

Romans
The Debt of Love
Romans 13:8-10
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I think you would agree with me that the Bible is an extraordinary book. Obviously, it is extraordinary because of the very nature of it; it is as Paul writes to Timothy, “God-breathed;” that is, it is the product of the breath of God. These words on the pages of the book you hold are the product of God's breath in the same way that the words I'm now speaking are the product of my breath; that is extraordinary!

But I think you'll also agree that the Bible is extraordinary even when considered merely from the standpoint of literature. Depending on the font size of the Bibles we have, the Old Testament has about 990 pages; the New Testament about 300, so together on average the Bible is about 12 to 1300 pages long. It contains 66 separate books, 1189 chapters, 31,173 verses, and about 800,000 words! That is a huge volume of literature to read, to grasp, and certainly to master. That's why there are even Spark Notes on the Bible.

By the way, don't bother! I glanced at them this week just out of curiosity; they're often unhelpful and places just dead wrong. Fortunately, although the Bible itself is a huge book, it has a central theme that summarizes its content. As I've shown you before, in fact if you weren't here when I did so, I encourage you to go online and listen to a message I did on John 17 on the central theme of the Bible. I believe from the high priestly prayer of Christ prayed in that crucial moment before His death for sins, we see the theme of Scripture, the great eternal plan of God come out, and so I've reduced it to this. If I had to take the theme of the Bible and reduce it to a single sentence, it would be this, “God is redeeming a people by His Son, for His Son, to His own glory.” That's what the Scriptures are about.

The question is, what about all of the commands in Scripture? Is there a central idea that unifies the thousands of Biblical imperatives? The answer is, “Yes there is.” And in the paragraph that we will study together this morning, Paul tells us that the one unifying idea that brings together those thousands of biblical commands, is the command to love.

Now, before we look at the text, let me just remind you as we begin this new paragraph of where we are in Paul's letter to the Romans. We are in the fourth and final major section of Romans; it begins in chapter 12, verse 1, runs to chapter 15, verse 13; I've entitled it, "The Gospel Applied." The transforming power of the gospel of grace. Paul has explained the gospel; he's defended the gospel, and now he applies the gospel to our lives as believers. As that has unfolded, we have seen how we should respond to several different realities.

First of all in chapter 12, verses 1 and 2, we've seen "A Gospel Response to God." In light of the mercies of God that you've experienced, Paul says, "You owe God your body and your mind; they belong to Him."

Secondly, we saw "A Gospel Response to Service," in chapter 12, verses 3 to 8. You've been gifted to serve in the church of Jesus Christ and you're to use that gift for the benefit of others.

Thirdly, we saw "A Gospel Response to Love," chapter 12, verses 9 through 21. There, we're told to love and to love sincerely, genuinely, and to love all kinds of people in the midst of all kinds of circumstances. And then we've just concluded our study of chapter 13, verses 1 to 7, where we learned "A Gospel Response to Government."

Now today, we consider a fifth application of the gospel, and it is "A Gospel Response to God's Law, A Gospel Response to God's Law." It's found in verses 8 to 10 of chapter 13, let's read it together, Romans 13, verses 8 to 10. Paul writes, and ultimately the Holy Spirit has inspired these words; these are, again, words that are the product of the breath of God.

Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law. For this, "YOU SHALL NOT COMMIT ADULTERY, YOU SHALL NOT MURDER, YOU SHALL NOT STEAL, YOU SHALL NOT COVET," and if there is any other commandment, it is summed up in this saying, "YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF." Love does no wrong to a neighbor; therefore love is the fulfillment of the law.

Now, at first glance as I read that passage, you might be tempted to think that the theme of these verses is love and you'd be wrong, because Paul has already dealt with the issue of love at the end of chapter 12, beginning in chapter 12, verse 9 down to verse 21, he tells us we're to love sincerely, and he describes what that looks like. Instead, here in this paragraph, we discover its theme, as we often do, by looking for those words or concepts that are repeated most frequently within the context of this paragraph.

One of those words is love; it appears five times in these three verses. The other concept that occurs frequently in these verses is the concept of law. The words 'law' and 'commandment,' the actual words appear three times. In addition to that, five Old Testament laws are quoted. So, that means that in three verses, there are eight references to the Old Testament Law, and all eight of those references refer to what we would call, "The Moral Law of God," that is, that part of the Mosaic Law that reflects the character of God and that is eternal in its binding the consciences of those who believe.

There are other aspects of the Mosaic Law. There's the ceremonial law which pictured the coming of Christ; it was the shadow Paul says in Colossians 2, Christ was the body. Once the body is here, you don't pay any attention to shadow anymore, and so Colossians 2, says those ceremonial aspects of the law are gone; Hebrews says it's gone.

