

Romans: Verse-by-Verse

Romans 13:8-10

As Paul continues his parenthetical discourse, he does something very interesting. He uses the concept of our indebtedness to others to transition into another aspect of Christian living.

Paul picks up on the theme of indebtedness from his earlier chapters.

- In Romans 1:14 he told us we are indebted to the unsaved world – as such, we owe them the gospel.
- In Romans 8:12, he told us that we are indebted to the Holy Spirit, to live a life pleasing to God.
- In Romans 13:6, he told us we are indebted to the State to pay our taxes.

Paul uses this theme to bridge the transition between verses 7 and 8 as he now tells us, “Let no debt remain outstanding, except the continuing debt to love one another...” There are two things that should immediately emerge from Paul’s instructions:

1. Believers are to be transparent and honest in their business dealings.
2. Love is to be the overarching attitude in all our relationships.

Let me take these one at a time, beginning with our financial obligations.

1. The Believer’s Financial Obligations:

“Let no debt remain outstanding”. Paul is reflecting on the Christian’s

reputation in the marketplace. He's already told us that our obligation to the State is to pay our taxes – even if we are decidedly opposed to some of its priorities.

Now he switches to a more local level. We are to be honest and transparent in our business dealings.

No doubt, we have all encountered believers who have left a trail of wreckage when it comes to their business dealings. We have all met dishonest Christian businesspeople or have been at the bad end of a transaction with them.

But there is another level of this. What happens when Christians take the attitude that they are not really responsible for their personal finances or the agreements they make?

I can tell you, that in over 40 years as a pastor, I have seen my share of financial shipwrecks. In the late 70's and early 80' there were even preachers telling believers to go out and buy big houses and expensive cars – because Jesus was coming back at any moment!

I can also reflect on my experience with people in my previous churches who made a mess of their finances; couples who made terrible financial decisions – and then asked the church to bail them out.

Here's Paul's point. When we are not honest and transparent with our financial dealings, people know about. It destroys our ability to convince them about the Gospel. As a missionary friend of mine often says, "If we are not believable, the gospel won't be believable either."

2. Loving Others Is An Unpaid Debt:

Let's read verse 8 again, to get the full context of what Paul says: "Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law."

There are two themes running parallel to each other in verse 8. The first is the idea of love being an unpaid debt. The second is that love is the fulfillment of the Old Testament Law. Let's look at these themes.

- **Love Is A Debt That Cannot Be Satisfied:**

This is a beautiful piece of writing on Paul's part. He has just encouraged us to pay our financial debts, but then he tells us of a debt that can never be fully paid: The debt of loving the other members of the Body of Christ.

This debt will always remain outstanding! That's because we can never love the other members of Christ's Body enough. Paul is challenging us to view our duty in these terms. Why?

I suspect that Paul was reflecting on his long ministry among Christians. He was more than aware of the divisions, the strife, and the animosities that were possible. Let me give you some examples from Paul's letters:

- 1 Corinthians 1:10

"Now I exhort you, brethren, by the name of our Lord Jesus Christ, that you all agree and that there be no divisions among you, but that you be made complete in the same mind and in the same judgment."

- 1 Corinthians 3:3-4

"...You are still fleshly. For since there is jealousy and strife among you, are you not fleshly, and are you not walking like mere men? For when one says, 'I am of Paul,' and another, 'I am of Apollos,' are you not mere men?"

- 2 Timothy 2:23: "Don't have anything to do with foolish and stupid arguments. You know they cause quarrels."

- Titus 3:9: “Avoid foolish questions, and genealogies, and contentions, and strivings about the law; for they are unprofitable and vain.”

As long as believers have been gathering together, divisions, strife, and animosity has been part of the story. Paul is giving us remedy – a way of handling relationships that will refocus our priorities.

Love remains the unpaid debt. We can never stop loving someone and say, “I have loved you enough.” Can I remind us that Paul’s encouragement is really an extension of Jesus’ own expectations?

