

## *The Debt We Owe*

A sermon preached by Dr. John Clayton at Covenant Presbyterian Church of Fort Smith, Arkansas on July 3, 2022.

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. Owe no one anything, except to love each other, for the one who loves another has fulfilled the law. 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.” Love does no wrong to a neighbor; therefore love is the fulfilling of the law (Romans 13:7–10).<sup>1</sup>

Paul concludes his admonition to submit to the governing authorities with a list of obligations, specifically taxes, fees, respect, and honor, directing us to pay what we owe. The verb he uses, translated “pay” or “payback,” is a financial term typically used to describe the payment of debt. We might paraphrase the first part of the verse as, “Payback the debt that is owed to the governing authorities.” The general idea is that the benefits we receive from God-given government includes an on-going obligation, requiring tangible payback, such as taxes and fees, as well as intangible, such as respect and honor. We are, as Jesus put it, to “render to Caesar the things that are Caesar’s” (Matt. 22:21). In this sense, we pay what we owe.

But such language begs the question of motivation. For the Christian, commanded by conscience (13:5), are services rendered the primary motivation for our submission? Are we merely paying for the sake of the benefits we receive? Well, in a sense, yes, but is that our motivation, or is there something greater? If you are in Christ, indeed there is.

Listen carefully to Paul’s intentional contradiction: “Pay to all what is owed to them...Owe no one anything...” In the original language, it is the equivalent of saying: Pay your debts. Have no debts. Paul is not inserting a mini personal finance course or giving Christian counseling on debt elimination. No, Paul’s rhetorical wordplay is intentional: the motivation that drives us, the motivation behind all that we do as Christians, is love. Owe nothing but love and pay everything with it.

### **Pay with Love**

To whom do we pay this love? Paul directs us to each other, “Owe no one anything, except to love each other,” repeating and reemphasizing the importance that we “love one another with brotherly affection” (12:10). But Paul doesn’t stop there, nor should we; there are others to whom we owe the debt of love: “another,” or literally the “other.” The “other” we love is our neighbor.

Paul then, curiously, makes a point about paying with love that seems out of place: “the one who loves another has fulfilled the law.” What does paying with love have to do with the law? We might even assume that love and law are opposites. How does love fulfill the law, and what does Paul mean by fulfill?

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<sup>1</sup> Unless referenced otherwise, all Scripture quotations are from *The Holy Bible, English Standard Version* (Wheaton, IL: Crossway Bibles, 2001).

To help us understand this, we need to consider the broader context of Paul's argument. In the twelfth chapter Paul teaches us that the love of God is different than worldly love. Godly love is "genuine," or "sincere," literally meaning "unmasked," and it abhors or hates what is evil and holds fast to what is good (12:9). As distinctly different, it is revealed in the church in how we behave with one another and serve together, and it is revealed outside the church in how we love (and live with our neighbor) graciously, emphatically, amicably, humbly, honorably, and virtuously.

Paul then moves to the God-appointed means in which we live together with our neighbor, specifically government. We are called to be "subject to the governing authorities," (13:10) but that's not all he says. Paul explains that God is the one who establishes and empowers the government as the "servant" of God for our good (13:4). And he directs the Christian to submit not for fear of wrath but "for the sake of conscience" (13:5). But why our conscience? Because, behind government is our God. Because, first and foremost we are to love the Lord our God with all our heart, soul, and mind (Matt. 22:37). And that love directs how we live. In other words, we submit and obey out of love for God.

But that's not all. Government exists for the sake of the people it governs, you and your neighbor, a neighbor you are to love as yourself (Matt. 22:39). And so, we submit and obey, and we pay what we owe whether taxes, revenue, respect, or honor (13:7). All of which, for the Christian, is done out of our love for God and our neighbor, which according to Jesus summarizes the law of God. And, this is why Paul can say, "the one who loves another has fulfilled the law," not in the sense of justifying fulfillment but obedience. Or, put another way: Because Christ perfectly fulfilled the law, we are justified as righteous through faith in him, and therefore we faithfully obey God's law through Christ, loving as we have been loved.

### **The Law of Love**

For those who define love as an emotion, or in opposition to reprimand, or as a synonym for tolerating evil, Paul's explanation of love can sound harsh, even contradictory. How often has 1 Corinthians 13 been used to wrongly justify the absence of rebuke or discipline? On the contrary, to explain the love of God for our neighbor, Paul quotes commandments: "You shall not commit adultery, you shall not murder, you shall not steal, you shall not covet." Such a series of "shall nots" surely sounds harsh, perhaps even unloving, some might argue. The law of God is neither but is love.

