

## Money and Love Romans 13:8

With this verse Paul leaves our obligation to the government or powers of the day, and picks up how we are to relate to all people as God's people - those who have been delivered from the realm of darkness into the marvellous light of Jesus Christ. He is still indicating how we are to offer our lives as living sacrifices to our great God. And what the main discussion of this paragraph is - is love. We are to love believers and all that we come into contact with. And our love is not just sentimental or warm feeling about others, but it is seen in our actions and how we actually treat others because of the way that we have been loved by God. His love for us colours every relationship. Some will be easy and some as we know will be more difficult. But it is not a matter of what others deserve but the stunning love of God in Christ Jesus for sinners like us.

And as we look at verse 8 this morning he combines two themes here of money and love. And it seems strange that he would talk about paying debts and meeting our financial obligations to others, in the same verse that he commands us to love. But we all know that money is either a tool that we can use for God's kingdom, and display his love; or it can be used to promote self and selfishness. Money can help us truly love others or it can aide us in loving self. It can be a doorway to blessing others or a doorway to so many dangers in our lives. And many feel that constant pull when it comes to money and money related issues. Money is a powerful thing. And you answer the question about your love for God and others or your love for self and money almost every day. The question is: where is your heart? Has it been so overwhelmed by the love of God in Christ Jesus that it has changed how you think about money, and how you spend and invest it? Think: if someone would take an inventory of your spending what conclusion would they come to? If someone would look at your debt and what you spent your money on, what conclusion would they come to about who you love and where your ultimate loyalty lies?

Biblical love is centred on a person, and he becomes our consuming passion - to make and glorify Him. We realize that everything in life is passing away. No amount of money can truly satisfy and no amount of money can truly cause us to love other people. It is only our relationship with Christ that will cause us to love others rather than money. It is only having him the central joy and glory and satisfaction of our hearts that frees us from self and allows us and compels us to love others in very tangible and godly ways that speaks of the cross. And sometimes we have to take an inventory of our hearts to see if we are truly loving others the way that God wants us to love. We have to be honest that many times I am for more worried about my finances or my purchases than the kingdom of Christ or about others, and truly wanting them to know Christ.

So how much of this life is consumed with self? You will always notice people who are truly Christ-centred and loving him, because the outworking of that love and joy in Christ will be loving other people. There will be a self-forgetfulness and a wonderful other-centredness. Does that describe your life? God wants us to live lives for his glory. He wants us to live lives that are the most productive, full, and meaningful. Our problem is we trust things in creation rather than our Redeemer to provide that. I want us to look at two things this morning, and we are challenged to love others.

1. In order to love others, we must be people of integrity when it comes to money. V.8.a.

It is incredible to see the amount of debt that people owe, and even the compound interest that is needed in order to pay off those debts. And many people when making purchases never think about the confinements that will be in their lives when they make that purchase. All they think about is the joy and satisfaction of that new purchase. Buying something actually acts like a drug to us physically. It makes us feel good. People go to the mall to buy and afterward they feel joy. And for many people, including believers, the question is: can I carry that debt or even if they can should they make this purchase? Can I make that purchase and make the necessary payments on it? Some don't even ask that question, but make little purchases after little purchases, and they are many times surprised either by their debt load, or how little is left in the bank account. Let me ask you if that has any ring of authenticity in your life? Have you become a slave to debt. There are actually individuals that re-mortgage their house so that they will have more money to spend. They do not even realize that purchasing things that money can buy and how much money they have has become a fat idol in their lives. They have become willful slaves and they do not know how to get out of that slavery so they keep spending.

