

Series: Romans  
Title: Our Debt of Love  
Text: Romans 13: 8-10  
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**Subject:** Our Debt of Love

**Romans 13: 8: Owe no man any thing, but to love one another;**

Paul is not saying that God forbids us to take out a loan. God made provision for loans under the old covenant. Of course, it is not good to become overly in debt; debt causes great stress—"the borrower is servant to the lender" (Pro 22:7). That causes great pressure and great stress. But Paul is saying have no unpaid nor unpayable debt

In said in verse 7, Pay "therefore all their dues [taxes] to whom [taxes] is due; custom to whom custom." And we are to do so paying respect and honor that is due to the magistrate—"fear to whom fear; honour to whom honour.

**Romans 13: 8: Owe no man anything**—have no unpaid or unpayable debts, with one exception—**but to love one another.** Love is a debt we owe to all men which we can never fully pay. **8:...for he that loveth another hath fulfilled the law. 9: For this, Thou shalt not commit adultery, Thou shalt not kill, Thou shalt not steal, Thou shalt not bear false witness, Thou shalt not covet; and...any other commandment, it is briefly comprehended in this saying, namely, Thou shalt love thy neighbour as thyself. 10: Love worketh no ill to his neighbour: therefore love is the fulfilling of the law.**

**Proposition:** Love is a debt we owe to all men but will never fully pay.

Today, we are remembering our Redeemer at his table. I can think of no better subject with which to put us in remembrance of our Lord Jesus Christ than the subject of love. By Christ's love in giving himself for his elect, he paid this debt in full—he fulfilled the law for his people. Therefore, his people are to love all men

**Divisions** 1) Christ fulfilled the law by his perfect love 2) God's saints under this law of Christ 3) Some practical things concerning Christ's exhortation to us

**CHRIST PAID THE DEBT OF LOVE IN FULL**

**Romans 13: 8...he that loveth another hath fulfilled the law.**

Christ paid this debt in full for his people. He fulfilled the law for his elect by his perfect love. On several occasions our Lord Jesus Christ declared that all the commandments are summed up and fulfilled by love. A lawyer among the Pharisee's asked Christ,

Matthew 22: 36: Master, which *is* the great commandment in the law? 37: Jesus said unto him, Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind. 38: This is the first and great commandment. 39: And the second *is* like unto it, Thou shalt love thy neighbour as thyself. 40: On these two commandments hang all the law and the prophets.

When the lawyer tried to justify himself, asking, "Who is my neighbor", Christ gave a parable which said our neighbor is even he who is our enemy. The lawyer was thinking who is my neighbor that I should love. But in Christ's parable, he put the lawyer in the ditch, robbed and ruined. The one Christ showed being a neighbor to him was a Samaritan. To a Jew, the Samaritans were the worst of all Gentiles. They had a saying that if a Samaritan woman was giving birth, no Jew was to help her because the only thing they would be doing is bringing another Samaritan into the world. The Jews hated the Samaritans. So in Christ's parable, it was a Samaritan who Christ made to love and help the Jew who was robbed and ruined in the ditch—not a Jewish priest, not a Jewish Levite—but a despised Gentile Samaritan. Christ is one we despised above all. Yet, Christ came to his ruined and robbed people and loved us as himself, saving us from the ditch of our sins.

Luke 10: 29: But he, willing to justify himself, said unto Jesus, And who is my neighbour? 30: And Jesus answering said, A certain *man* went down from Jerusalem to Jericho, and fell among thieves, which stripped him of his raiment, and wounded *him*, and departed, leaving *him* half dead. 31: And by chance there came down a certain priest that way: and when he saw him, he passed by on the other side. 32: And likewise a Levite, when he was at the place, came and looked *on him*, and passed by on the other side. 33: But a certain Samaritan, as he journeyed, came where he was: and when he saw him, he had compassion *on him*, 34: And went to *him*, and bound up his wounds, pouring in oil and wine, and set him on his own beast, and brought him to an inn, and took care of him. 35: And on the morrow when he departed, he took out two pence, and gave *them* to the host, and said unto him, Take care of him; and whatsoever thou spendest more, when I come again, I will repay thee. 36: Which now of these three, thinkest thou, was neighbour unto him that fell among the thieves? 37 And he said, He that shewed mercy on him. Then said Jesus unto him, Go, and do thou likewise.

