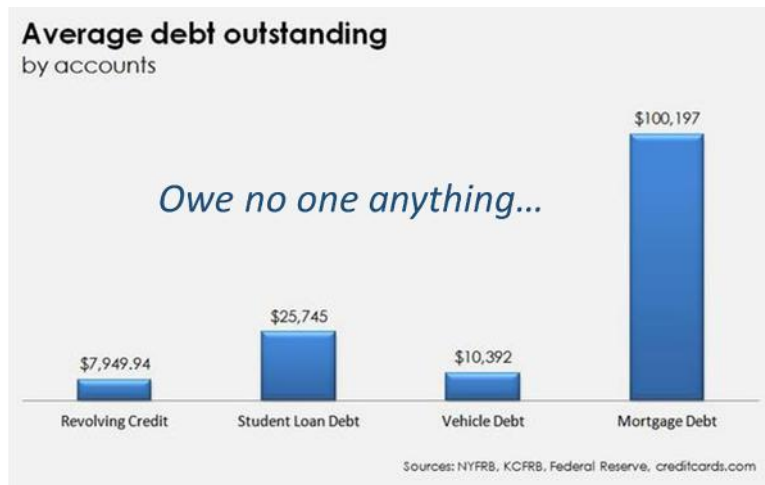




Romans 13:8-14

8 Owe no one anything, except to love each other, for the one who loves another has fulfilled the law. **9** For 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.” **10** Love does no wrong to a neighbor; therefore love is the fulfilling of the law.

Owe no one anything. If you didn't know better, you might think that Dave Ramsey wrote this part. It is understandable that most Americans have a mortgage loan but the consumer debt and credit card debt of U.S. households continues to grow out of hand. Even though these are unwise and dangerous statistics, this is not exactly what Paul meant when he wrote owe no one anything.



Paul is pointing back to verse 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. The “no one” in verse eight refers to the groups of people in verse seven. In other words, make sure you pay your taxes. If you owe your governing authorities respect and honor, then give them what they deserve. That is certainly a missing ingredient in our culture. We need to learn how to disagree with someone

like a politician or especially the man or woman at the end of the pew, yet show honor and respect.

For example, do I disagree with Obama and many politicians on abortion? You bet I do, but I can have extremely strong feelings about the issue but not allow hatred toward the person to creep into my heart. In the same way, because our church allows for a healthy amount of disagreement on certain doctrines and practices, we will find ourselves in disagreement at times. And for the most part, that's a very good thing. But unfortunately, even many in the church can't seem to disagree without being disagreeable in the process. Oh you might smile on the outside when you find yourself in a disagreement but you also have to check your heart to make sure your general attitude toward that person has not changed. Paul's command to respect governing authorities with whom we disagree teaches us at least that much.

So our culture is in trouble when it comes to debt and while the Bible does not forbid going in debt, you could say that it frowns upon debt. However, there is one debt that we are supposed to have—the debt of love. I actually prefer the way the NIV translates this. “Let no debt remain outstanding, except the continuing debt to love one another.” So what this is saying is that we all have an outstanding debt of love. We have love IOU's that we owe to one another and even if you make regular payments, you can never pay off the debt.

Normally, a debt that can never be repaid would be a horrible thing. Like the United States' 18.6 trillion dollar debt. The money is too large to even comprehend. That debt will never be repaid. It's all just funny money and a great tragedy. But our never ending debt of love is actually a wonderful thing. Let's let Paul explain what he meant.

For 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.”

Obviously, Paul is referring here to the Ten Commandments. He chose them somewhat purposely and somewhat randomly. He chose adultery, murder, stealing and coveting which are commandments numbers 7, number 6 and number 10. So that part is random. But the purposeful part is that he chose commands from the second half of the ten.

You probably know that the Ten Commandments are split into two basic parts. The first four have to do with our love for God. Jesus clarified this in Matthew 22 when he was quoted from two different Old Testament passages. When Jesus was asked, which is the greatest commandment? He replied: *“You shall love the Lord your God with all your heart and with all your soul and with all your mind. 38 This is the great and first commandment.*

1. No other Gods
2. No idols
3. No blasphemy
4. Keep the Sabbath
5. Honor your parents
6. No murder
7. No adultery
8. No stealing
9. No lying
10. No coveting

"You shall love the Lord your God with all your heart and with all your soul and with all your mind." This is the great and first commandment.

On these two commandments depend all the Law and the Prophets.

And a second is like it: "You shall love your neighbor as yourself."