So look at what Paul says here, "**Owe no one anything.**" And as you read that command it seems to be suggesting or commanding that God forbids us to be ever in debt to someone else. But Jesus seems to condone borrowing in Matthew 5:42, "**Give to the one who begs from you, and do not refuse the one who would borrow from you.**" Proverbs 19:17 says, "**Whoever is generous to the poor lends to the LORD, and he will repay him for his deed.**" Here someone is lending to the poor, and the meaning is that he expects it paid back, but even if it is not, the Lord will pay him back and bless him. He can expect that from our great God. The command here is a continuous force imperative, which means that we are to continue to pay our debts. It is rent in our house or a loan from a bank, we are to continue to pay those debts. The force according to Leon Morris is, "**Don't continue owing, pay your debts.**" There is a dual obligation of being a person of integrity in paying what we owe, but also the goal of getting out of debt.

The problem is that banks and financial institutions do not make money when you are out of debt. That is why credit cards will give you incentives to use their card. My Canadian Card credit card gives me so much money on every purchase. But the interest is greater than the money given. They make more than they give if you do not pay what is owing. And debt is easy. So many are now just working for the banks and to pay the banks off. They complain about the interest rates and how the banks are making record profits, but they did not complain when they made those purchases. They did not complain when they said they will worry about tomorrow how to make those payments. I realize there are some that get into financial hardship because of nothing that they have done wrong. It is part of living in a fallen world. But the vast majority of cases is simply overspending, self indulgence and really not thinking. It is so easy to borrow or use a piece of plastic.

But it is more than that. It is more than just not having good financial discipline. It is a spiritual issue. There are three words that cover so much of what goes on in the

human heart, and even soften our resolve to use money properly and for the glory of God. Remember: money is not the chief problem. The problem is the human heart, and how it uses money. One word is ingratitude. Think about how grateful you are for the things that you have? It is amazing to look at our closets and our houses and how they are full, and yet we might claim that we have nothing to wear. And we see something at the store and because it is on sale, we just have to buy it. We are never satisfied with what we have. It is always more and better and newer. Think if we just had four or five outfits in our closet. Would that be a bad thing? It would make it easier choosing what to wear. think if we only purchased clothes once or twice a year - how much debt would you not incur? We are just not grateful for the way that God has blessed us. Therefore we never want to bless others. And this lack of gratitude stems from not seeing and savouring all that God has done for us in Christ.

Another word that fuels our desire to purchase is the word need. I need this! There is probably not a word that is more misused than the word need. I need the latest label. Or I need the latest iPhone or whatever. And again, there is nothing wrong with purchasing new things and nice things, but there is everything wrong with thinking they are needs. When I have to have it, you know that you have crossed a threshold when it comes to how you think about money, finances and debt. We do not need things. We need the Lord, and others need the Lord. And money becomes one of the glorious tools that we can use to help others see their need of the Lord.

And let me name a third word that fosters our love for money more than loving people, and that is the word envy. Envy is such a strong and terrible word, because it looks at what others have, and not only desires what they have but thinks that you deserve to have what they have or even more. You will always be looking over the fence at what others have, and because you really believe you have been short changed, you cannot enjoy what you do have or use what you do have in the lives of others. It will leave you loveless and bitter. How do those three words describe your relationship with money - ingratitude, need and envy? Debt is part of life. But debt is not a lifestyle. Money is not to control our lives. Imagine a freedom from the love of money so much so that you could say no to purchases and not put that pressure on your self, marriage or family. And you could say yes in loving and investing in others. And that is where we turn to next.

2. In order to love others we must realize that we are loved. V. 8b.

There are a couple of problems with loving others that are absolutely foundational. One is that we think we know what love is when we really do not. The vast majority of individuals in the world and in Christian circles would call themselves loving individuals. They would look at the command here and put a check mark beside it. No problem - let's move on. Yet so many believers when you look at their lives seem to be more bitter and angry and have a settled hatred toward others. And are even blind to this attitude they have toward others. The problem is that we do not recognize the height and the scope of God's love. They really have never taken the time and tried to understand what biblical love is and what it looks like. And the second problem is that once we realize what it is, it looked good in theory, but now that I have been commanded to give it - it just doesn't seem fair to give it, especially to those who don't deserve it. The biblical call and standard of love just seem too high to give to others.

