

“Love Your Neighbor”
Romans 13:8-10
October 22, 2023

INTRODUCTION:

So important is the duty to love that Paul circles back to it again in today's passage. Much of the New Testament emphasis on love concerns the call of Christians to love other Christians. The church is to be the new community God is creating, and the central mark of this community is to be love, just as God's central attribute is love (1 John 4:8). That's what Jesus was talking about when he taught that all men will know we are his disciples if we love one another.

But this emphasis on our love for other Christians doesn't exhaust the love obligation. We are also called to love those outside the church, and that is what is in view in today's passage. We know that because of the context and the words Paul uses. He has just finished telling Christians to **“pay to all what is owed”** (13:7), and it is clear he means both Christians and non-Christians. And now he uses this same language at the beginning of verse 8 when he commands, **“Owe no one anything, except to love.”**

The effect of sin is to narrow the objects of our love, and in its extreme form that object of our love is reduced only to love of self. This narrowing of love can be seen in the parable of the Good Samaritan, which was spoken by Jesus in response to the self-justifying question, “Who is my neighbor?” The questioner in this case was attempting to narrow the love requirement by limiting those we are required to love. But when God transforms our lives by his grace, he works to widen our capacity for love. Instead of loving fewer people in limited ways, we come to love more people more extensively.

I. The Debt of Love

When Paul says that we are to **“owe no one anything,”** does he mean to forbid Christians from going into debt? In order to answer this question, we will need to take a step back and consider the larger view of the Bible on this topic. Loans in ancient Israel were generally not commercial but charitable. A person borrowed money not to buy a new donkey or a new house, but to be able to survive. As a result, the charging of interest to a desperately needy person was forbidden in the Old Testament law (Ex. 22:25). Lenders were also forbidden from taking something essential as a pledge for the loan. So if a cloak was offered as collateral, every night the lender was to return the cloak to its owner lest he suffer through a cold night without his only source of warmth. When we get to the New Testament, Jesus acknowledges the legitimacy of charging

interest for loans that would be more in the nature of a commercial loan. Remember how he told the unfaithful servant in the parable of the talents that he should at least have invested the master's money with the bankers and received the appropriate interest (Matt. 25:27)?

If Paul is not forbidding all debt here, what is he forbidding? It is clear that he is forbidding something. Though it's not a literal translation, the NIV captures the idea with the translation, "Let no debt remain outstanding." In other words, arrange your financial affairs in such a way that you will be able to pay the debts you incur. Why would someone allow themselves to get into such a position that they would not be able to pay their debts? There are several possibilities. One of them is the idolatry of greed and covetousness by which a person thinks that happiness would be increased by more possessions. Cyclists have a saying to answer the question of how many bikes are enough. The answer is found in the formula $x+1$ where x equals the number of bicycles you currently have. If you have an $x+1$ mentality about anything, it will often lead to the unwise use of debt. This kind of indebtedness must be addressed by spiritual means through repentance of the sin of looking for our happiness outside of God.

A second reason people often find themselves in trouble with debt is the occurrence of unforeseen circumstances. Someone gets laid off from a job, or a health setback leads to large hospital bills. Much of life in a fallen world can't be controlled. Tragic things happen to us all from time to time. But the prudent borrower can do some things to minimize these risks. For example, he can be careful not to allow himself to get upside down on a loan. To be upside down means that you owe more on the asset for which the money was borrowed than the asset would be worth if you were to sell it.

What does all this have to do with loving others? It has at least two applications. First, love is to be our primary motive for putting our financial house in order. This is contrary to the reason often given for straightening out one's finances, which is often completely self-focused. One well-known financial adviser encourages his listeners to live more frugally now than others are willing to live in order that later they might live more lavishly than others. He is no doubt correct in encouraging present frugality as a means to provide greater financial capacity later, but I think the motive falls short. The biblical motive for increasing one's financial capacity, whether through frugal living or through increased income, is not to make my life better but to make other's lives better. It is the motive of love. If you have failed in your effort to get your finances in order, try again with a central motive of loving others.

A second application of this verse is to prioritize love for others, just like we prioritize the payment of our debts. Whether your budgeting is formal or more informal, most of us have learned that debts need to be paid first. We get a paycheck, and the first thing we pay is our mortgage, our utility bill, and other

such essentials. We do so because we know that really bad things will happen if we don't. The same priority should be given to loving others. The clear implication of this verse is that this obligation, unlike a mortgage or other loan, is perpetual. It will never be paid off.

II. The Details of Love

Paul joins together what we often separate when he says that love is the fulfillment of the law. There are several ways these two get separated. They get separated in our hearts when we regard love as a positive quality and law as negative. Paul regards both positively. Or they can get separated when love is viewed primarily as an emotion while law as a function of the mind or will. Even worse, some would view them as inherently antagonistic to one another. To be concerned with the law equals being unloving, or to be loving requires that we don't concern ourselves with law.

When Paul says that love is the fulfillment of the law, he is bringing the two together in perfect harmony. He means that the law unpacks what it means to love. It fills in the details of what constitutes love for others. The laws Paul mentions are all from the second section of the Ten Commandments. The first four of the Ten commandments concern our relationship with God, while the last five our relationships with our fellow humans. The fifth commandment, to honor one's father and mother, is something of a bridge between the two, applying both to our relationship to God and to our parents and others in authority over us. Paul begins in verse 9 with the seventh commandment, against adultery, moves to the sixth against murder, and then concludes with the eighth and tenth, against stealing and covetousness. So we love our spouse by being faithful to him or her. We love our neighbor by not murdering her, or stealing from her, or coveting her possessions.

