

The One Obligation You Can Never Stamp “Paid in Full”

Romans 13:8-10

Message by Dr R Bruce Montgomery ~ Grace Church ~ 5/7/2017

Romans 13:8 Let no debt remain outstanding . . .

KJV “Owe no man any thing” caused many to preach that no one should ever borrow anything under any circumstance. The NIV is closer to the intent here I believe.

The Bible doesn’t forbid borrowing. E.g. Jesus **Matthew 5:42 “Give to the one who asks you, and do not turn away from the one who wants to borrow from you.”**¹ It’s not that Christians should never under any circumstances borrow, but that they should never leave their debts unpaid.

There isn’t any sin in borrowing, as long as you are able to repay the premiums and interest as agreed upon.

The problem for many Americans (including our government), is that debt financing has become a way of life. People who borrow are often enticed into borrowing more than they are able to repay, and become trapped.²

The biggest trap is credit cards. If you have credit cards and only use them for convenience (or to accumulate points or frequent flyer miles) and pay them in full each month, you are in fine shape. But if you use them overtime as a revolving line of credit you’re in trouble.

The average American has \$3,600 in credit card debt, but that number doesn’t tell the whole story. The average credit card debt for households that carry a balance is a shocking \$16,048 — a figure that has risen by 10% over the past three years. At a variable credit card interest rate of 16.1%, this

¹ **Exodus 22:25** reiterates loaning to those in need, but the one loaning to a fellow Jew is not to charge him interest. In **Psalm 37:25,26** the righteous are described as always being generous and lending freely. In **Luke 6:34, 35** in teaching about loving one’s enemies, Jesus includes the injunction to “**lend to them without expecting anything back.**”

² Defaulting on payments and declaring personal bankruptcy is an unjust and impermissible course of action for a Christian. It is cheating the person or company that lent the mll.”oney.

translates to nearly \$2,600 in credit card interest alone.³ And you have to pay interest on the unpaid interest as well! It’s the reverse of compounding interest in a savings account.

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Ron Blue has written a good book on biblical principles for personal finance called *Master Your Money*.

Crown Financial Ministry holds seminars frequently in the area.

Paul Ramsey (one we’ve used here at Grace Church).

1. **Stop buying on time.** Perform “plastic surgery.” Cut up your cards and cancel your credit lines.
2. **Reduce your expenditures to below your current income.** Live within your means. If you have trouble reducing your expenditures, prepared a budget and stuck to it. Try living strictly on cash, using envelopes for each category. E.g when first married. \$10/week for groceries, \$2 for gas, \$40 per month rent (included the water and electricity just had to pay for gas).
3. **Sell assets** to reduce your current debt or to keep from borrowing additional funds. E.g. when daughter Beth got married.
4. **Pay something on each debt each month,** extra when possible, starting with highest interest loans.
5. **Precommit any unexpected income** to your debt repayment.

Personal e.g.s. Purchasing some living room furniture. Only \$26 per month. Then a vacuum cleaner. Can remember the great sense of relief when paid them off.

³ USA TODAY, October 12, 2016

There is tremendous joy and freedom from being debt free. When your car is paid off, the mortgage is paid, when all your bills are stamped “paid in full!”

But there is one debt we can never satisfy, one obligation we can never stamp “paid in full.” And that is the obligation, the responsibility to love.

Romans 13:8 *Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.*

We can never say “*I’ve done all the loving I need to*” because love is a permanent obligation. It’s a debt that is impossible to ever fully discharge. We’ll discover why that is as we continue today.

An important place to start is by asking, “*Who are we to love?*” Is he talking about love for our fellow believers, or is the scope wider?

“*Love one another*” is frequently used to speak of love among fellow Christians. But in this passage, while it no doubt includes that special love, it isn’t limited to that.

The next phrase says, “*he who loves his fellowman.*” And then in verses **9 and 10** he talks about *neighbors*.

Romans 13:9 *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.”*

Romans 13:10 *Love does no harm to its neighbor. Therefore it is the fulfillment of the law.*

The Greek word for *neighbor* is *heteros*, which simply means “one of a different kind.” It is relatively easy to love someone just like you – someone with the same beliefs and theology, similar background, same likes and dislikes.

But how about someone with different beliefs? Different values? Different politics Different likes and dislikes? From a different race, a different culture, with a different history and different outlook on life?