What does Jesus say in John 15:12? *“My command is this: Love each other as I have loved you.”*

That’s the beginning point of this unpaid debt. Jesus’ expectation is reverberated throughout the New Testament. It’s easy for us to lose sight of this, so let’s look at some of the verses that speak to this:

- “Love must be sincere ... Be devoted to one another in brotherly love.” – Romans 12:9-10
- “Do everything in love.” – 1 Corinthians 16:14
- “...and live a life of love, just as Christ loved us and gave himself up for us as a fragrant offering and sacrifice to God.” – Ephesians 5:2
- “Husbands, love your wives, just as Christ loved the church and gave himself up for her.” – Ephesians 5:25
- “Finally, all of you, live in harmony with one another; be sympathetic, love as brothers, be compassionate and humble.” – 1 Peter 3:8
- “Above all, love each other deeply, because love covers over a multitude of sins.” – 1 Peter 4:8

- “Dear children, let us not love with words or tongue but with actions and in truth.” – 1 John 3:18
- “Dear friends, since God so loved us, we also ought to love one another.” – 1 John 4:11
- “... But if we love one another, God lives in us and his love is made complete in us.” – 1 John 4:12
- “He has given us this command: Whoever loves God must also love his brother.” – 1 John 4:21

It's easy to see that this unpaid debt of love is an integral part of New Testament Christianity. We can never say we have loved enough. In all honesty, we have all probably loved too little.

Let's look at the second theme of verse 8:

2. Love is the fulfilment of the law

Let's read verse 8 again: “Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.”

The second half of that verse presents somewhat of a surprising statement. Paul says if we love our “fellowman” we have fulfilled the Mosaic Law.

Of all the things Paul might have said about loving our “fellowman”, this is not what I would have expected. Let me ask you a question. In general, do you connect the word “Love” with the Mosaic Law?

I don't. I would be more likely to connect the words “judgment” or “wrath”, or “punishment” with the Mosaic Law. Yet, Paul says that in one a sense, if we love others, we have kept the Law. Remarkable!

John Stott suggests that we read Paul's statement about having fulfilled the law against the background of chapter 7 – where Paul argues that we are incapable of fulfilling it by ourselves, on account of our fallen, self-centered nature.

In that chapter, Paul went on to say that God has done for us what the law was unable to do because it was weakened by our sinful nature. Through Christ's death, God has rescued us both from the condemnation and the bondage of the law by the power of his indwelling Spirit.

As Paul put it, God did this, “in order that the righteous requirements of the law might be fully met in us, who do not live according to the sinful nature but according to the Spirit.” – Romans 8:3

In Romans 13, Paul repeats his statement about our fulfilling the law, but he changes his emphasis from the Holy Spirit enabling us to fulfil it to love being the nature of fulfilling it.

As I said earlier, Law and love are often considered to be incompatible. One reason for this is the Law's negative emphasis; “You shall not...”, whereas we see Love as positive.

Are they completely incompatible? According to Paul, loving others is the fulfilment of the Mosaic Code. What did God demand of the People of Israel in Leviticus 19:18? “Do not seek revenge or bear a grudge against anyone among your people but love your neighbor as yourself. I am the LORD.” - Leviticus 19:18

Combining that with the command to “Love the Lord your God with all your heart and soul” ... Jesus said these were the two greatest commands of the Old Testament.

Hence, Paul did not write that love was the end of law, but that love was the fulfilment of the law. As John Stott points out, “Love and law need each other. Love needs law for its direction, while law needs love for its inspiration.” – John Stott

3. Love does no harm to its neighbor:

As Paul continues this theme of love and the Mosaic Code, in verses 9-10 he tells us how loving others fulfills the Law. He writes,

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." Love does no harm to its neighbor. Therefore love is the fulfillment of the law.

Again, we have the negative phraseology of the Law. We are told, "Do not commit adultery," "Do not murder," "Do not steal," "Do not covet" ... and Paul adds, "And whatever other commandment" applies.

In avoiding all these sins, Paul indicates that we are keeping the major command to "Love your neighbor as yourself." How does love sum up these commandments? Paul says it because love does not harm our neighbors.

There is an important point here. As many commentators have pointed out, the last five prohibitions in the Ten Commandments all have to do with harming other. As John Stott puts it:

"Murder robs them of their life, adultery of their home and honor, theft of their property, and false witness of their good name, while covetousness robs society of the ideals of simplicity and contentment."

Stott makes a great point. When we violate God's prohibitions regarding others, we are harming our neighbors. We are taking something from them or limiting their freedoms. Love, on the other hand, does none of this. Love seeks our neighbor's highest good. Love serves instead of steals. Love promotes instead of limiting.

We have seen three elements of love in these verses:

- **Loving Others Is An Unpaid Debt:**
- **Love is the fulfilment of the law**
- **Love does no harm to its neighbor:**

Next time, we will see how Paul applies the principles of living in the light of Jesus' Soon Return.