The last six commandments concern our love for one another which Jesus also clarified. *And a second is like it: You shall love your neighbor as yourself.* So Paul intentionally focused on the last six commandments but the order of them was not important. In fact he added the phrase "and any other commandment" In other words, the last 2 commandments. Paul said those six commandments *are summed up in this word: "You shall love your neighbor as yourself."*

Again, this perfectly matched Jesus' teaching in Matthew 22. *On these two commandments depend all the Law and the Prophets.* " We've

got to stop and grasp what Jesus and Paul are saying. This is a summary of all summary statements. All of the Law and the Prophets depend on these two core commands. The Jews count 613 separate laws in the Old Testament. Every last one hang on these two commandments. There were seventeen prophets who wrote books and many others such as Elijah and Elisha who did not have books named after them but were prominent figures. But all of their writings and ministries hang on these two commandments—Love God and love your neighbor. But the phrase Law and the Prophets ultimately means all of the Old Testament. All of the teaching is summed up, as Paul said, hangs on, as Jesus said—all of it was fulfilled in and through Jesus but in terms of commands, it is summed up as love God and love your neighbor.

In Romans 13, Paul mentioned the last six commands about loving your neighbor but not the first four commands about loving the Lord. Why do you think he did that? If Paul were standing here and you could ask him, "Paul, why didn't you mention the first four commands? Don't you think they are important too?" What do you think Paul would say? Of course he thought they were important but in this passage he was assuming them as a foundation. For Paul, they were inseparable. They were two sides of the same coin so if he mentioned the one side the other side always came with it. To Paul, love for God and love for neighbor could not be separated.

But our emphasis is on love for our neighbor. Verse ten states the same truth in a different way. *Love does no wrong to a neighbor; therefore love is the fulfilling of the law.* Why do so many people get up in arms over the Ten Commandments? Why have they been torn down from public parks and courtrooms? People don't like them because they feel judged by them. They are restrictive. They tell you what you can and can't do. They tell you who you can and can't worship. So the Ten Commandments, even for Christians, can feel restrictive. But when we look at them this way, we are looking at them backwards. Clearly they are restrictive as most of them start off with "You shall not." But the intended goal is not to be restrictive, but rather to be freeing and to be encased in this debt of love that Paul wrote about.

What was the very first command in the Bible? *"You may surely eat of every tree of the garden, but of the tree of the knowledge of good and evil you shall not eat, for in the day that you eat of it you shall surely die."* (Genesis 2:16-17) So from which trees were they allowed to eat? Adam

and Eve had the freedom to eat from any tree in the entire garden. “You may surely eat of every tree.” That’s freedom. That’s love from God, to be given that much freedom and potential enjoyment. Eating from countless trees was not only allowed but encouraged. Only one tree was forbidden. Here the problem. We don’t see the freedom and joy here because we only see the one restriction. And so we conclude, “God doesn’t love me. God doesn’t have my best interest in mind. Christianity has too many rules and regulations. I want to do this but God won’t allow me. God is such a killjoy.”

Our appetites nudge us, sometimes drive us in this direction. We have appetites that seek to be filled but they constantly run up against God’s Word and God’s holiness. Like many of you, I am a dog lover, but let’s face it. The Bible is not kind to dogs. Unless you were royalty and had trained hunting dogs, in ancient times, dogs were not domesticated but wild mongrels. This proverb sums up how dogs are viewed in Scripture. “Like a dog that returns to his vomit is a fool who repeats his folly” (Proverbs 26:11). But the fact is, domesticated or not, a dog will return to his vomit. Even though they may be your good buddy, dogs do have insatiable appetites. [This short video](#) illustrates the commitment to fulfilling this appetite. Did you notice how he started chewing the treat while he was still falling back to the ground? That tells me how much he wanted that thing.

That video showed how this dog pursued and caught the tasty treat. Next, [this video](#) shows how he passionately pursues the treat that he missed. Did you see his concentration on the falling treat? He was unconcerned about landing rightly and could only see what he failed to obtain.

We are like this dog. We have appetites and we passionately pursue them. Worse still, when we are denied our appetites, we pursue them all the harder. The law and the Ten Commandments want to rightly restrict our appetites and this makes us all the more hungry for them. This is partly the right purpose of the law. As Galatians says, the law is a tutor to lead us to Christ. The law sheds light on our sinfulness and need for salvation. The good news of the gospel provides the way of escape through the death and resurrection of Jesus. The cross puts to death the penalty of sin and the power of sin unless we give power back to it.

But the other purpose of the law is love. Jesus said the Law and the Prophets hang on the love commands and Paul said that all of the commandments *are summed up in this word*: “*You shall love your neighbor as yourself.*” So in this sense, the commandments are not restrictive but rather incredibly freeing. We are not to be constantly focused on avoiding the restrictions in the commandments but instead be focused on the freedoms in the commandments—the freedom to love.