There's another aspect of the Mosaic Law, it is the civil aspects, all of those penalties that are to be carried out and how it is to be carried out through government. We learned over the last few weeks that now civil law is to be executed by the governments in the countries in which we live.

Then there's this third aspect of the Mosaic Law; it is the moral law of God. That is, it is those commands which are timeless expressions of the character of God. They have always been wrong, they are wrong today, and they will always be wrong into the eternal future. There are things that are right in eternity past, are right now, and always will be right. That's what we mean by the moral law of God.

Now, the moral law of God is summarized, is captured in what we call the Ten Commandments. Think of the Ten Commandments as outlined points under which all of the rest of God's moral law can be placed.

So, the theme of this paragraph then is this, if I had to reduce the theme of this paragraph, I would state it like this, a single biblical command, the command to love, summarizes and fulfills the entire moral law of God. Let me say that again, a single biblical command, the command to love, summarizes and fulfills the entire moral law of God.

You see, Paul wants us as believers to understand that just because we are not under the law in the sense of, we have to try to obey it to earn salvation, doesn't mean the law doesn't matter for us. Christ kept the law for us, but that doesn't mean we should no longer keep the moral law of God. These concepts are still binding on us as believers, and he wants us to understand that the reason for that is because they encompass the heart of God, and that is that we would love God and love others.

Now, Paul develops this paragraph almost identically to the way that he developed the previous paragraph about government. He begins in the beginning of verse 8, with the command and then in the middle of verse 8 and running down to verse 10, he gives us the reasons. So, let's look at it that way. Let's begin then, with the command to love. It is, folks, a continual obligation. Look at the first sentence in verse 8, "Owe nothing to anyone except to love one another."

Now, before we look at what Paul means here, let me take just a moment to make sure you know what Paul doesn't mean. Paul is not here talking about borrowing money. He is not here saying that it is wrong in all circumstances and cases to borrow money. This text has been used to that at times, but that's not what he's teaching. In fact, and this is a message I probably should preach at some point, but the Old Testament permitted borrowing among God's people. In Exodus, chapter 22, verse 25, we read, "If you lend money to My people, to the poor among you, you are not to act as a creditor to him; you shall not (lay upon) him interest." And that's made even clearer in Leviticus 25:36 where it says, "Do not take (excessive) interest."

The way it worked was this, in Old Testament Israel, you could lend and you could borrow, but you were not to take advantage of your fellow Israelites; you weren't to take advantage of anyone, but you weren't even to charge, you were never to charge excessive interest.

Unfortunately, that's what much of our banking industry is based upon is charging excessive interest to those who can least afford it. That was not to happen in Israel. Even fair interest was forbidden toward the poor if they were borrowing for life's necessities. You weren't to get rich on the problems of your fellow Israelites. But the concept of lending and borrowing is affirmed in the Old Testament Law. In Psalm 37, verse 26, speaks of the righteous man, "All day long he is gracious and lends."

Even Jesus, in the New Testament in Matthew, chapter 5, verse 42, permits borrowing. He says, "...do not turn away from him who wants to borrow from you." Again, the idea is, be gracious, be as gracious as you can be. But the concept of loaning and borrowing for a reasonable interest is not an un-biblical concept; taking advantage of people is.

But what Paul is saying here when he says, "Owe nothing to anyone," most commentators would agree, and I would certainly affirm, that he's really saying two things. He's saying first of all, we must re-pay our debts in a timely way, that is in keeping with the terms of the contract we agreed to. And, secondly, we must never frivolously enter into a debt that we don't have the means to repay, or frankly, even the intention to repay. People who do that, the Bible calls wicked. Psalm 37, verse 21, "The wicked borrows and does not pay back."

So, understand this passage is really not dealing with the issue of borrowing. Paul's primary interest here is not financial; it's our love for others, and this word, 'owe,' is tied to the context. In fact, look at it. The Greek word translated 'owe' in verse 8, is in the same word family as the noun back in verse 7, which is translated, "what is due." So, one's a noun, verse 7, it's a noun translated, "what is due." In verse 8, it's a verb and it means, 'don't fail to pay back what is due, don't fail to pay back what you owe.'

So, you see why he uses this terminology because look back in verse 7; in verse 7, he says pay the government what you owe. In verse 8, he says there's also a debt you owe everyone. "Owe nothing to anyone except to love one another." Paul's point in saying it that way is to say that the debt or obligation to love others can never be fully paid back. Your other debts, you ought to pay them in a timely way and discharge them. This one, you pay, and you pay, and you keep on paying; you never exhaust it; it's a debt that never ends! We can never say, "I've loved enough."

