

Love — A Debt Which We Can Never Pay Off.

Text: Rom 13:8-10

1) That Love Is A Debt

Suggested Hymns:

2) Is A Debt Which We Can Never Pay Off

158, 397, 706 LSB, 290, 373

The grace of the Lord Jesus Christ, and the love of God, and the fellowship of the Holy Spirit, be with you all. Amen.

The text for our sermon today is Romans 13:8–10, ⁸ *Owe no one anything except to love one another, for he 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 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.”* ¹⁰ *Love does no harm to a neighbor; therefore love is the fulfillment of the law.* (NKJV)

Lord God, heavenly Father, sanctify us through Your truth. Your Word is truth. Amen.

Dear friends in Christ,

Shortly before our text the Apostle says, *“Render therefore to all their due.”*¹ Many people do this. They render to all their dues: *taxes to whom taxes are due, customs to whom customs, fear to whom fear, honor to whom honor.* They pay their taxes. They honour the magistrates. They do not commit any great offences. They do not come in conflict with the authorities. Their characters are unassailable, and by their good behaviour they win the respect of their fellowmen.

These are the good citizens, whose conduct is praiseworthy because they are always fair and square in their dealings with other people, and because they lead a peaceable life in all decency and honesty. They deserve all the praise and respect because they keep the law to the letter and do not commit adultery, do not kill, do not steal, do not defraud, belie, or defame the neighbour.

But does God demand nothing more of the children of men than that they lead an outwardly honest and decent life? That they keep out of the meshes of the law and are not confined in prisons and penitentiaries? That they fulfil the outward letter of the divine Law and commit no gross offences?

That they behave and conduct themselves in such a manner as not to give anybody a just cause to speak evil against them? That they keep within the bounds of truth, so that everybody must praise them?

Does God demand anything more of the children of men than such an outward good behaviour? He certainly does. A man may be an angel on the outward surface, but a devil in his heart; he may be a shining character on the outside, but as black as hell on the inside.

God is not deceived by man's outward conduct. He looks at the heart.

What God demands of the children of men is love, and if a man's works do not proceed from love, he does not keep the Law of God; for "*love is the fulfillment of the law.*" The Apostle says, "*Owe no one anything except to love one another.*"

Let us consider, with the help of God's Holy Spirit, *Love — A Debt Which We Can Never Pay Off*. May the Lord bless our meditation.

1. Love Is A Debt

Our text begins, *Owe no one anything except to love one another*. That which we owe we call a debt, and the debt which we owe to one another, according to the words of the Apostle, is love. Has not God created us for love, that in love we should serve one another?

When you were born into this life, when naked and helpless you came into this world, what would have become of you if the arms of love had not received you, if a mother's love and a father's love had not taken care of you, and nursed you, and protected you, and ministered to all your needs?

Is not love a debt then which you owe to your parents? Should you not love your parents in turn for the love with which they have embraced you since your infancy? And as we grow up and get on in years, where would we be without the love of your neighbours and friends? Where would we be if our neighbours did not show us their good will, and do good to us? Do we not owe them love in return, and are we not indebted to them for the good which they have done to us? Is not love a debt, then, which we owe to our neighbours?

Love is a debt which we owe to our neighbours because God commands us to love our neighbours in His divine Law. Love ought to dwell in our hearts by

nature because we are all members of one family, and descendants of our common ancestor Adam.

But man's heart has been changed in the fall, and ever since our first parents sinned in paradise all people are loveless and selfish, so that everybody looks out for their own interests, for their own convenience and success in life.

So selfish is man since the fall that he says with Cain, "*Am I my brother's keeper?*"² In other words he does not care if thousands of his brothers perish and die of starvation through his own greed and covetousness. He simply looks out for himself and seeks wealth and honour, even if it is at the expense, and to the detriment, of his neighbour.

So selfish is man since the fall that sometimes he is even void of that natural instinctive love which the parent shows to the child, and that cruelly he abandons his own offspring. This selfishness on the part of man has induced God to command us to love our neighbours, and to threaten His severe punishment if we have no love in our hearts.

Indeed, the sum of the whole Law, as contained in the holy Ten Commandments, is love; and in the second table, which comprises the seven last commandments, God commands us to love the neighbour, and if we truly love the neighbour, we do justice to every commandment that deals with our obligations to the neighbour.

Our text says, "*For 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."* ¹⁰ *Love does no harm to a neighbor; therefore love is the fulfillment of the law*"

Now, as God has distinctly commanded us to love the neighbour, is not love truly a debt which we owe to our neighbour ?

And God has not only commanded us to love our neighbour, but He has also shown us His great love in Christ, and thereby induces us to love the neighbour. As God has loved us in Christ, so we should love our neighbours.

And how did God love us in Christ? Is there any language in the world to express the greatness of this love? The Word of God says in John 3:16, ¹⁶ *For*

God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life.

