

ROMANS 13:8-10

⁸ Owe no one anything, except to love each other, for the one 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 covet," and any other commandment, are summed up in this word: "You shall love your neighbor as yourself." ¹⁰ Love does no wrong to a neighbor; therefore love is the fulfilling of the law. (ESV)

Last week we looked at the Christian's relationship to government, and it was – and I'm sure it still is! – a very hard text to swallow... that we should willingly be subject to *governments*.

You'll remember that we gave some reasons – we said almost everyone sees authorities and hierarchies as oppressive – and certainly in Western cultures, such that we even avoid *being* authority figures in our own home... with our own children. Another reason we gave was the age old observation that power and authority are so easily corruptible.

But one reason that I didn't mention is that we are simply not a culture of honor. There is a pastor in our denomination who tells the story of being in a class in Holland many years ago with the late Dr. G.C. Berkouwer, the great Reformed theologian at the Free University of Amsterdam. And one day in class, shortly after the lecture began, this pastor – of course, then a student – found the class room to be slightly warm, so he took off his jacket.

Dr. Berkouwer stopped his lecture, and said, "Would the American please put his coat back on?"

Now as this pastor tells it, Berkouwer didn't know who this young man was from a loaf of bread. But he knew that only an *American* would dare to take his coat jacket off during a university lecture. It had to be an American. We are so casual and cavalier – and so foreign is the biblical idea of honor – that giving honor where honor is due seems almost wrong. Power corrupts, you see, so to give honor which honors the authority of another, is only to give power to someone who may use it to corrupt! Our culture believes in the absolute distribution of honor such that there really isn't any.

I mean, if you went to a Princeton University lecture in your pajamas and a snuggly, would anything happen to you? Honor given to your boss, to your parents, to your elders, to the civil magistrates, and yes, to your elders... is in short supply these days. And yet we are commanded to honor one another, just as the Son – fully equal to the Father – gave him honor.

Now last week's passage ended this way (look up at v 5):

⁵ Therefore one must be in subjection, not only to avoid God's wrath but also for the sake of conscience. ⁶ For because of this you also pay taxes, for the authorities are ministers of God, attending to this very thing. ⁷ Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed.

Notice the shift that Paul makes here (it's very logically argued): he goes from taxes, or the checkbook, *to the heart*. He goes from the ATM printout of your balance, to the respect and honor that we owe and give to one another.

Now here in v. 8, once again Paul cleverly plays on the notion of "debt" and what we owe, to create a transition *back* into the topic of love. Remember, we spoke of love back in chapter 12, verse 1: "Let love be genuine?" Now he says, "Owe no one anything, *except* ... to love each other."

So "love" is the topic this morning. But before we go forward, this first phrase of verse 1 has been so misused, that to not take a moment to deal with it would be negligent. The phrase "Owe no one anything," has been taken as a biblical, blanket prohibition against ever incurring any debt of any kind. *All university students must now leave the church.*

But seriously, there have been many people who have read this verse and have concluded that it is un-Christian to borrow money to build churches, to buy a house, to buy a car... and of course it's even more frequently used by those who are approached *for* money, to say, "Sorry, pal. Don't you know that you aren't supposed to borrow anything so that you never have to owe anything?"

But the whole breadth of Scripture says otherwise. If borrowing were wrong, you wouldn't have all of those passages in the guidelines about taking on debt, and what to do when you make loans. Just as an example, there are many passages that speak against charging exploitively high interest rates. The bible word is "usury." Well, if debt were always wrong, why would the bible counsel us on how to do loans right? (And by the way, do everything you can to minimize credit card debt, because the laws of Israel don't apply to our national banks, and the interest rates are definitely what one would call usury).

And then there is Jesus himself, who assumed the right to borrow in Matthew 5:42, when he said, "Give to the one who asks you, and *do not* turn away from the one who wants to *borrow* from you."

So the point of Romans 13:8 is not that Christians should *never* borrow, but that they should never leave their debts *unpaid*. Pay your debts, or as the NIV translated correctly, if less literally says, "Let no debt remain outstanding." Borrowing money is *no shame*. In a fallen world, there will be times when you – when WE – don't have enough resources. There is no shame with that need and there is no sin in the act of borrowing. The sin comes... when?

When you don't pay it back! When you don't fulfill your obligation.