Godly love is not what this world calls love. Love is much more than the absence of hatred. Love does no ill to its neighbor but love is much more than not doing injury or ill-will. Love is much more than a deep, emotional feeling. To love is to profit another at expense to myself, even an enemy: be it money, time, labor, preference, desire, or all these things. Love is

to deny-self and sacrifice-self in devotion and commitment of your life for another person's good. And love which perfectly fulfills the law is to do so without sin.

No sinner has ever loved God and his neighbor in sinless perfection, nor can we. When Adam disobeyed God, he ceased loving God and plunged all his posterity into sin and death. Being born with Adam's sin-nature, we hate God *and* we bite and devour our neighbor, desirous of vain glory, provoking one another, bitter envying one another. "For all have sinned, and come short of the glory of God" (Rom 3:23).

The Lord Jesus Christ, the last Adam, is the only Man born without sin, who lived and died loving God his Father *with all his heart, and with all his soul, and with all his mind and loving his neighbor as himself*—Christ alone! Christ laid down his life, both, for his people and for God his Father. His perfect love fulfilled both tables of the law: toward God and toward man.

Theologians like to argue that Christ only fulfilled the negative side of the law, the justice of the law, by dying for the sins of his people. But they say he did not fulfill the positive active side of the law. But Christ's perfect love fulfilled the positive active doing of the law BY him fulfilling the negative, by him laying down his life for his people, by him bearing our sin and judgment. He said,

John 15: 12: This is my commandment, That ye love one another, as I have loved you. 13: Greater love hath no man than this, that a man lay down his life for his friends.

Mark the words, "as I have loved you. Greater love hath no man than this." That is true! Greater love hath no man than Christ's love for his people which made him lay down his life for his friends.

1 John 3: 16: Hereby perceive we the love *of God*, because he laid down his life for us: and we ought to lay down *our* lives for the brethren.

But men have laid down their lives for others. So why was Christ laying down his life the perfect love which fulfilled the law? Let me give you some reasons why.

One, laying down his life was the greatest love, the perfection of love, because *the Lord Jesus Christ was immortal*. Any other man who lays down his life for another is only doing sooner what must happen anyway. If a man gave an organ to someone he loved and died 20 years before the average life expectancy, he only did the inevitable and he only gave up 20 years. He did not lay down what he could have kept eternally. Christ knew no sin therefore he could never die. Sin is the cause of death—Christ knew no sin. He could have lived forever as the GodMan. He alone could say "No man taketh my life from me, but I lay it down of myself. I have power to lay it down and I have power to take it again" (Jn 10: 18) So Christ's death for his people is perfect love because the only reason he died is because he voluntarily was made the sin of his people.

Two, Christ's love was perfect because *his motive in laying down his life for his people was pure love alone*. If other men lay down their lives there is some motive that makes it not pure love. That is so because we are sinners. Perhaps it is the love from the one a man dies for makes him lay down his life. Or he feels indebted to the person already because the person has been so good to him. No sinner has ever laid down his life for another man without their being a condition in the man or vain glory that moved the sinner to lay down his life for him. But Christ's love was pure love. It was not that his people loved him; we hated him. It was not that we served him; we rejected him. It was not that we were his friends; we considered him our enemy—"We hid as it were our faces from him, he was despised, and we esteemed him not" (Is 53: 3). It was not that we were his equals; we were infinitely inferior to him. It was not that we added anything to him; Christ is the solitary God; we can add nothing to him. Even worse, we were the very cause of him suffering and dying; he did not have to die if we were not willful offenders. And the very one we offended was him. Yet, the very judgment Christ the Judge pronounced upon us, he came down off the bench and took all the crimes of his people and all the punishment and bore the very judgment he pronounced upon us. The Lord Jesus had no motive in his heart but the perfect motive of perfect love.

Romans 5: 6: For when we were yet without strength, in due time Christ died for the ungodly. 7: For scarcely for a righteous man will one die: yet peradventure for a good man some would even dare to die. 8: But God commendeth his love toward us, in that, while we were yet sinners, Christ died for us.

