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Romans Road to Recovery / Romans 13:8–10; Leviticus 19:15–18

Clearing our earthly debts frees us to actively love our neighbor, proving the power of grace and fulfilling the heart of God's Law.

Notes

7/12/2026 — Romans 13:8-10

Title: "The Debt That Never Ends"

Subtitle: Fulfilling the Moral Law Through Christ-Centered Love

Main Idea: Love is the ultimate fulfillment of human relational obligations, functioning as an ongoing debt that ensures we seek our neighbor's good rather than their harm.

Companion Scripture: Leviticus 19:15-18

Communion

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Introduction

Next Sunday, July 19th, we will have the immense privilege of hearing from Susan Hossack, and I want to encourage you to be here to support her and her work with Bibles International. What Susan does—wrestling with original biblical languages to ensure God's Word is accurately translated into native dialects—is some of the most vital Kingdom work happening on the earth today.

Historically, translation has always been a dangerous and costly business. In the 1520s, William Tyndale was the first man to translate the New Testament directly from Greek into English. The religious elite despised him for it. In fact, the Bishop of London, a man named Cuthbert Tunstall, was so determined to stop Tyndale that he struck a deal with a merchant. The Bishop gave the merchant a massive sum of money to go to Europe, track down Tyndale's printing presses, and buy up every single copy of the English New Testament so they could be burned in a public bonfire in London.

What the Bishop didn't know was that the merchant was secretly friends with Tyndale. The merchant went to Tyndale and said, "The Bishop of London wants to buy all your books."

Tyndale's response was brilliant. He knew his current edition had some errors and he

was deeply in debt to his printers. So Tyndale agreed to the sale. He took the Bishop's money, handed over the Bibles, and let them be burned. Why? Because that massive influx of cash allowed Tyndale to pay off all his printing debts, clear his ledgers, and immediately fund the printing of a revised, more accurate translation that flooded England and changed the world.

Tyndale used a temporary, earthly transaction to make room for an eternal mission.

Next week, we will hear about the grueling work of linguistic translation. But today, we are going to talk about a second kind of translation that has to happen. The Holy Spirit has to translate the moral law of God into the practical language of our daily lives.

If you have your Bibles, open to Romans chapter 13.

The Apostle Paul is writing to a church that is politically frustrated and ethnically divided. They are stressed out over their earthly ledgers—taxes, tolls, and the heavy burdens of the Roman Empire. And Paul is about to tell them to do exactly what William Tyndale did: settle your earthly accounts so you can focus entirely on the one debt that actually matters.

Paul is going to show us that:

Clearing our earthly debts frees us to actively love our neighbor, proving the power of grace and fulfilling the heart of God's Law.

So First...

I. Clear Your Temporary Debts to Make Room for Eternal Ones (v. 8)

Romans 13:8 "8 Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law."

But how do we actually make that paradigm shift? How do we move from a cultural mindset of temporary obligation to a Kingdom mindset of eternal obligation? Paul doesn't give us a financial suggestion in the beginning of v. 8; he starts with a blunt command. Before he tells us what we *do* owe and *must* pay, he gives us a strict mandate to empty our earthly ledgers first.

Paul tells us to...

A. Settle our Earthly Accounts so We Can Focus on our Eternal Calling

Look right at the beginning of verse 8

The Text: "Owe no one anything..."

- The Greek verb *opheilō* (to owe) carried heavy socio-economic weight in the 1st-century patron-client system. A debt bound you in a rigid hierarchy. Paul's command here is a continuous present imperative:
 - "Let no debt remain outstanding."
- The Roman Christians of AD 57 were frustrated by predatory taxation under Nero. Paul instructs them to pay Caesar his temporary coins so they can focus on that which is eternal and actually matters.
- We presently live in a culture that prizes radical independence. But Paul is not establishing a universal rule prohibiting mortgages or borrowing money. In the context of Romans, he is establishing a rule of integrity.

If we owe it, pay it, so our minds and endeavors are free for Kingdom business.

Why?

Because...

We cannot carry the weight of the Kingdom if we are crushed by the stress of the world.

- Paul wants our relational bandwidth completely cleared, because he is about to hand us an obligation that will require our undivided attention.
- Once we clear our life-ledger of any temporary debt that we do owe, then we can and are expected to...

B. Embrace the One Debt God Commands Us to Owe Forever

The Text: "Owe no one anything **except to love each other.**"

- The exception clause here shifts the currency entirely from transactional (**taxes** [ei mē]) to relational (**love** [agapē]).
- True Christian freedom isn't independence; it is a joyful priority, a permanent state of relational interdependence.

We are never permitted to look at a brother, a sister, or a neighbor and say, "My account is settled. I have loved you enough."

- Now, to our earthly minds, living with an unpaid debt feels like a failure. You might be asking, 'If I can never settle my account, how will I ever be righteous before God?' But that is the exact paradox Paul is addressing.
- The world says you achieve success by paying off all your debts. But Paul reveals

that you only achieve God's expectation of righteousness as His child by keeping this one debt forever active.