Last week we talked about the protests and violence that have run rampant across our country the past few months. What can bring them to an end?

How many can remember the song “*What the World Needs Now is Love Sweet Love?*”⁴

First released in 1965 (my senior year in High School). Lyrics by Hal David, music by Burt Bacharach. Has been recorded or sung live by over 100 artists.

Most memorable was first four lines:

What the world needs now is love, sweet love
It's the only thing that there's just too little of
What the world needs now is love, sweet love,
No not just for some but for everyone.ⁱ

Paul is no doubt thinking of Jesus’ reply to Jewish experts on more than one occasion. One is in found in **Matthew 22:34-39**. When Jesus was asked, “*which is the greatest commandment in the law?*” He quoted **Leviticus 19:18** “*Love the Lord your God with all your heart and with all your soul and with all your mind.*’ *This is the first and greatest commandment. And the second is like it: ‘Love your neighbor as yourself.’ All the Law and the Prophets hang on these two commandments.*”

Another familiar account is found in **Luke 10:25-37** where Jesus illustrates what *neighbor* really means in what we refer to as the parable of the Good Samaritan.

Jesus is approached by an expert in the law. Asks Jesus, “*what must I do to inherit eternal life?*” Even though he had an ulterior motive – to “test” Jesus, it’s a good question. Good lawyers ask good questions – outcome of cases hinge on questions asked.

Jesus replies with two questions of his own **vs. 26**.

“*What’s written in the Law? How do you read it?*”

Phrase used by rabbis to one another – “what’s your take on it?” Invites his personal interpretation.

Vs. 27 – easy answer! A “no brainer.”

On his forehead was a phylactery – small black calfskin box containing the words of the *Shema* we just read: “*Love the*

⁴ *Written by Burt Bacharach, Hal David • Copyright © Warner/Chappell Music, Inc.*

Lord your God with all your heart and with all your soul and with all your strength and with all your mind,” and “love your neighbor as yourself.”

Vs. 28 – JESUS: *you have answered correctly* [Greek *orthos*, from which we get “orthodox”]. “You passed your catechism class.”

Knowing the right answer doesn’t mean a person knows God. Knowledge not enough

Jesus doesn’t say, “*good job, that was a great answer.*”

Instead: “*Do this and you will live.*”

Problem, of course, is that no one ever did or ever can fulfil the law totally, no one is perfect. One slip is to fail (like links in a chain).

Lawyer felt foolish. Had been tricked into answering his own question, and then told to “*go practice what you preach!*”

So we read **Vs. 29 – *But he wanted to justify himself.***

He’s embarrassed! Flustered. Wants to “save face”

so he asked Jesus a second question, “***And who is my neighbor?***”

To ask “***who is my neighbor***” indicates there are some who he does not consider as his neighbor, “non-neighbors” if you will.

The Jews didn’t consider those outside of their ethnic and religious circles as their neighbors. Excluded are all Gentiles, and especially those “hated Samaritans.”

There were many non-Jews in Israel. Roman occupation forces were everywhere, and Hellenistic travelers visited Israel frequently. Israel was in a sense a land-bridge of nations, and so the Jews rubbed elbows with foreigners on a regular basis.

Jews carefully drew circles to make sure of the health and well being of those inside the circles, and to deny help to those outside. And so the lawyer’s question, ***who is my neighbor*** was a very practical, pertinent question. He wanted to know where to draw the lines.

Human nature hasn’t changed that much in 2000 years. We may draw our lines in different ways, but all of us talk about the fact that “there’s us,” and then “there’s them.”

JESUS ANSWERS WITH A STORY (vs. 30-35).

Road from Jerusalem to Jericho ran 17 miles through rugged, rough, rocky terrain. It was a dangerous and treacherous route. Man attacked, stripped. Lying moaning, cut and bleeding under merciless sun. Flies swarming.

Hears a noise, peers through swollen eyelids. Here comes relief! Hurray, it’s a **priest!** Surely he’ll help! But when he sees the man lying there, not only doesn’t stop, he crosses over to other side, putting as much distance as possible between them, and hurries on.

Here comes another – a **Levite.** Hope beats again in man’s heart. But same thing happens.

It’s interesting to note that the priest and Levite were going away from Jerusalem. Both of tribe of Levi – priests were descendants of Aaron, duties administering the sacrifices. Levites the “assistants.” If had been on way to Jerusalem, might expect them to protect their ritual purity so they wouldn’t be excluded from participation.