Chrysostom calls love, Chrysostom by the way, John Chrysostom, was one of the earliest expositors in the history of the church, and writing of this passage, he says, "Love is a perpetual debt for he will not have it discharged and done with but rather discharged continually, and yet never completed but always owed. For such is this debt that one must both pay it and forever owe it." That's what he's saying about love, "Owe nothing to anyone except to love one another." This is the continual, perpetual debt that you have to keep on paying, but you never pay off. In fact, we will owe this debt in eternity to God and to others; it never goes away.

Now, what does it mean to love one another? Well, the Greek word is the familiar '*agape*.' Don't make too much of the word itself. It's usually used in a positive context, either the love of God or the right kind of love we ought to have for each other, but there are places where it's used of the wrong kind of love. For example, it's used of the Pharisees' love of places of prominence. So, it's not the word itself, just like the English word 'love' can be used in a variety of contexts, this word can be used in different contexts as well.

But here, if we were to define *agape* love in this sense in this kind of context, we could define it like this, "It is the un-selfish, self-sacrificing desire, that acts to meet the needs of the person cherished." Let me say that again; this is what we're being admonished to display, this is the debt we can never pay back, "The unselfish, self-sacrificing desire, it starts within, it starts in our hearts, but it doesn't end there. It's the desire that acts to meet the needs of the person cherished."

You see, love has to begin in the heart. Even our Lord said in Matthew 22, He says, “Here's the great commandment, you shall love the Lord your God (What?) with all your heart and your soul and your mind.” And of course, in other places it adds, “and your strength.” It doesn't mean those are like compartments of your person; it means with your whole self, including your entire inner self. You can't love just externally! Love is not measured merely in external acts! Love will act, but love starts and originates in the heart.

So, let me ask you a question, “Can you, let's say for a moment that you're not a believer, pretend with me for a moment that you've not trusted in Christ, could you simply choose to demonstrate this kind of love?” The answer is, “No.” No, this kind of love can't be self-generated from a fallen human heart. In fact, even for us as believers, where does this kind of love come from? Galatians, chapter 5, says, “The fruit of the Spirit is (What?) love.” The fruit, the Spirit, by being present in our lives, produces the very first part of that fruit, is this kind of love. So, this command to love others then is a continual, never ending obligation.

But why are we to love? Well, Paul next addresses the reasons to love, and we discover that those reasons can be sort of summarized in this way because love is a comprehensive obligation; it is a comprehensive obligation.

Let's look at the reasons to love. They begin in the middle of verse 8 and run down through verse 10. Now, I thought about really shortening my outline points so you could write them more quickly, but I was afraid I would sacrifice clarity for that shortness, and so there are some nuances here that it can be hard to follow. So, I've left my outline points a little longer so that you get the point rather than you get my cuteness, okay? (Not that I'm cute, but you know what I mean.)

So, here are the reasons to love. Number one, the person who loves has, in that one instance, fulfilled or fully obeyed God's Law; the person who loves has in that one instance fulfilled or fully obeyed God's Law. The first reason he gives has to do with an individual believer. This is how he words it. Notice the verse 8, “Owe nothing to anyone except to love one another, for

(Because, here's the reason.) he who loves his neighbor has fulfilled the law.” Now notice, he's talking about one believer, “he who loves.” The one who loves is how it reads in the Greek text. It's talking about one person, you! One person in a particular circumstance. He who loves his neighbor, his neighbor, by the way, that's an interesting translation by the NAS and some of the other translations. In the Greek text it literally says, “He who loves the other, the other.” It's interesting, interesting expression. Why does he say that? “He who loves the other.” Well, by including the definite article, “the,” we discover that this is not some theoretical love for mankind. You know, a lot of people talk about, “You know, I love people!” That's not what this is talking about. This is very specific; this is actual love for a specific individual that we encounter. And the Greek word for ‘other’ is an interesting word; it's a word that describes something different, and so it has the idea of here's an individual who's different than you are; they're not exactly like you.

You see, this command is not just a command to love somebody else; most people love somebody else in some way, at some level, with some kind of love, right? So, this isn't that. This is the command to love every person that God places in our path. “He who loves the other,” the one different than you are. Notice, that person “has fulfilled the law.” That means, he's brought the law to its designated end; he has kept the law. So, the individual believer who is loving the other has, in that moment, kept God's moral law.

