not pay back what you borrowed. "The wicked borroweth and payeth not again." Ps. 37:21

*Never take on a debt you cannot pay back (Don't put God to the test either by acting foolishly - going into deep debt, and expecting God to pick up the tab).

*If you are in debt, get out of it! That debt will be a noose around your neck and it will control you. "The borrower is servant to the lender" (Prov. 22:7).

You will be a slave working for the one you are indebted to, not free to serve Christ as you should be.

One way Satan can control a Christian, is by "tying him up" financially.

If the devil can't get you one way (ex: morally), he will try to get you another way (ex: financially).

Satan will allure you to purchase enough of the glittering goods of this greedy world to strap you up. So that you must work for this world and not Christ (EX: buying a home, car, luxury item that you really can't afford).

"No man" (not bankers, friends, family, neighbors, government, etc.) Don't be indebted to:

1. credit cards
2. bank loans
3. personal loans
4. outstanding bills
5. taxes (cp. v. 7)

Pay them up! And then form a habit of never spending unless you have the cash readily available (use credit cards only for emergencies).

"Men judge Christians by their promptness in fulfilling obligations and in paying their bills, and it is a fine, natural, and legitimate test" (Thomas, p. 358).

A Christian or a church has no testimony if their bills are not paid.

Verses 8 ff build upon what was previously said:

--Paul, having talked about the Law (v. 1-7) now shows the secret to obeying the Law (v. 8-10). The secret is "love".

--After speaking about rendering "dues" (opheilas, v. 7), Paul now speaks about not owing (opheilete - v. 8) anyone anything except the debt of love.

2. Do be indebted - to love.

"Love" = agapao. This is the highest form of love (it's not mere sentiment, emotion, nor infatuation). This is God's love (the word does not appear in secular literature prior to the writing of the N.T.)

Agape love is:

1. Volitional - It's a decision (an un-coerced choice of the will).

2. Rational - It's a thought-out decision [not a mere fleeting, unfounded emotion that prompts a good feeling about someone) Love is based on God and His love toward us.

3. Sacrificial - It's a thought out decision to give for the well-being of someone else (Jn. 3:16)

4. Unconditional - It's a thought-out decision to give for the well-being of someone else whether they deserve it or not (no "strings attached"; no "ifs")

* Rom. 5:8

Love is a fruit of salvation. According to I John it is a prime evidence (proof) that you are saved.

(SEE: I John 2:5, 9-10; 3:10, 14*; 4:7)

Why is the believer indebted to love? Why do we owe it to others to love them?

1. Because of God's love toward you
(I John 4:10-11; cp. Jn. 13:34)

   God loved me when I didn't deserve it, and He still does; therefore, what basis do I have not to love even my enemy?

2. Because of God's love toward them (I Jn. 5:1)

   If God loves them, so should I, since I am to love what God loves.

3. The reason given in context (Rom. 13:8b) is because of the fact that loves fulfills the moral law of God and we are obligated to fulfill the moral law of God as Christians.

ILLUS: Receiving invoices and statements which read "Balance due" or "Pay this amount." When God gives us His statement, it reads: "Balance due - Love."

Only one debt should carry an unpaid balance due, that is our "debt " to love. This is a debt about which we can never say: "I have paid it in full; I don't owe any more."

***We must love one another (it is not an option, but an obligation).**

Two reasons why we should practice agape love:

I. Love is the SUM of God's Law (v. 9)
(Love's Extent)

"Thou shalt not" = lit. You will not [future tense; cp. the Hebrew in Ex. 20:13-17].

The future tense is a stronger imperative because it expects (assumes) fulfillment rather than just demanding it [EX: Saying to your children: "Pick up your clothes" or "You will pick up your clothes" (implied "Won't you?") - the latter is stronger]

"If there be any other commandment" = no matter what other command God gives to guide and guard our relationship to fellow man, they all can be briefly summarized by one "saying" (lit. word).

"Briefly comprehended" = lit. It is being summarized (or summed up) (implied, "by Christ").

Christ summed up the whole Law in one word - "Love" (SEE: Matthew 22:37-40).

"Briefly comprehended" = Paul echoes Christ's summation of the Law in Gal. 5:14 - "For all the law is fulfilled in one word, even in this: Thou shalt love thy neighbor as thyself."

Thou shalt love thy neighbor as thyself (a direct quote of Lev. 19:18).

--Man naturally loves himself ("no man ever yet hated his own flesh..." - Eph. 5:29).

God never commands you to love yourself. Rather, He assumes that you do, because He knows that you do.

Loving others as you do yourself will cause you to fulfill the well-known "Golden Rule" (Mt. 7:12 - "Therefore all things whatsoever ye would that men should do to you, do ye even so to them: for this is the law and the prophets").

Also called the "Royal Law" in James 2:8.

When we practice Biblical love, there is no need for any other Law, because love covers it all (Wiersbe, p. 557).

When one practices love, he automatically obeys laws that he is not even aware of (EX: of a new Christian)..

II. Love is the SECRET to obeying God's Law (v. 8b, 10)
(Love's Effect)

V. 8b

"Fulfilled (v. 8b) . . . fulfilling (v. 10)" - To fulfill something is to complete it. EX: To fulfill a task is to get it done, finished, completed.

"The end (fulfillment) of the commandment is charity out of a pure heart" (I Tim. 1:5).

It's difficult to remember each and every command of Scripture, so God gives us the key to fulfilling them all.

V. 10

"Love worketh no ill" = Love does not accomplish evil.

A. If you love, you won't commit adultery.

If you love your neighbor as yourself. . . you won't be making passes at his wife.

If you boy friend tells you he loves you while he robs you of your virginity - that is lust not love.

If someone would seek to steal you away from your spouse and says, "I love you" -- it's a lie!

B. If you love, you won't kill.

If you love your neighbor as yourself . . . you won't be plotting his assassination. (nor will you have thoughts of hatred)

"Kill" - abortionists are missing a key ingredient to life: love. They loves themselves (they are thinking only about what is best for themselves). They are "without natural affection" (II Tim. 3:3).

Adultery . . . murder . . . lying . . . stealing . . . and coveting all stem from hatred. Not love. They have their roots in selfishness.

C. If you love, you won't steal.

If you love your neighbor as yourself . . . you won't rob what he owns.

D. If you love, you won't lie.

If you love your neighbor as yourself . . . you won't lie to smear his character.

E. If you love, you won't lust.

If you love your neighbor as yourself . . . you won't lust after what he has. You won't be jealous or envious.

Love will not only keep you from breaking the negative prohibitions (the "Thou shalt nots") but it is the key to fulfilling the positive commands.

EX: Gal. 6:2 - "Bear ye one another's burdens, and so fulfill the law of Christ."

If you love someone . . .

--you won't murder him but rather protect him.
--you won't rob from him but you will give to him.
--you won't covet what he has but rather be thankful that he has it.

God is not teaching us that love replaces holiness, honest, purity, etc., as some would suggest. Rather love is the secret to being holy, honest, pure, etc.

Love never discards virtue, but rather strives to fulfill it.

Love is not a replacement for truth, but rather a motivating power to uphold it and guard it.

Love "rejoiceth not in iniquity but rejoiceth in the truth"

When Paul said, "I am debtor" (Rom. 1:14), he revealed his obligation to love the lost (regardless of race, color, or status).