It is so important that we...

C. Recognize That the Debt of Love is the Only Way to Fulfill God's Expectation for His Children

- The Text: "...for the one who loves another has fulfilled the law."
- In the Greek, "fulfilled" is in the perfect tense (peplērōken). It describes an action that is completed with ongoing, permanent results. Paul is saying that the person who loves their neighbor hasn't just attempted to keep the law—they stand in a state of having successfully completed its requirements in doing so.

Unending love toward others is what God expects of His Children, since unending love is what He directs to them.

- Paul gives away the ending of his argument right here. As a child of God, if you want to know what a law-abiding, righteous life looks like to God, it doesn't look like a Pharisee obsessively checking off a list of rules. Instead, it looks like believers perpetually paying the debt of love to the people around them.

Our relational obligation to actively love is limitless.

- Because our relational obligation to actively love is limitless, it is inevitably exhausting to our human flesh.
- When the ledger of love never closes, our natural temptation is to stop paying. That is exactly why the Apostle Paul had to warn the church in Galatians 6, 'Let us not grow weary in well-doing.'
- A debt that never ends requires a stamina that only the Holy Spirit can provide. But how exactly does the Spirit give us that stamina? He does it by changing our funding source.
- Romans 5 tells us that the Holy Spirit literally pours God's love into our hearts. If you try to pay the eternal debt of love out of your own emotional bank account, you will quickly go bankrupt. You will burn out.
- The Holy Spirit provides the stamina we need by constantly reminding us of the infinite grace we have already received from Jesus Christ, and then He empowers us to let *that* grace flow through us to our neighbor.

Transition: And what happens when we actually love in that manner? The Christian life stops being a stressful exercise in trying not to hurt people. When the Holy Spirit's love is flowing through us, that love naturally establishes its own boundaries. Without even having to consult a rulebook, we discover that...

II. Love Becomes the Active Guardrail That Keeps Our Freedom From Wounding Others (v. 9)

- When our culture talks about 'love,' it usually describes a squishy, boundary-less emotion. But when Paul talks about love, he defines it as a type of fierce sentry, an active guardrail made of solid steel, designed to keep us on the road that protects the dignity of the people around us.
- How do we know? In order to explain love, Paul immediately points us to the heaviest, most restrictive laws of the Old Testament. And he does it to expose a fatal flaw in how we measure our own spirituality.

Instead of using our private devotion as the only measuring stick of our spirituality, we need to...

A. Stop Separating Our Love for God from Our Treatment of Others

Romans 13:9 "9 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."

- In this verse Paul uses an accounting term—anakephalaioutai ("summed up"). Just as an accountant puts the total sum at the bottom of a ledger, Paul says love is the grand total of compiled and calculated, human relations.
- Notice that Paul selectively quotes only the horizontal laws (adultery, murder, stealing, coveting).

Why? Because...

We cannot claim to love God vertically if we are actively defrauding or neglecting our neighbor horizontally.

But who might Paul be picturing as that neighbor?

Does he have in mind the same picture of what "neighbor" means that we do?

The reality is likely that our personal view of who "neighbor" refers to is narrower than that of Paul's view.

To perceive Paul's definition of a neighbor, we must...

B. Expand Our Definition of "Neighbor" to Whoever God Places in Our Path

The Text: "...You shall love your neighbor as yourself."

- In this phrase Paul utilizes the Greek word *plēsion* (**the one who is near**) rather than the idea of the word from the OT Hebrew *rea'* (**covenant companion**).
- Our neighbor, in Paul's writing here, is stripped of ethnic or tribal qualifiers.

According to Paul's choice of words here...

Our neighbor is simply the person God has placed in our geographical or relational proximity.

It's not tribal or ethnic, but a broader commanded covenantal responsibility than that of the OT's wording. "Neighbor" simply means those that are near to you.

So, for all of those that God has placed in our geographical or relational proximity, we are expected to...

C. Trade Our External Narrow Religious Checklist for the Internal Broad Moral Engine of Love

- **The Internal Engine:** Love (*agapē*) provides the internal heart-posture that guarantees we will not violate God's moral boundaries, nor be limited in scope by the world's.
- The religious flesh tries to keep the rules through sheer willpower or legalistic loopholes. But if we operate out of unrestrained love, we do not need a checklist to tell us not to steal from or slander someone.

Love acts as a fierce steel barrier keeping us on the road of protecting the dignity of those to whom we are called to love.

Transition: But if love is just a guardrail that stops us from stealing or murdering, is that the climax of the Christian life?

Is God's ultimate goal for His Church just that we don't hurt each other?

Absolutely not. Paul moves from the negative boundary to the positive pursuit in v. 10 where he encourages us to...

III. Prove the Power of Grace by Actively Pursuing the Ultimate Good of Our Neighbor (v. 10)

Romans 13:10 "Love does no wrong to a neighbor; therefore love is the fulfillment of the law."

First we must...