Now, let me be clear, don't misunderstand. Paul is not saying that someone can love so well that he or she can earn their way into God's favor, can earn salvation, that's impossible! We'll talk more about that in a minute. Instead, here he's talking about a person who has already been saved by the gospel he has spent the last, you know, eleven chapters explaining before he got to the application in chapter 12. This person has already embraced that gospel, has already believed, has already confessed in his heart that Jesus is Lord, and believed in his heart that God has raised Him from the dead. This person has already understood faith alone through the work of Christ alone and has come to the saving faith in that gospel through the work of Jesus Christ. That person, you believer, Paul says, can fulfill God's laws in a way that reflects, albeit imperfectly, the original intention of the Law when you love your neighbor. That's the point.

It's like James says, you remember in James, chapter 2, he's dealing there with partiality and prejudice, and he says this, James 2:8, "If, however, you are fulfilling the royal law according to the Scripture, 'YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF,' you are doing well." That's good, that's what God had in mind. That's what Paul is saying here.

Now, this is an important balance because if you remember back in chapter 6, I know that's been a while, but back in chapter 6, verses 14 and 15, Paul says something that could be misunderstood. He says believers are "no longer under the law." Some then and some now have concluded that that means that the gospel allows you to live however you want, that in some way the gospel actually invalidates God's moral law. Paul says, "Not so fast." He says Christians must still keep God's moral law. We're going to see it in verse 9. It's summarized in the Ten Commandments, not as a means of salvation, but as a pattern for sanctification.

You see, walking in the concept of God's laws, the truths that are taught there in His moral law, was the goal of our salvation. Go back to chapter 8, chapter 8, you remember the wonderful way this chapter begins. He says:

Therefore there is now no condemnation (no guilty verdict, no punishment) for those who are in Christ Jesus (for whom Christ has become their representative). For the law of the Spirit of life (That's as we learned the gospel.) ...has set you free from the law (that only brought sin and death, the Mosaic law)...For what the Law could not do, weak as it was through the flesh, (That is because of your own sinful flesh.) God did. (How did God accomplish it? He sent) His own Son in the likeness of sinful flesh and as an offering for sin, (And in so doing, notice the end of verse 3.) (God) condemned (my) sin in (Jesus's) ...flesh (That's what it's saying. God condemned my sin in Jesus flesh; that's the gospel; that's why there's no condemnation for me.)

But notice the "so that" in verse 4, the end of my salvation was not so there'd be no condemnation for me. The end was "so that the requirement of the Law might be fulfilled in us, who do not walk according to the flesh but according to the Spirit." Now, some take verse 4 to refer to the fact that Christ fulfilled the law for us, in our place, and that's true; that's in other places. But I argue here, as many do that, this is a reference, not to Christ standing in our place

and fulfilling God's Law for us, but rather that as a result of the change the Spirit produces in us, we now live out the requirements of the law; we live out God's intention for how men and women are to live now that we have been changed radically by the Spirit.

So, this was part of the point, this was part of the reason God saved us. When we love others, back to our text, when we love others, we are fulfilling, or we could say fully obeying God's Law in that moment, when we are truly loving another person. And he's going to explain why that is in a moment, so stay tuned.

But, there's first the second reason that we must love others and that is the command to love summarizes every other biblical command, the command to love summarizes every other biblical command. Look at verse 9, "For this, 'YOU SHALL NOT COMMIT ADULTERY, YOU SHALL NOT MURDER, YOU SHALL NOT STEAL, YOU SHALL NOT COVET,' and if there's any other commandment, it is summed up in this saying, 'YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF.'" Now, in this verse, Paul cites four of the Ten Commandments; they're all from the second table of the law.

Are you familiar with the terminology? You know, we've all seen Charlton Heston, you know, playing Moses, right? And so your sort of get this picture, you've got these two tablets and what would any self-respecting, you know, mathematically minded person do? You've got ten Commandments; you've got two tablets, what do you do? You put five on one and you put five on the other. Probably not because what God does, what the Scripture does, is it divides the Law of God, the Ten Commandments, into those commands that have to do with our responsibility to God, there are four of those. The other six have to do with our responsibility to others. So, likely you have the first table which has to do with our commands, the commands related to God and the second table, which has to do with the six commands related to others. So, when you hear me talk about first table, second table, that's what I'm referring to.

So, all of the commands he cites here are from the second table of the Law; they're all from the six commands, the final six commands, which summarize our moral duty to our fellow human beings, not from the first table, the four which summarize our moral duty to God.