You see, all breaking of God’s laws are the polar opposite of love. This is why Paul wrote *Love does no wrong to a neighbor; therefore love is the fulfilling of the law*. As I said last week, one of the purposes of governing authorities is to create laws which help us to love our neighbor. If I am speeding down the highway, I am not exhibiting love to my neighbor because I am putting both them and myself at risk. Good laws which match what the Bible says are intended for our good and to help us to love our neighbor.

If this is true with man's laws how much more is this true with God's laws? *Love does no wrong to a neighbor; therefore love is the fulfilling of the law.* If you love people, you will never do these forbidden things to them. And remember—we have a debt of love toward one another. Every believer owes every other believer a debt of love. You and I have an outstanding debt of love on our account. What does love have to say about murder? That one is easy, isn't it? What does love have to say about adultery? Adultery—even adultery of the heart in the form of lust—is inherently unloving. Lust kills love every time. When I lust after someone, can I love them at the same time? No, it is impossible. Lust turns the object of my lust into just that—an object. A nameless thing. Lust turns that person, created in the image of God, into a soulless, nameless body. He or she becomes a treat to be captured and consumed, even if only in the privacy of our own minds. And we become dogs bent on satisfying our animal appetites.

What about coveting and stealing—what does love have to say about them? That should be obvious as well. Stealing literally robs our neighbor and coveting is stealing in the heart. Coveting is to stealing what lust is to adultery. At least with stealing and adultery you eventually get caught but lust and coveting march on in secrecy. So all of these—every instance of disobedience or going against God's law is simply an absence of love. Love does no wrong to a neighbor. If you loved people, you would not steal, kill, lust or covet. If you love people, you will obey God's commandments.

Now watch this. What did Jesus say about how we can show our love for him? “If you love me, you will keep my commandments.” Isn't that amazing? Have you ever wondered how obeying God's commandments is a sign of love toward God? We have seen that it is a sign of our love toward others. “Love does no wrong to a neighbor.” We love other people by obeying God's commands and we love God by obeying his commands. Our love makes us want to obey and our obedience makes us want to love. We tend to make love into something very obscure and overly emotional but love is as simple as obedience.

And love is the very thing which we owe to one another. “Let no debt remain outstanding, except the continuing debt to love one another.” Gospel-driven, blood-bought, Holy Spirit-empowered love is a debt we can never repay. But the odd thing about this truth is that love should be given freely, right? So how is it that love can also be a debt?

Let me ask you this. Do we owe Jesus a debt of any kind? We might think that we owe him a debt of gratitude but can we repay him for what he has done for us? To think so would make us guilty of pursuing a works based salvation. As question 13 of the Heidelberg Catechism states: “Can we pay this debt ourselves? A: Certainly not. Actually, we increase our guilt every day.”

We cannot pay a debt to Jesus but we can pay that debt to other believers. Another way of saying the same truth is simply this: we can ever stop paying love to our brothers and sisters in Christ. Tell me—when should you stop loving? Do you see, our debt of love to one another is as simple as that. And this debt of love is not a feeling, it's an action of obedience. We love God by obeying his commandments and we love others by obeying his commandments. But how many of us are actively repaying this debt of love? Let me read a story from the Bible study the women are using.

At the beginning of the last century, a young woman named Amy Carmichael rescued a young Indian girl from being sold into prostitution. Over the next few years, she took in more and more girls destined for the same horrible fate. This led to the founding of the Dohnavur Fellowship, an organization committed to the rescue, feeding and education of hundreds of children.

The ministry grew rapidly. Desperate for help, Amy sent a letter to the pastors in the region asking if they had any women “wholly devoted to our Lord and separate in spirit from the world” who would be free for this work. The pastors wrote back with essentially the same reply. “Not only have we no women like this, but we do not know of even one woman of the kind you want.”

Between all the churches in the region, the pastors could not identify even one woman who was passionately and wholeheartedly devoted to the Lord.

If such a call was made to our church, how would we do? I know of some young people who would be closer than many to meeting this call. As you know, we have ten young people engaged in ministry this summer. Five of them are already serving at four different locations in the Midwest. The other five will be on a week to seven week service throughout the world-Haiti, the Dominican Republic, China and the Congo. We would like to invite them to come forward for a commissioning prayer for their service.

Rich Maurer
June 14, 2015

11-12

11 Besides this you know the time, that the hour has come for you to wake from sleep. For salvation is nearer to us now than when we first believed. 12 The night is far gone; the day is at hand. So then let us cast off the works of darkness and put on the armor of light.

See 1 Thes 5:4-5

4 But you are not in darkness, brothers, for that day to surprise you like a thief. **5** For you are all children of light, children of the day. We are not of the night or of the darkness.

So then let us not sleep, as others do, but let us keep awake and be sober. **7** For those who sleep, sleep at night, and those who get drunk, are drunk at night. **8** But since we belong to the day, let us be sober, having put on the breastplate of faith and love, and for a helmet the hope of salvation.