Is there anything in the world to compare with this love of God who spared not His own Son, but delivered Him up for us all, who had Him go into suffering and death for us sinful creatures that we might obtain the forgiveness of our sins and come to eternal life?

We often think that we owe no love to the neighbour, if the neighbour is a stranger to us, and has not done anything for us to secure our love, and especially if he has been ugly to us and has wronged us in some way.

But if we consider how God has loved us even before we were born and before the world was made, and has decreed to send His beloved Son into the world for our redemption; if we consider how God loved us in spite of the fact that we have been His enemies and have sinned against Him continually; if we consider how God has loved us in Christ, and has forgiven us all our transgressions for the sake of His dear Son — should we not be induced by this great, unspeakable love of God to us to love our neighbour, even if he is our enemy, and to do to others as God has done to us?

Indeed, since this love of God has been poured out into your heart, you cannot help yourself, you must love your neighbour. The Apostle John therefore says in 1 John 4:20–21, ***20 If someone says, “I love God,” and hates his brother, he is a liar; for he who does not love his brother whom he has seen, how can he love God whom he has not seen? 21 And this commandment we have from Him: that he who loves God must love his brother also.***

Surely, love is a debt which we owe to the neighbour, a debt of which we will be the more aware, the more we contemplate the greatness of God’s love to us.

2. Love Is A Debt Which We Can Never Pay Off

And it is a debt which we can never pay off. This is the second part of our lesson.

Love is a most peculiar debt. Other debts are wiped out when payment is made. The same debt cannot be collected twice. Those are the lowest types of thieves who will take advantage of a neighbour’s misfortune, and demand

payment of a bill for the second time because the receipt was lost. And other debts should be paid off.

The Apostle says, “*Owe no one anything*,” and these words are so plain that they cannot be misunderstood. We should pay our debts.

The Word of God distinctly says in Psalm 37:21, ²¹ *The wicked borrows and does not repay*. Those people who make debts recklessly, and do not pay what they owe, are classed with the wicked, and not with the children of God.

And the Word of God insists that the labourer should be paid when it says in Leviticus 19:13, ¹³ *You shall not cheat your neighbor, nor rob him. The wages of him who is hired shall not remain with you all night until morning*. When the employer has paid his labourers’ wages, he has cancelled his debt with them.

But love is quite a different debt. It is a debt which remains. We are required to pay off daily, and yet we never get to the end. And it is not a debt which we can pay off on an instalment plan. If today we have loved our neighbour, our debt which we owe him is not so much diminished, but it remains the same.

Tomorrow we owe the neighbour as much love as we have owed him today. For as the commandment to love a neighbour remains the same, so does our duty to love a neighbour remain the same. It is a debt which we can never pay off entirely.

Never can we say: Now I am under no more obligations to my neighbour; now I am finished with him; now I owe him no more. It is a debt which stands in the book of our accounts all the days of our life, a debt which continually we are required to pay, but which is never wiped out.

And yet it is not a burdensome debt, but a debt which it is easy to bear, and which brings joy and pleasure to the debtor; for it is a debt of love, and what does love find burdensome?

The Apostle does not speak to unbelievers in our text, but to the Christians, to those who have experienced the great love of God in Christ and whose hearts have been made the temple of God’s Holy Spirit.

If the love of God has been poured out into your heart, that is, if you have known and experienced and appreciate what God has done for you in His infinite

love, that He has given you even that which is nearest and dearest to Him, His own dear Son, then the fire of love will be kindled within you, not an earthly fire, but a heavenly fire, a fire which does not originate of itself, but which has been ignited within you by the love of God.

It will be joy and pleasure for you to love God with all your heart, mind, soul, and strength, and your neighbour as yourself. True, your love to God and to your neighbour will never be perfect, it will always be piece-work. Your sinful flesh, which clings to you as long as you live, will often play false with you, and cause you to forget that you intend to love God and the neighbour.

Often you will find that you have loved neither God nor your neighbour, so that you will feel extremely miserable about it and say: *What have I done again!* What would become of me if I did not have a merciful Father in heaven and a mighty Saviour who cleanses me from all sin? But these failures will not quench the fire of love that is within you.

The more you find how much you are lacking in love, the more you will endeavour to grow in love and to live up to Christ's saying, "love your enemies, bless those who curse you, do good to those who hate you, and pray for those who spitefully use you and persecute you, that you may be sons of your Father in heaven."³

May the Lord grant us all, His grace that we perceive that love is really a debt which we owe to the neighbour, and a debt which we must pay continually because it can never be paid off entirely.

May God increase love within us all so that we may walk in this life as the true disciples of our divine Master; for He says: "***By this all will know that you are My disciples, if you have love for one another.***"⁴ Amen.

The peace of God, which passes all understanding, will keep our hearts and minds, in Christ Jesus. Amen.

¹ Romans 13:7

² Genesis 4:9

³ Matthew 5:44-45

⁴ John 13:35