The order of the commands that Paul follows here is a little unusual, I'll just mention this. If you're like, you can't deal with things out of place, then you'll notice that actually he does commandment seven, six, eight and ten. Now, why would he do that? That's not in the Hebrew. It's because one version of the Septuagint, the Greek translation of the Hebrew Old Testament of Deuteronomy 5, reverses those two and clearly, he was quoting from that translation that was used in the first century. But, enough of that.

Go on to the next thing Paul says. After he quotes from these four commands, he adds, "and if there's any other commandment." Now, cut Paul a little slack here. This doesn't mean Paul forgot what the other commandments were; he wasn't sitting there, and you know writing and dictating and saying, "I know there are two other commands on the second table, what are they?" No, he's simply referring to all of the commands on that table by citing four and then saying, "and the other ones too." The other ones, by the way, number five, is honor your father and mother; and number nine is, don't bear false witness. So, Paul is referring then to all of the commands in the second table of the Ten Commandments.

And then notice what he says, verse 9, "For this, 'YOU SHALL NOT COMMIT ADULTERY, YOU SHALL NOT MURDER, YOU SHALL NOT STEAL, YOU SHALL NOT COVET,' and if there's any other commandment (There are the other two.), it is summed up in this saying, 'YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF.'"

Now, that word "summed up" is a very interesting word. It's a Greek word that's used in two different contexts. It is a mathematical word at times. In other words, it can refer to the sum or the sum total of a set of numbers. So, Paul could be saying the Old Testament command to love is the sum or the sum total of our moral debt to others. But, the same word is also used in rhetoric; and in a rhetorical sense, this term refers to the summary of a speech or argument. You know, somebody gives an hour-long speech; and at the end, they want to wrap it all together in a neat little package and they say, "So in conclusion, or in summary," and then they tell you that hour-long speech and in just a couple of sentences or a few sentences to include a large number of details under one heading or main point. If this is what Paul intends, then he's saying this,

the Old Testament command to love is how God chose to capture all of those laws, all of those detail laws, under a single main point.

This was certainly true in the New Testament era, right? Think of what our Lord said. In fact, turn back to Matthew 22, you remember the story, Matthew 22. It's Tuesday of the passion week; the Sadducees and the Pharisees are desperately trying to find some accusation against Jesus; they keep lobbing questions at Him trying to trip Him up. Verse 34 of Matthew 22, "But when the Pharisees heard that Jesus had silenced the Sadducees, they gathered themselves together. One of them, a lawyer, asked Him a question, testing him. 'Teacher, which is the great commandment in the Law?'" Now this didn't come out of left field; this was a question the Pharisees debated all the time. They had reduced the number of commands in the Old Testament, if my memory serves me, to some 619 commands, and they had said, "What's the greatest of those and what's the lightest of them?" And there were debates all the time about this. So, they asked Jesus this, not to find out what He really thought but to trip Him up.

He said to (them, verse 37, here's the great commandment,) "YOU SHALL LOVE THE LORD YOUR GOD WITH ALL YOUR HEART, WITH ALL YOUR SOUL, AND WITH ALL YOUR MIND." (This is the great and literally, the first commandment.) ...The second (I'll give you one free of charge; you didn't ask me about this but,) The second is like it, "YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF."

On these two commandments depend the whole Law and the Prophets." The Law and the Prophets, that's the Hebrew Scriptures, that's the entire Old Testament. Jesus said, the entire Old Testament hangs on these two laws. Jesus combines Deuteronomy 6:5, the great Shema, with a verse from Leviticus, Leviticus 19:18, He pulls them together and says these are the two great commandments in the Law.

Paul, following our Lord, does the same thing. He does it here in Romans 13, but he also does in other places. For example, Galatians 5, verse 14 "...the whole Law (He writes.) is fulfilled in one word, in the statement, 'YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF.'"

So, the New Testament is clear that love and those two commands to love, to love God and to love others, summarize our entire moral duty to God. But what both Jesus our Lord and Paul want us to understand is that that wasn't original in the New Testament era; that goes back to the Old Testament era. That's why Jesus gave two Old Testament commands including Leviticus 19:18; here it is, "You shall not take vengeance, nor bear any grudge against the sons of your people, but you shall love your neighbor as yourself; I am (Yahweh)." So, understand then, this has always been the summary of God's moral demands of humanity.

Now, before we leave this point, there are two important details to sweep up. The first one is this, Leviticus 19:18 and the other times it's quoted, are these commands to love ourselves? You know, you hear that. Well you know you really can't love other people until you love yourself, so you need to go learn how to love yourself. No, that's not what this is teaching at all.