Now this takes us to the issue at hand. There IS one perpetual debt that you will *never* fully discharge in this life. And that is the debt *to love your neighbor*. It's a debt that we incur in the great commandment, when Jesus commands us to "love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength." The second is this: "You shall love your neighbor as yourself."¹

¹ Mark 12:30–31.

Now, to figure this out, we have to understand three things:

- What does the bible mean by "love?"
- What does Paul mean when says, "love is the fulfilling of the law?"
- Who is my neighbor?

So first, what is love?

A few weeks ago, we said that Real love – *biblical* love – is very different from the way our culture looks at love. Love out in the world is a noun. It is a thing. A feeling. An *emotion*. And it's something for you – something our culture says *you should* have.

Biblical love, we said, is a verb. Very different! It's an action. Biblical love is an action *from which* emotions come. That's why biblical love is never merely sentimental; because it's not merely a feeling or sentiment. Biblical love is a *completely* different way to look at love because it's acting upon the belief you have in how *you have* been loved. And when you do that – when you meditate on how you have been loved by God, and then *act* on that love, you make that love concrete. You make it real. And when that happens, love itself becomes what love should be.

But when we spoke of love, we spoke more about how love works, than the object of that love. Whom are we to love?

One of the basic theses of our culture, a theses that has successfully trickled down from psychologists to the pop-psychologists, is that we are to love ourselves. And a verse that is often used – and used also by Christian pop-psychologists who like this idea – is found first in Leviticus (Eileen read it earlier), then later Jesus quotes that verse, and now here again, it's Paul: "You shall love your neighbor as yourself." Now when it's been used, it's been used to say that the converse is also true: "Love also yourself, as you love your neighbor."

It's become a third commandment to many people: Love God, love neighbor, *love yourself*. Except I have to say that when it's added, it always slides to the top. I could love God more *if* I loved myself. Or I can't really love my neighbor until I *first* love myself.

The fact of the matter is, the bible is very cautious about encouraging us to love ourselves. Actually, you could say that the bible doesn't *really* encourage love-of-self at all, but rather *assumes* it. We ARE the subject of our love, most of the time. You could even say that love-of-self is our natural, anti-God bent. Over in 1st Timothy, Paul says that in the last days there will come times of difficulty or tribulation, and people will become lovers of self, lovers of money, proud, arrogant, abusive, disobedient to their parents, ungrateful, unholy, ³ heartless, without self-control, brutal, not loving good, conceited, lovers of pleasure rather than lovers of God, having the *appearance* of godliness, but denying its power. ²

² 2 Timothy 3:1–5

All of those things come from love of self. Jesus says, "If anyone comes to me and does not hate his own father and mother and wife and children and brothers and sisters, *yes, and even his own life*, he cannot be my disciple."³

Why this worry about the love of self? Why all of this condemnation about the love of self. Why such strong words from Jesus about the love of self?

It's almost impossible, but try to put yourselves into the shoes of our Lord for a moment. You are the Son of God, but you are a man. You are the Savior of sinners, but you also suffer when tempted just like those you are trying to save. (Jesus knew the human heart because he is human.) Even still, he is God and man. And he knows this about us: He knows that we were made to love, but more often than not, our sin has us focused on *being* loved. And even when we are aware of our sin, we make things worse by simply covering over that sin... so that we can go back out in pursuit of getting *more* love.

We want love from parents, we want that love from children. We want that love from our spouse, and we certainly cover over our failings with trying to build up our love of self.

And Jesus, too, must have been awfully tempted when his own family knocked on the door, and said come home. Why be hated by these teachers of the law? And he must have been awfully tempted to love only himself, when Peter said don't go to Jerusalem. You'll get yourself killed.

If the goal of Jesus was to love himself, self-protect, to simply seek out a safe place for himself, and be concerned for his reputation... he would have saved no one.

You see, Jesus is telling us the same thing he must have told himself. Love of self *paralyzes* you. Love of self *limits* you. Love of self will make you either conceited, or love of self will have you in such self-protection that you'll curl up in an emotional fetal position, protecting yourself from any criticism.

Jesus wants to save you from that. Really! Because self-love can take over your life. Ever see this: you know a guy who seems gentle, shy, and very reserved. Then someone breaks into that life, and for a while, he opens up. They marry. And then what happens? He becomes sullen, angry, and at some moments, tyrannical in his anger... What's going on there?