For some reason, he omits the ninth commandment against bearing false witness. Even though he doesn't mention it specifically, the ninth commandment is included in what he says in verse 9. All the commandments, not just the four he names, **“are summed up in this word: ‘You shall love your neighbor as yourself.’”** There are some who see in this quote a third love that is commanded, the love of self. The first love is a love for God, the second for neighbor, and the third, according to some, a love of self. I agree with most commentators who don't see this as a command of self-love. I believe it is simply assuming the natural, attentive self-care that any emotionally healthy person engages in. What do you do when you're hungry? You make plans to satisfy that hunger, and you do the same with all other needs, as you should. Paul is simply saying that we should not limit such attentiveness to our own needs but should also extend it to the needs of others.

The law of God is a help and not a hindrance to us in loving others. The Westminster Larger Catechism was written centuries ago as a discipleship tool for the church. It consists of 196 questions and answers designed to summarize what Christians need to know of the Bible's teachings to be faithful followers of Christ. Interestingly, fifty-eight of the 196 questions concern the Ten Commandments. That's about 30 percent of the total. I have found these questions and answers to be of great help and have at times used them for some of my devotional reading. Of each of the commandments, it asks what duties are required in that commandment and what sins are forbidden. This expansive interpretation of the commandments is taught by Jesus in the Sermon on the Mount. For example, when he spoke about the sixth commandment, he expanded it beyond the physical act of the unlawful taking of life into the heart attitude of anger.

As an example, let's consider just one of the commandments Paul mentions and see how it might be expanded to help us know how to love others. The sixth commandment seems quite simple at first, outlawing the unlawful taking of life. Here's how the catechism expands that commandment.

The sins forbidden in the sixth commandment are, all taking away the life of ourselves, or of others, except in case of public justice, lawful war, or necessary defence; the neglecting or withdrawing the lawful and necessary means of preservation of life; sinful anger, hatred, envy, desire of revenge; all excessive passions, distracting cares; immoderate use of meat, drink, labor, and recreations; provoking words, oppression, quarreling, striking, wounding, and whatsoever else tends to the destruction of the life of any.

Let's consider just two examples from these words, one positive and the other negative. The positive example concerns the words targeting violations of healthy self-care. The catechism forbids the "immoderate use of meat, drink, labor and recreations." The preservation of life that is implicit in the sixth commandment includes taking steps to preserve our own lives through proper diet, labor, and recreation. But remember again that love is the fulfillment of this command. How many times are people encouraged to eat healthy and get exercise because it's good for them. That's true, but it doesn't go far enough. Our chief motive for caring for ourselves should be love for others. If you've had trouble sticking to a diet or an exercise routine, I would recommend that you ask God to help you love others well by taking good care of yourself. A change of motive to something less self-centered will make a big difference.

Let's consider next the negative example of sinful anger. Jesus taught that this was a violation of the sixth commandment. Anger is just further upstream than overt murder, but if left unchecked and given the right circumstances could lead to that tragic outcome. If we would love our neighbor as ourselves, we will need to give attention to controlling our sinful anger. Sinful anger, as opposed to righteous anger, is always self-focused. It is provoked by a feeling

that I am not being treated as I deserve. Its ultimate object is God. Can you hear the double anger in Adam's response to God's question? When God asked him, **"Have you eaten of the tree of which I commanded you not to eat?"** Adam replied, **"The woman whom you gave to be with me, she gave me fruit of the tree, and I ate"** (Gen. 3:11-12). His anger is directed both at Eve and at God. In his own mind, Adam is simply the victim of these forces, both human and divine, arrayed against him.

If it is true that sinful anger always has a God-component to it, then overcoming it will always require that some attention be given to getting straight our relationship with God. Such straightening of that relationship can never be initiated on our end, but must always come from God's initiation. The good news is that God has already initiated that reconciliation through the death and resurrection of Jesus. The sacrifice of Jesus satisfies the righteous anger of God. For all who are joined to Jesus by faith, he is angry no longer. As a result, everything that comes into our lives, even grave injustices against which we can be righteously angry, can be and will be transformed into good gifts from God.

You have perhaps heard stories of Japanese soldiers after World War II who didn't get the message that the war was over. In some extreme cases, they continued to consider themselves at war for years. It wasn't until their commanding officer found them and gave them the command to stand down that they laid down their arms. Our Commanding Officer, who is also our Creator, tells us in the gospel to stand down. The war between us and our Creator is over. He is now for us even when we may be victimized by some injustice.

Several years ago, I remember reading the book, *Killers of the Flower Moon*, which has been made into a movie that began showing this weekend. It's about the Osage Indians who were chased from their ancestral lands and given what was assumed at the time to be worthless land in Oklahoma. But as it turned out, it was oil-rich land, with the profits going to the Osage Indians. The injustice done them turned into vast riches. God does that for his children, except that the good we gain is far more valuable than oil profits. We are given the gift of looking more like Jesus. When we believe this, the energy is removed from sinful anger. Perhaps that driver who slowed you down ended up saving you from something far worse than the loss of a few minutes. Perhaps that difficult spouse is driving you into the arms of Jesus in a way that would not happen otherwise. When anger against God ends, the groundwork is laid for the removal of sinful anger against people. Neighbor love grows as a result.

CONCLUSION:

The war is over. Let us love as we have been loved.