I like the way Luther says it, Martin Luther. He says, "Because of the defect of his nature, man loves himself above everything else." He says it, it just already happens; it's just already a reality. William Henriksen, the great Presbyterian commentator writes, "It is a certain thing that a person will love himself, and it is also certain that he will do so in spite of the fact that the self he loves has many faults!" You notice we're a lot quicker to overlook our own faults than that of others. We love ourselves in spite of our faults.

By the way, I know there are some people who say, "No, I hate myself." But it's still true that they love themselves because they are still completely self-absorbed in their self-hatred; they're still looking out for themselves and not for others. So, it is universally true that people love themselves, and the point then is our love for others is to be as real and sincere as our love for ourselves, which is just obvious and universally true. We could even say it's like the, what we call the Golden rule, Matthew 7:12, you shall treat the other person (Remember.) as you want to be treated, same idea. That's the first question we need to sort of wrap up.

There's another we need to come to grips with and that is, "Who is our neighbor?" The word 'neighbors' is an interesting word. It literally means, 'the one who is near.' Now keep that in mind. The word means, the Greek word means 'the one who is near or nearby.' Now, let's go

to Luke, chapter 10; Luke, chapter 10, you're familiar with this story of course. In verse 25, this is a different case, but Jesus says some similar things.

A lawyer stood up and put Him to the test, saying, "Teacher, what shall I do to inherit eternal life? (How can I earn eternal life?)" (Jesus) said to him, "What is written in the Law? How does it read to you?" ...He answered, "YOU SHALL LOVE THE LORD YOUR GOD WITH ALL YOUR HEART, WITH ALL YOUR SOUL, AND WITH ALL YOUR STRENGTH, AND WITH ALL YOUR MIND, AND YOUR NEIGHBOR AS YOURSELF." (Wow! That's pretty impressive. He got the two just like Jesus taught. He got there in his study of the Old Testament.) (Jesus) said to him, "You have answered correctly; "DO THIS AND YOU WILL LIVE."

Now, don't misunderstand; Jesus isn't saying he can actually earn his way to heaven. What He's doing is what He did with the rich young ruler; He's putting His finger on this guy's guilt. He says, "Okay, you want to earn eternal life? You understand! You need to love God with all your heart and love others as you love yourself, so go do it and you'll be, you'll earn eternal life." Verse 29, this guy is at least honest with himself; he says, "You know, I, well, I don't really love everybody."

So, trying to justify himself he said to Jesus, "So, who is my neighbor?" Now again, this was debated among the pharisees and the rabbis. There was a discussion about, "Well, maybe it's just fellow Jews," that could be the implication in its context in Leviticus 19. Others said, "No, it's," the pharisees said, "it's fellow Jews who are faithful to keep the rabbinic traditions." So, Jesus tells a story, verse 30, which is the root of our good Samaritan laws. "Jesus replied and said, 'A man was going down from Jerusalem to Jericho.'" If you've been to Israel and you've traveled that stretch of road, you know that, even in modern times until they built recently a big modern highway through there; but before that, it was treacherous even in our day. I remember the first time I went Israel; we took the winding road that goes from Jericho to Jerusalem, and, you know, the front end of the bus is hanging out over nothing, and it's like a sheer drop as we took those hairpin turns. It was in those days, even more treacherous because you not only had to worry about the roads themselves, but that's barren land, uninhabited, and it was inhabited by

thieves, and those who wanted to rob you, and that's what happened with this guy. Here's this, it's about a 17-18 mile stretch of road in which there's an elevation change of 3300 feet.

(And as he was going down that road, he fell among robbers, and they stripped him and beat him, and went away leaving him half dead. (Three people come by.) Verse 31, ...by chance a priest (Here's a descendent of Aaron who served in the temple in the sacrificial system. He was going down on that side of the road and when he saw him), he passed by on the other side. (He said, "Not my neighbor, not my responsibility, not going to get involved in this.") Likewise, (verse 32), a Levite (Here is a descendent of Levi, but not a descendent of Aaron. These were people who helped the priest at the temple.) ...came to the place...saw him, passed by on the other side, (passing by on the other side, said, "Not my neighbor, not my responsibility.) But (then there was) a Samaritan, who was on a journey, (and) came upon him. (Now understand, the Jews hated the Samaritans and Samaritans hated the Jews; it was mutual. But here's this guy who sees this man has been beaten and left for dead.) and when he saw, (in verse 33) ...felt compassion, and (he) came to him and bandaged up his wounds, pouring oil and wine on them. (If you lived in the ancient world, you carried your first-aid kit with you, and your first-aid was wine which had alcohol content which was an antiseptic and carried oil which was a soothing ointment for the wound. And so he shares his first-aid kit with this guy and) ...put him on his own beast, and brought him to an inn, (the guy couldn't transport himself, he) took care of him. On the next day he took out two denarii (That's the equivalent of two-days' pay, and he) gave them to the innkeeper and said, "Take care of him; and whatever more you spend, when I return I will repay you." "Which of these three do you think proved to be a neighbor to the man who fell into the robbers' hands?" And he said, "The one who showed mercy toward him." ...Jesus said to him, "Go and do the same." (He said, "You're right, that's exactly right.")