He went from the kind of self-love that was so focused on himself, that he avoided everyone. Oh, it looked as though he didn't like himself, but actually, he was so self-centered that he couldn't see that he had anything to give to his neighbor, let alone a spouse.

But then this one person broke through, and knew to tell him how great he was. And he agreed. And grew into hearing the words he always thought might be true. And they married. But no sooner do they marry, than he feels exposed. Because he knows, that she knows, that together, every day... he has flaws. Which he cannot stand for anyone to see. But he can't get out of it. So he gets angry when she gets too close.

³ Luke 14:26.

And to that, Jesus would say, "When will you start to hate that? When will you start to hate all of the things you do that are all about self-protecting and self-loving... you? You're in self-deception. You're angry at everyone else, but you're really angry... with yourself."

It's a sad picture – a picture of someone who is both trying to find himself, and also trying to hide from himself.

Now we need to be careful here. When Jesus says, to be my disciple, you have to hate yourself, he didn't mean self-flagellate, or to commit suicide! He loves you! No there is a good kind of love, but it comes not from you, but from another.

Bernard of Clairvaux – he's that 12 c. church father who wrote "O Sacred Head Now Wounded" – he wrote that the four stages of growth in Christian maturity are:

1. Love of self for self's sake
2. Love of God for self's sake
3. Love of God for God's sake
4. Love of self for God's sake

You see, ultimately, there is a good kind of self-love or pride, where one goes outside of one's self for a realistic assessment. And that good self-love is when one takes pride in the good idea that *God* had when he made you.

Now do you see how different that is? How Bernard starts with the self, and only the self. But ultimately, real love comes from – a love that heals the soul – is a love that comes from God. And that's what Jesus is saying. Stop! Stop being so passionate about yourselves, and instead be passionate about God. *That* is when and how you really find yourself, and it's finally when you no longer need to hide from yourself. Friends, when you find God, you really find yourself. Because now you can accept that you are not perfect. God pronounces you a sinner! That's reality. That is what explains that you haven't been deluded – You've been right! There is something wrong with you that needed to be hidden or protected. Sin!

But at that same moment, God will also pronounce you "saved," "mine," and "beloved." That is when you become yourself, and that is when you become able to really love your neighbor. You're free to love them because you no longer self-protect, and you no longer worry about what they think about you.

If there is no passion for God, that will never happen.

Now second, there is this connection between love and the law... Why does Paul start the paragraph in v. 8 with "the one who loves another has fulfilled the law," and then ends it in v.10 by saying, by *repeating*, "love is the fulfilling of the law?" What exactly does he mean by fulfillment?

Does that mean I don't need the Ten Commandments any longer? He mentions a few of the commandments right here, and then says that these and any other commandment, are *summed up* in this word: "You shall love your neighbor as yourself."

Here's why these questions are important. These verses, in large part, have launched an entire ethical system. There are other systems: There are older Pharisical, Platonic, Kantian, or even puritanical ethics, where *duty* is all important. Nothing wrong with duty! But these systems never seemed to take into consideration the situation. It's one thing to say it's wrong to kill, but what if someone breaks down my front door and wants to take my wife?

And then there are new Utilitarian systems. Professor Peter Singer over at the University takes this to its logical conclusion – he's the most honest of the bunch – and because he is, he is willing to say things like:

- The ethical goal of utilitarianism is to minimize pain and maximize pleasure.
- And this goal for pleasure has to include equality, universality, and individual choice.
- And since resources in this world are finite
- And since we share those resources with animals
- And human beings are animals
- Well, Singer concludes that we should consider aborting children that cannot function as "human beings" (however he defines that, maybe as a viable animal).
- And that perhaps we should euthanize the disabled, because they use up the resources that other healthy animals (some of them, human!) could be using.

Now because Singer is so honest... well, a lot of people are repulsed (Watching Singer shop in McCaffrey's)

But it's a third system that has largely been launched from Romans 13. And it's an ethic that both mainline and emergent, old evangelicals and new, can often agree on, and it's called *situation* ethics. One of its main proponents was a guy named Joseph Fletcher. Situation ethics is where you reduce the entire law of God down to one essential precept – *the law of love*. And the focus of this law of love, Fletcher said, is that "We must always do what *love* requires in every given *situation*." (Hence the name "*situation* ethics")

That phrase – "We must always do what love requires in every given situation" – has the ring of truth to it. It sounds biblical, as well. The law – the divine law – often takes into consideration the context, the situation. And God knows that any law he gives has to be obeyed in *some* kind of context, in some kind of real life situation. We can say, then, that all ethics are situational.