But now they are on their way “home from church,” still heady with their experiences of holy service to God. They had offered sacrifices, sung hymns, heard the word! Surely they are overflowing with gratitude and love to God!

Commentators and preachers speculate why they didn’t stop:

- Were they were just hard-hearted?
- Maybe afraid of getting mugged themselves. Risk involved – could be a trap.
- Could be that they couldn’t stand the sight of blood. Their senses revolted by the condition of the man lying there. Not a pretty sight.
- Lying there without any clothes, couldn’t really identify his nationality, occupation, religion, or race.

- Might be interfering with God's judgment on a wayward sinner, maybe he was just getting what he deserved.
- Had a schedule to keep – would be a bother and a disruption.
- Getting involved might prove to be costly.

We'll never really know why they refused to help, because the text really doesn't tell us. The fact is, they just "walked on by."

The lawyer is getting into the rhythm of story, thinks he knows what to expect. An ordinary Jewish layman is going to come along and be the "hero."

Many people were unhappy with the religious leaders, and Jesus would gain their applause when he struck a blow at them, telling how an average, good-guy Jew comes along and shows up the clergy!

But there's a twist! It's not another Jew who's next on the scene, but a Samaritan! Lawyer is thinking, "*he for sure won't get any help from this guy! But the enemy becomes the hero, the example to follow!*"

This Samaritan doesn't ask the wounded man if he's a Jew, Roman, Greek or Syrian. He doesn't ask to see ID and proof of citizenship.

Comes over and administers first aid. Oil soothing, wine antiseptic. Probably tears own clothes to make bandages.

Loads him on mule. He walks in heat and dust and sun.

Takes him to inn, takes care of him, picks up the bill.

Denarius a day's wages. Leaves two. Going rate for a night in an inn was 1/12 of a denarius, so good for about 3 1/2 weeks. Promises to come back and pay any balance due.

What a reversal of roles! Everyone listening would expect the priest and Levite to be the "good guys," and the Samaritan the "bad guy."

Over centuries of good PR about the good Samaritan we've lost the "sting" of this example. In Jesus' days the hatred was ingrained, irrational and total. Rabbis said, "*Let no man eat the bread of the [Samaritans]ⁱⁱ, for he who eats their bread is as*

he who eats swine flesh." They prayed, "*do not remember the [Samaritans] in the Resurrection.*"

Add to this the recent news that some Jewish travelers had been murdered in Samaria, and that some Samaritans had defiled the temple with human bones, and you can begin to imagine the shock they felt when Jesus cast a Samaritan not in the role of villain, but hero!

Vs. 36 JESUS' QUESTION: *Who was the neighbor?*

In telling the story, Jesus has switched the question around a bit, from the passive to the active. Question isn't "who is your neighbor?" (passive), but "who are you going to be a neighbor to?" (active). From "who should I be nice to" (because he's my neighbor), to "what does it take to be a neighbor?" "Neighbor" defined not by proximity or any ties, but by action.

Jesus: I'm not interested in your religious pedigree, your standing in the eyes of the community, your education and position.

Do you love God? Then love your neighbor.

Lawyer can't quite spit out "the Samaritan." Chokes on the word. So, "***the one who showed mercy.***"

Vs. 37 – Go and do likewise. Go, show mercy. Find someone like the bloody, naked, half-dead man in the story. Find someone unable to repay you for your labor, your money, your clothes.

Jesus has come back around to the first question asked by the lawyer: "how do I inherit eternal life?"

Eternal life is for those who have received God's love, and demonstrate it in the fact that they don't reject or limit the command to love your neighbor! And your neighbor isn't determined by race, or creed, or gender, or culture. It's anyone made in the "image of God."

Like the lawyer, we have our "phylacteries." Our T-shirts, our bumper stickers, our creeds and statements of faith. We claim to have Jesus in our hearts.

Like the lawyer, can discuss "neighbor" in generalities. Talk about abstract ideals, like "*meeting needs of those in poverty,*" "*justice for immigrants,*" creating "*job opportunities.*" But are we willing to feed a hungry family, or help somebody

find a job, or sponsor an immigrant seeking legal residence and pursuing citizenship?