So, what's going on in the story? Here's a definition of neighbor from our Lord Himself. Your neighbor is anybody close to you at that moment, anyone that God providentially brings across your path. I love the way one of the commentators, Cranfield puts it. He says, "Neighbor, in the New Testament sense, is not someone arbitrarily chosen by us; he is given to us by God."

Oh, and by the way, that could even include your enemy, you're to love him, Matthew, chapter 5, verse 43.

Leon Morris writes, "Believers must love the people they do in fact encounter. It is easy to love in an "abstract" way, but Paul wants his readers to love the people they actually meet day by day with all their faults." So, understand then this command to love summarizes all of the biblical commands; every other command in the Scripture without exception fits under the heading of love.

Now, there's a third and final reason that we are to love others. It is, the principle of love is the ultimate fulfillment of God's moral law. Here, we're not talking about an individual loving, that was the first point. Here we're talking about the overarching theoretical concept. The principle of love is the ultimate fulfillment of God's moral law, notice verse 10. "Love does no wrong to a neighbor; therefore love is the fulfillment of the law."

You see love doesn't do any wrong to a neighbor. That means love fulfills all the negative commands in Scripture; the last five Commandments in Scripture in the Decalogue forbid actions that will harm others. But it's the nature of love not to harm others, but to seek their good. So, love fulfills the law because it keeps us from breaking those negative commands, but love also fulfills the positive commands in Scripture because it's the positive virtue we put on in place of those negative things.

Have you ever considered that eight of the Ten Commandments are negative, "You shall not," but two of them are positive: "Remember the Sabbath day," and "Honor your father and mother?" Well, why did God do that? He could have put those in a negative form. Why did He put them in a positive form? Because there's a lesson for us; it's to remind us that we have not satisfied the intention of God's Law when we merely refrain from doing wrong to someone. The two positive commands tell us that in the case of all 10, we must put on the virtue that is the opposite of the sins forbidden. God's moral law as a whole require not doing wrong to others and doing good to others, that was its aim. Therefore, Paul says, "Love is the fulfillment of the law."

By the way, the word 'fulfillment' refers to 'something that is filled up to make it complete.' If I had a glass up here that was empty, I poured water into it till was full to the brim, I've fulfilled it that in the sense of the word, I've filled it up. Love is the virtue that makes our obedience to the law full or complete; it fills it up.

How does that work? Well, look again at verse 9; if you love your spouse, you're not going to commit adultery against them. If you love the person you're tempted by, you're not going to commit adultery with them. If you love somebody, you're not going to steal. You're not going to murder. You're not going to take their life. You're not even going to hate them, as Jesus says. You're not even going to use derogatory words against them. Instead you're going to preserve and protect them. If you love somebody, you are not going to steal; you're not going to take what's theirs. You're going to be as concerned about protecting what belongs to them as you are protecting what belongs to you. If you love someone, you're not going to covet what they have; you're going to be happy they have it.

By the way, the fact that the tenth Commandments has to do with what goes on in the heart reminds us that all of these commands are not merely about external things, they're about what goes on in the heart as well. What an amazing passage!

Now, as we close our time together, let me give you some important lessons that I think we need to learn as a result of this passage, that just have to do with our practical lives. Number one, love is not a way to be justified by your works. There are people who hear the command love and go, "Well, yah, I love other people." I've had people tell me this, "Listen, I'm a good person, I love people; I care about people, and yes, I sin some, but you know, my love is going to outweigh my sin and God's going take me into the heaven. I'm going to earn my way in by my love." Is that possible? Well, let's listen to what the Scripture says, James 2, verse 10, "...whoever keeps the whole law and yet stumbles in one point, he has become guilty of all."

You see, we think about the law as like these individual commands, so imagine a pitcher that you put water in and you pour water in your glass from, maybe at lunch. You've got this

pitcher, and we imagine that, you know, you can get a little nick in the top edge, and everything is still okay. That's how we think about breaking God's Law, it's like there's a little nick in the glass, it's okay, it still functions. That's not how God's Law works at all. God's Law is a command to give perfect love for God every moment of your life and perfect love for others every moment of your life. So, if you sin once, you don't nick the glass; you throw it on the floor and shatter it and it's done. It's like a chain, you break a link and the chain is useless.