But that isn't what Fletcher was talking about. With Fletcher, the system was this: What God requires is determined by the situation. It's upside down. The law of God doesn't have priority over the situation; the situation has priority over the law of God. And the only real absolute in the equation is the law of love, which he understood as that which brings about the greatest experience of love for the most people.

Fletcher took God into account. He was an Episcopalian minister. But this was the sixties when this started, and his claim was that the world had become complicated, and that we now know that there is almost never a rule to cover every circumstance. So what you do is, you look at the situation, and you ask, what decision would bring about the most "love." (You can see why this

comes out of the 60's). Nothing wrong with love mind you! But love, *especially love as a feeling*, came to be worshipped.

The typical example he made very popular with another Anglican Bishop, Bishop Robinson, was this: "You are a female prisoner in a Nazi prisoner of war camp. The Camp commandant, in a moment of generosity, decides to liberate pregnant women. You are married, but your husband is far away and the guard offers you his generous 'services' to help you get what you need to be free. What do you do?" Another set up is that both you and your husband are in the prisoner of war camp, and the guard promises to save her husband's life if she will provide him with "services." And Fletcher argued that in this circumstance, adultery is understandable. "Surely your husband would understand and approve."

Now I think that many Christians – many of us – would say that what this woman might feel she *had* to do would be permitted by both God *and* her husband, should he find out about it. But for Fletcher, under his ethical system, love *required* her to give in to the guard, and do it. (Actually, it was pointed out to Fletcher that this wasn't adultery, this was rape. This was having a physical relationship because there was either a gun pointed at her husband's head or her own, and that love never requires adultery. He wasn't too happy about that.)

But look, I need to ask you: How many of us are living our lives out morally with a *functional* situation ethics. You decide not to have an argument with your roommate or maybe your spouse to avoid tensions in the dorm room or in the house... It *seems* to be the loving thing to do. But you're lying. You're lying because you really *are* angry.

Some of you speak differently in church or with other Christians, but you feel free to change that, to coarsen things a bit, when you're with folks at the office, or watching the Super Bowl. You don't want those friends to feel judged, and you want to fit in, so the situation changes your ethics.

Do you see how love and law are connected?

Our ethics AND the way we love our neighbor, are always regulated by God's love for us, and our love for him. What Paul is saying is, if you have a singular love for God, you don't have to worry about the law. Because what the law reflects is what is pleasing to God. And if you love him, and he is first in your life, you can do exactly what you please because...? You'll be doing what pleases God.

The way that love and law connect is in God himself. When we think of love, we think of our own happiness. When God thinks of love, he thinks about holiness. His holiness, and how he loves you so much he wants to *give* you his holiness. And this means that the Christian life is not so much about happiness, but it IS all about holiness. And only when you have holiness in your life can you be happy, because it's not until you are holy that you become fully human, and who God made you to be.

Friends, the real law of love is this: Love God, and do what *the love of God* requires in every situation.

Now finally, briefly, who IS my neighbor? And the short answer is. Everybody. It's not just somebody who lives in your *neighborhood*.

When Jesus was asked, who is my neighbor, he responded with the story of a man who went down from Jericho, and fell among thieves. The thieves beat him, robbed him, and left him in the road to die. And then he told of how a priest and the Pharisee saw him and went to the other side to avoid him. But it was a Samaritan who would have no dealings with Jews, he saw him and was filled with compassion, and picked him, cleaned his wounds, took him to an inn, and paid the innkeeper for his continual care and went on his way.

I think this explains what Paul is saying. Owe no man anything, but discharge love to everyone. Be in debt to no one, but give grace to all.

And you see, that is who Jesus is, and that is the gospel that he was explaining. Jesus Christ fulfilled the law of God by crossing over. By crossing over more than a road. By giving *grace*. By saving the unclean, the unloved, the forgotten. Jesus Christ blew the law apart – no one was supposed to touch an unclean body – and yet Jesus died for sinners. He unites himself to sinners. He will go into the ditch, and all you need do is groan your need and receive. He will pay the price. He fulfilled God's love for humanity. Because without him, there would be no humanity. In Christ, law AND love come down. And when you trust in him, he fulfills the law, and love wins.

Let's pray.