The commandments Paul references are taken from the Ten Commandments, or Moral Law. As we understand the Ten Commandments, "the first four commandments [contain] our duty towards God; and the other six, our duty to man."<sup>2</sup> This "duty" our Lord Jesus describes as love, summarizing the first four commandments, "You shall love your God with all your heart and with all your soul and with all your mind," and summarizing the other six, "You shall love your neighbor as yourself" (Matt. 22:37-40). And so, the negatively stated commandments have a positive purpose: loving God and others.

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<sup>2</sup> "The Westminster Confession of Faith" 19.2, in *The Westminster Confession of Faith and Catechisms* (Lawrenceville: Christian Education & Publications, 2007), 84.

Practically speaking, how does *not* committing adultery, murder, theft, or covetousness love our neighbor? For those who have dealt with the tragic consequences of adultery, for example, it's hardly a legitimate question. The fallout from adultery leaves broken hearts and broken lives in its wake. To obey the seventh commandment shows not only restraint but respect, not only chastity but charity. Though "love" has become a cultural idiom for sexual immorality, it can never be: Sin against God and our neighbor is not love. Adultery is a sin against God and wrongs our neighbor.

Likewise, murder is the fulfillment not of love but hate, whether it be in cold blood or heated tongue (Matt. 5:21-22). Our propensity to murder by word or deed reveals a heart in rebellion against God and a determination to destroy one made in his image. The same can be said of theft. Though it is not stealing God-given life, it is stealing what God gives. Matthew Henry notes, "Loving and being loved is all the pleasure, joy, and happiness, of an intelligent being. *God is love...* and love is his image upon the soul."<sup>3</sup> And as God is love, that which God alone gives is his alone to take, whether person or possession.

But it is the tenth commandment that seems the more difficult to apply. That is, until we consider its consequences. Covetousness is perhaps the most deceptive of sins and therefore pervasive, especially in our culture. Consider the barrage of materialism we encounter daily and the resulting self-obsession. The result of covetousness is an increasing insensitivity to our neighbor. Rather than see our neighbor's needs, we are blinded by our lust. But genuine love wants what is best for our neighbor, even if it means sacrificing what we want or even need.

### **Love Does No Wrong**

As if further summarizing how love fulfills the law, Paul concludes, "Love does no wrong to a neighbor." Like the commandments, it is a negative statement, which can also be rendered conversely: Do good to others. And it is this doing good that Jesus conveys in his parable of the Good Samaritan. Listen carefully:

A man was going down from Jerusalem to Jericho, and he fell among robbers, who stripped him and beat him and departed, leaving him half dead. Now by chance a priest was going down that road, and when he saw him he passed by on the other side. So likewise a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan, as he journeyed, came to where he was, and when he saw him, he had compassion. He went to him and bound up his wounds, pouring on oil and wine. Then he set him on his own animal and brought him to an inn and took care of him. And the next day he took out two denarii and gave them to the innkeeper, saying, 'Take care of him, and whatever more you spend, I will repay you when I come back' (Luke 10:30-35).

Jesus' parable shows us what loving our neighbor looks like. The Samaritan had pity on the man, although he was of a different race and religious tradition. He personally cared for him, even at his own risk, and he obligated himself, even his own reputation, and he paid his expenses, even from his own funds. He loved his neighbor, doing good to him, and thus fulfilling the law.

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<sup>3</sup> Matthew Henry, *Commentary on the Whole Bible* (Grand Rapids: Zondervan, 1961), 1789.

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We must not let Jesus' parable be trapped in its first century context. God consistently puts people in our path, in less dire circumstances, to do good to them, to love them as God has loved us. Like our subjection to the governing authorities, we do good not out of a fear of wrath but out of love for God and our neighbor. For, God is love, and in his love "he gave his only Son, that whoever believes in him should not perish but have eternal life" (John 3:16). "In this is love," John writes, "not that we have loved God but that he loved us and sent his Son to be the propitiation for our sins" (1 John 4:10)

He paid a debt he did not owe  
that we might owe nothing,  
by grace through faith his love bestowed  
that we might gain everything.