A. Refuse to Settle for a Religion of Mere Tolerance

- Paul begins the verse by stating, "Love does no wrong to a neighbor..."
- Because of this, the religious flesh assumes that as long as we aren't actively fighting, stealing from, or slandering someone, we are keeping the law.
- But look closely at the logic of the text. Paul is not giving us the ceiling of Christian love here; he is establishing the floor. Doing no wrong is merely the baseline.
- How do we know? Because of the verse we just read. In verse 9, Paul commands us to love our neighbor as ourselves. Think about how you love yourself. You don't just "tolerate" yourself. You don't just say, "Well, I didn't punch myself in the face today, so I must love myself." No, you actively feed yourself, protect yourself, and pursue your own ultimate good.

Therefore...

A passive, sterile Christianity of mere tolerance misses the Kingdom entirely.

If our only goal is to "do no harm," we are just running a religious neighborhood watch program to **prevent wrong**, but not actually **doing any "right."**

Instead, we must progress to...

B. Fill the Law to the Brim by Crossing the Aisle to Actively Bless Them

The Text: "...therefore love is the fulfilling of the law."

- We are not under the Mosaic Law as a **rule of life**. Yet, when the Church operates in Spirit-empowered love, **we indirectly fulfill its righteous requirement without being bound to its jurisdiction.**
- **Here is where the language proves the point:** The Greek word *plērōma* ("fulfilling" or "fulfillment") means to fill to the brim.
 - If I hand you an empty glass, and you simply refuse to smash it on the floor, you have "done no wrong" to the glass. But you haven't *fulfilled* its purpose. To fulfill it, you must actively pour water into it until it overflows.
 - Love does not bypass the Law; it fills the vessel of the Torah completely with active goodness.
- The church in Rome was fracturing over ethnic differences following the Edict of Claudius. Paul insists...

Theology is useless if it results in relational destruction. That which destroys relationally is not love.

- When we actively pursue the spiritual and relational good of the people we disagree

with, we prove the power of radical grace. **We stop being just another divided social club and start functioning as a living outpost of the coming Kingdom. We become a preview of heaven, showing a fractured world what it actually looks like when Jesus Christ is the ruling authority.**

- When we actively pursue the spiritual and relational good of the people we disagree with, we prove the power of radical grace. **We become living proof that the Gospel actually works. When the world looks at how we fiercely protect and pursue the good of the people we naturally clash with, they shouldn't see a reflection of their own political or cultural divides—they should see the very heart of God's Kingdom on earth.**
- When we actively pursue the spiritual and relational good of the people we disagree with, we prove the power of radical grace. **We function as the true, eschatological people of God—meaning we choose to live the future reality of heaven right now in the present. We achieve the very thing Mount Sinai aimed for but could never produce: a community bound together not by rules, but by a relentless, Christ-centered love.**

Conclusion & Communion

Let's be honest with each other for a moment. Hearing that we are called to actively pursue the ultimate good of our neighbor is heavy. It is exhausting. Our natural flesh doesn't want to pay that debt indefinitely. Our flesh wants to close the ledger, build a wall, and just move on and worry about ourselves.

In fact, that is exactly why it is so tempting to treat Sunday morning like a weekly transaction. We come into this building, experience the fellowship, and feel like we've made our payment for the week—leaving our Christianity in the pew so we can live however we want Monday through Saturday. Or, even more subtly, it is why so many today choose to just watch church online, not out of true need, but out of pure convenience. Because if you can keep the church on a screen, you never actually have to deal with real people. You never have to do the messy, exhausting work of being patient, forgiving, and actively loving a neighbor in the room. The opposite is true as well. You also never receive the love from others who are there to do the same for you. Instead, we use convenience to insulate ourselves from the very debt and incredible blessing that God commanded us to pay and intended us to receive.

If Paul simply told us, "Try harder to love people," we would all leave here crushed under the weight of an impossible demand.

But that is not what the Gospel is, and that is not why we are about to come to this Table.

As the men come forward right now to share this table with us, consider this.

We can only carry the **eternal debt of love** because Jesus Christ cleared our **eternal debt of sin**.

Look at what we just preached in verse 10: "*Love does no wrong to a neighbor; therefore love is the fulfilling of the law.*"

Who is the only person in human history who perfectly and completely fulfilled the Law? Jesus Christ. He is the ultimate fulfillment.

Jesus stepped right into our neighborhood.

Jesus did no wrong.

Jesus actively pursued our ultimate good—not by avoiding us, but by crossing the ultimate aisle, stepping down from heaven, and absorbing the penalty of our lawbreaking on the cross.

That is what we come to this table to commemorate.

When you take the bread and the cup this morning, you are not making a promise to God that you will **try harder** to be a good neighbor this week. You are **remembering** the Savior who paid an unpayable debt with His own body and blood so that your ledger before a Holy God now reads: **Paid in Full**.

It is only as you realize more how deeply you have been loved by Christ - that you will ever have the capacity to unconditionally love the person sitting next to you more.

Our capacity to love is directly connected to our growing comprehension of the depth of Christ's love for us.