Next, Christ's love excels all others as perfect love because *no one who died for others ever bore the sins of others*. Some have taken the punishment of others; they answered to justice in the place of another. I read the story of a man who was a judge whose son stood before him guilty of a crime. The punishment for the son was that he was to have both his eyes plucked out. But his father took part of his punishment and had one of his own eyes plucked out so that his son could at least still see with one eye. Yet, the son was still viewed by justice as the offender. His father could not blot out the crime from the record book. Only Christ took the sin itself. He was made to bear the crimes themselves with all the guilt and the shame; the crimes of every elect child of God. Whatever example of a man laying down his life for his friends none is like this. A soldier dies for his country but he cannot bear the sin and shame of each of his countrymen. Brother dies for brother, husband for wife; but it is impossible for man to be made to bear the offense so that he becomes the sole offender. With man this is impossible. But what is impossible with man is possible with God. God was made flesh. What man can explain that? As real as Christ was made flesh, Christ was made sin for his people. We are not talking about corruption of his nature. We are talking about the righteousness of the law. Before the eye of God the sin of his elect became Christ's sin. Christ owned them to be his. God owned them to be his. This was not God playing pretend. How God sees it is how it really is.

Isaiah 53: 6:...the Lord hath laid on him the iniquity of us all.

Therefore, with the iniquity itself upon Christ, God imputed him to be one with the transgressors.

Isaiah 53: 12: He was numbered with the transgressors, and he bore the sin of many.

2 Corinthians 5: 21: He made him *to be* sin for us who knew no sin, that we might be made the righteousness of God in him.

Christ bore, not merely the punishment, but all the many offenses of his people.

Romans 5:16 And not as it was by one that sinned, so is the gift: for the judgment was by one to condemnation, but the free gift is of many offences unto justification.

The thing that made this worse is that Christ was perfect in his holy nature so that he “despised the shame” which he bore. He knew fully how shameful sin is. Oh, the weight of shame Christ bore when he bore the weight of our sins! How much worse that was for him that is perfect in heart and hates sin with a perfect hatred! Christ’s death is perfection of love because he bore away, not just our punishment but our crimes themselves. His blood not only paid our punishment, his blood erased our crimes from God’s record book forever!

Lastly, Christ’s death fulfilled the righteous love of the law because *no one laid down his life to suffer the death Christ suffered*. None have ever suffered such greatness of death that Christ dies. None bore such greatness of sorrow and suffering as Christ suffered. Any death is a bitter thing. But the death Christ died is incomparable to any other. If we die physically, that is the first death; if God cast us into hell forever that is the second death; the second death is an eternal living death which is to be forsaken of God. On the cross, Christ suffered that second, eternal, living death for God and for his people. He suffered that death for God in order that the justice of God would be maintained. He suffered that death for his people in order that we be justified by God. Christ’s suffered what hell would have been for us, when he was alive on the cross: wailing and gnashing of teeth, bodily pain, humiliation, shame, isolation and worst of all being forsaken by God which tortures of soul, as well as body.

All of that is the love that fulfilled the law. That is what it is to *love God with all thy heart, and with all thy soul, and with all thy mind and thy neighbour as thyself*. By that death, by God’s elect being in Christ, we not only were crucified for not perfectly loving God and our neighbor, we actively fulfilled the law in perfect love for God and our neighbor.

## **GOD’S SAINTS UNDER THE LAW OF CHRIST**

### **Romans 13: 8: Owe no man anything but to love one another.**

God’s saints are under the law of Christ which is the law of love. When the Spirit of God creates a new man in us, he reveals the good news that Christ has fulfilled the law for us by his perfect love so that we are called unto liberty. Liberty means we have freedom from the curse of the law, freedom from the strict demands of the law, and freedom from sins dominion so that we can believe on Christ and love and serve our Redeemer. We are freed from everything but sins presence. And soon Christ shall deliver us from that, too!

When born-again the Spirit of God produces faith and love in our hearts—“faith which worketh by love” (Gal 5:6). Christ teaches us in heart *“by love serve one another.”* Love is the one rule God’s saints are under. Every chosen, redeemed, regenerated child of God lives by faith in Christ, which worketh by love. As those Christ redeemed from the law, we have no other rule by which we live than faith in Christ and love to one another. But love will be a debt no child of God fully pays of ourselves. Do not look at this text and imagine that you can love God and your neighbor in perfect, righteous love so that you can find acceptance with God by your love. It will not happen!