Galatians 3:10 says, "...as many as are of the works of the Law (If you think you can earn your way into God's favor by keeping His Law, you are under God's curse.) ...for it is written, 'CURSED IS EVERYONE WHO DOES NOT ABIDE BY ALL THINGS WRITTEN IN THE BOOK OF THE LAW, TO PERFORM THEM.'" It's not enough that you do most things or that you do more than half (of the) things; it has to be everything and if you fail once you've shattered God's Law.

If you have failed one moment in your life to love God with your whole being; if you've allowed anything to become an idol that supplants, even for a second; if you have failed to love others as you love yourself, even for a moment, you have shattered the Law of God and your efforts to earn His favor are shattered as well. And that's why we need the gospel; that's why Christ is our only hope. He kept the law in our place and then He suffered the death that our breaking of the law deserved, in our place, and we have to repent and believe in Him. So, love is not a way to be justified.

Number two, if love is the greatest commandment, the absence of love is the greatest sin and a sign of spiritual death. Let me talk to you for a moment if you're not a Christian. Maybe you know you're not a Christian, or maybe you think you're a Christian, you prayed a prayer at some point, but love is not something that characterizes you. Listen, the various sins that you commit each day, you know, those sins that bother your conscience, those sins that wake you up at night, those sins that trouble you, those sins you wish you could be done with? Those sins really only serve to illustrate your greatest sin, and that is a life of selfishness and self-love rather than loving God and others.

1 John 3:14 says, “We know that we have passed out of death into life, because we love the brethren. He who does not love abides in death.” Listen, failure to consistently love other people is evidence of spiritual lostness. I don't care what prayer you might have prayed, or how many times you walked an aisle, or what you think about some mystical experience you had. You need to come to Christ who will change your heart and enable you to love.

As believers, we do love others, imperfectly, but we do love others. 1 John 4:7 says, “Beloved, let us love one another, for love is from God; and everyone who loves is born of God and knows God.” But, and here's something I want you to think about, this has been haunting me this week, and I want it to haunt you now too. Every time we choose to sin, every time we choose to sin as Christians, that sin reveals a failure to love, a failure to love God, in that moment, and a failure to love others, to sin against others and we need to own that. We need to see that that's the issue. So, yes, deal with those sins at a surface level, deal with the thoughts that lead to those sins, but go even deeper yet and look at what's really going on is we, at that moment, are consumed by self-love and selfishness rather than genuine love for God and love for others.

Number three, love is the primary virtue Christians need to put on in place of sin. It's why the first fruit of the Spirit is love, Galatians 5. Colossians 3:14, Paul gives a list of things we're to put on and then he says, “Beyond all these things put on love.”

And number four, both love and individual commands in Scripture are both necessary for our sanctification. So, don't think you can choose one over the other. Why are they both necessary? Because love provides an overview of our obedience to God's moral law. Love keeps us from seeing the trees but not the forest, like the Pharisees who, you know, tied their herbs, but missed the main point. Love keeps us from doing that, but the individual commands that we encounter in Scripture teach us how to love others. They keep us from, I love this, what one commentator called “Vague and often hypocritical sentiments which we are prone to mistake for Christian love.” You want to know how to love? Look at the commands, look at the commands in Scripture. As one author put it, “Love cannot manage on its own without an objective moral standard.”

Look again at verse 8, “Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law.” Folks, the debt of love we owe others is continual. Keep on paying, but you’ll never pay it off. And it is comprehensive because it summarizes everything and gives us the target at which to shoot. May God the Holy Spirit give us the grace to pursue it.

Let's pray together. Father, who is equal to these things? We admit to you that, by nature, we are selfish and self-lovers. Thank you for the change that you have produced in our souls that we do now truly love and yet Father, we fall so short of your great love. We know that ultimately you want our hearts and lives to mirror your own; you are love and that love manifests itself inter-Trinitarianly, as well as with us, even with those who are your enemies. Lord, teach us, teach us from this passage, teach us how to walk in love, and in so doing to imitate you, our Father.

Lord, I pray for those who may be here who are not in Christ. Lord, help them to see that. Maybe they came in thinking they were Christians because of some event, some experience years ago, but there's no real love for you or for others. Oh, God, help them to see they have a dead heart, and may they cry out to you as a beggar, asking you to give them life in Christ and because of Him. Thank you that you will because you're faithful to yourself, to your son, and to your promises, in Jesus's name we pray, Amen.