Haddon Robinson: *A kind of arithmetic has been spawned in the counting rooms of hell. This kind of arithmetic is always interested in reaching the masses but somehow never gets down to a man or a woman. This kind of arithmetic always talks about winning the world for God but doesn't think much of winning a neighborhood for God. That arithmetic makes it valiant to cross oceans and never really crosses streets.ⁱⁱⁱ*

If really do have Jesus in us, we will be loving and merciful to all those we meet on the road to life. Even if nothing in common. Even if they are unlovable and unlovely. Even if they don't appreciate what you're doing for them. Even if they have nothing to give us in return. Even if we consider them to be our "enemy." Let's move from debating to doing what we know needs to be done.

If we really care about those in the ditches, we'll show it by crossing the road to where they are, stopping, and doing what we can to help them.

CONCLUSION

The only one who has truly loved without reserve is God. Jesus doesn't draw the line to exclude anyone!

John 3:16 *God so loved the world . . . that whosoever believes shall not perish but have eternal life.*

We are set free by Jesus from the debt of guilt and condemnation and sin and the fear of hell so that we might freely love others. As his followers we are called to demonstrate that same lavish, unrestricted, unlimited love that draws no circle to keep others out.

Here's the bottom line: the reason you can never stamp "paid in full" on the obligation to love others, is because there will always be a new opportunity to extend love to others – some of whom you have never even met!

But that's in the future. Start right now and think of people you know. Have you really let them know you love them?

Ask the Lord to show you ways to discharge the debt to love.

Ways to show love:

Paul quotes four of the Ten Commandments to illustrate how Christians are to act towards others:

1. Don't commit adultery.
2. Don't murder.
3. Don't steal.
4. Don't covet. (This one strikes at the heart of our materialistic, consumer-oriented culture, which teaches us to covet everything and is the major cause behind the debt trap we've fallen into.)

If we love people we will do none of these things.

These are all prohibitions, what about some positive things we can do?

1. **Listen to one another.** Few people really listen to one another. Oh, we do plenty of talking, but we don't listen and as a result we live in a lonely age in which community has largely disappeared.
2. **Share ourselves with one another.** That's the flip side of listening to one another. We shy away from really opening ourselves up, because we are afraid of being vulnerable. But Christians don't have to be afraid of being vulnerable, because we have already become exposed as sinners before God. There is nothing about us that God does not know. He knows all our sins, all our faults, all our failures as human beings. But the wonderful thing is this; God loves us anyway. He has accepted us as we are, and is making us to be like Jesus Christ. Accepted by God we don't need to fear rejection by anybody. Benefits of small groups – need to be part of one, hope to form others.
3. **Forgive one another.** Lord's prayer. ***Forgive us our trespasses/debts/sins as we also forgive everyone who sins against us.***

We don't wait for them to grovel and beg for forgiveness, we have a forgiving spirit without them having to make the first step. Agape love isn't based on reciprocity. It's not: "You scratch my back and I'll scratch yours." Rather is "I'm going to scratch your back, whether or not you ever scratch mine."

4. Serve one another. Cf. Jesus at last supper. After washing their feet, **John 13:15** ***"I have set you an example that you should do as I have done for you."***
Matthew 20:26-28 ***Whoever wants to become great among you must be your servant, and whoever wants to be first must be your slave – just as the Son of man did not come to be served, but to serve, and to give his life as a ransom for many."***

Yes, what the world needs now is love, sweet love. Not the syrupy, sentimental love our empty, commercial age, but the sincere, selfless, sacrificial, serving of God displayed in those who know him and are determined to obey him faithfully.

ⁱⁱ Their term is "Cuthites," meaning the Samaritans.

ⁱⁱⁱ Haddon Robinson in sermon, "A Case Study of Mugging," Preaching Today 102, 1992.

ⁱ Rest of the words are:

Lord, we don't need another mountain,
There are mountains and hillsides enough to climb
There are oceans and rivers enough to cross,
Enough to last till the end of time.

What the world needs now is love, sweet love
It's the only thing that there's just too little of
What the world needs now is love, sweet love,
No, not just for some but for everyone.

Lord, we don't need another meadow
There are cornfields and wheat fields enough to grow
There are sunbeams and moonbeams enough to shine
Oh listen, lord, if you want to know.

What the world needs now is love, sweet love
It's the only thing that there's just too little of
What the world needs now is love, sweet love,
No, not just for some but for everyone.

No, not just for some, oh, but just for everyone.

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