We still have our flesh with all its dead fruit—“adultery, fornication, lasciviousness” and so on. We do those things everyday at least in thought. But the new man within us created of God, is after God, it is created and renewed in Christ’s image. Our new man is made of and filled with the fruit of the Spirit, the fruit of the Spirit is the essence of our new spirit. “The fruit of the Spirit is love...against such there is no law” (Gal 5:22) In the new man, the love produced by the Spirit of God loves God and our neighbor perfectly. That is right! In the new man, there is no sin because it is made of God. God only makes that which is pure. In our new man we love God and our neighbor perfectly with no sin. Here is the problem, the sins of our flesh will always be mixed in, making our love imperfect.

Nevertheless by the Spirit’s power we do love. The Spirit teaches, leads and corrects us so that we love. It is the Lord who moves our hearts to love as we ought and to persevere in faith—“the Lord direct your hearts into the love of God, and into the patient waiting for Christ” (2 Thess 3:5). Christ’s love for us is why we love—we “love him because he first loved us” (1 Jn 4: 19).

Since Christ rules the heart, love rules the heart of God’s saints. Therefore there is nothing legal about love. *Nobody ever loved because it was demanded of him*. The whip of the law and the promises of reward cannot produce the love of God in the heart of a sinner. We love because it is our new nature to do so. Love is the very essence of our new heart. We have been made partakers of the divine nature. Love is the very essence of liberty in Christ! The outcome of love produced by God is that a believer no longer lives unto himself, and for himself, but for Christ and the good of others. In our flesh is nothing but

selfishness. But Christ rules the hearts of his saints so that by his power we no longer live unto self but unto Christ that loved us and gave himself for us—which means we also live for the good of our brethren and we love all men.

## CHRIST'S EXHORTATION TO LOVE

Christ commands every true believer to love all men. When Christ preached he commanded his people to love all men, including our enemies.

Matthew 7:12: Therefore all things whatsoever ye would that men should do to you, do ye even so to them: for this is the law and the prophets.

When he walked this earth, Christ also gave his church this new commandment to love our brethren as he loved us.

John 13:34: A new commandment I give unto you, That ye love one another; as I have loved you, that ye also love one another. 35: By this shall all men know that ye are my disciples, if ye have love one to another.

Do not go to Moses to learn how to love, go to Christ. Christ is our pattern. We are to love one another as Christ loved us by giving himself for us. Our motive is Christ's love for us:

1 John 3: 16: Hereby perceive we the love of *God*, because he laid down his life for us: and we ought to lay down *our* lives for the brethren.

Law mongers—will-worshippers, the self-righteous—speak of so much regard to the Law of Moses. But they forget the very essence and spirit of the law for "*love is the fulfilling of the law.*" They look for sins in their brethren. They expose it. Then they are stern and severe in disciplining them. All of which is being unrighteous. It is not loving their neighbor as they love themselves. The self-righteous are usually not "kind, tender-hearted, forgiving one another, even as God for Christ's sake has forgiven his people" (Eph 4: 32). They are mean, hard-hearted, and strict rather than forgiving. There is no softness, sweetness, gentleness and graciousness which the law, itself, requires. They use the law to whip into outward obedience.

We need only the gospel of Christ crucified. Christ's love in laying down his life for us chastens us for our lack of self-denial. To live a life of ease and enjoyment, when I could sacrifice these worldly things to promote Christ's gospel more, shames me when I think of what Christ gave for me. Also, the gospel of Christ makes me rejoice in my brethren who serve relentlessly in love to Christ and his people. Remember, brethren, anything that is done that is truly grand before God in the cause of Christ is motivated and moved by the love of Christ revealed in the gospel of Christ and him crucified. Spurgeon said, "When you get to the cross you have left the realm of little men: you have reached the nursery of true chivalry." To give up all, to become a servant to all, simply because Christ loved me and gave up all for me, that is the power of faith which worketh by love.

**Amen!**