And so we make excuses of why we do not love. “God couldn’t possibly want me to give that love to that person after all that they did.”

But look at what Paul says and commands here in verse 8, **“Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.”** Now it is very easy to miss the command here. The command is not to owe our debtors anything, but to pay those debts, but look at the next command, “except to love other another.” Paul is saying that we have another debt. And where other obligations might be met and done this one is never completed. I wonder if we thought about this debt this morning as we walked in? I might be able to pay all my financial debts and be done. I might be able to honour the official in whose presence I am in and be done. But here he speaks on loving others because I am under the debt of love. And in this debt of love, I can never pay back how Christ has loved me and purchased me, but this becomes the constraining and moving love of my life that causes me to love others. And “each other” in the context is not only believers in Christ but all individuals that the Lord has sovereignly put in my path. We are indebted to God with a debt that none of us could ever pay, and this debt that has been paid should cause us to relate to others so differently.

It is like the man that owed ten thousand talents to the king, and could not pay that debt. But the king forgave that debt. Ten thousand talents is like millions and millions of dollars, beyond the capability or capacity of anyone to pay. The generousness of the king is life changing, or should be. But this servant went out and found another who owed him one hundred talents, which is substantial. It is the equivalent of one hundred days wages. And listen to the story as told by Jesus in Matthew 18:28-30, **“But when that same servant went out, he found one of his fellow servants who owed him a hundred denarii, and seizing him, he began to choke him, saying, ‘Pay what you owe.’ So his fellow servant fell down and pleaded with him, ‘Have patience with me, and I will pay you.’ He refused and went and put him in prison until he should pay the debt.”** The debt that was paid should have changed this man. The servants who saw this are horrified knowing the grace just shown by the king and so they tell it to the king. Listen as the story continues in Matthew 18:32-34, **“Then his master summoned him and said to him, ‘You wicked servant! I forgave you all that debt because you pleaded with me. And should not you have had mercy on your fellow servant, as I had mercy on you?’ And in anger his master delivered him to the jailers, until he should pay all his debt.”**

The great forgiveness should have changed him, and a sign of new life in the believer is that we get it. We are debtors of mercy. Come Thy Fount of Every Blessing, has the chorus that goes like, **“Oh, to grace how great a debtor, Daily I'm constrained to be, Let Thy goodness like a fetter, Bind my wandering heart to Thee.”** Is this grace and love changing you, and changing you so much so that you love others who like you do not deserve to be loved? Or are we like the unmerciful servant and refuse to love and forgive others? We are repulsed by that story, and we should, but that is what a lack of grace and love look like in our lives. In order to love others we must realize the glory in how we were loved, and that love was costly. The only way was for God’s only Son to come and live that life none of us could ever live

and take the punishment that I deserve for all of eternity. Focusing on the debt that was paid in love by our Saviour truly changes us.

And look how he ends this verse, **“for the one who loves another has fulfilled the law.”** What is in mind here by Law is the moral Law or the Mosaic Law. As we love others and continue to love others we fulfill the Law and we keep fulfilling the Law. And many people are bothered here because of what Jesus says when asked about what is the greatest commandment. This verse seems to make the second command the greatest command. What is the one command that if we keep takes in all the others? And in Matthew 22:37-40 we have Jesus’ response, **“And he said to him, ‘You shall love the Lord your God with all your heart and with all your soul and with all your mind. This is the great and first commandment. And a second is like it: You shall love your neighbor as yourself. On these two commandments depend all the Law and the Prophets.’”** The problem is that Paul here does not quote the first command. He quotes the second, and says that we have fulfilled all the law by fulfilling the second. He says something similar in Galatians 5:14, **“For the whole law is fulfilled in one word: ‘You shall love your neighbor as yourself.’”** And many have tried to make Paul and Jesus oppose one another. But there is only one author of Scripture so by its very nature, Paul and Jesus cannot oppose one another.

But what then is the greatest commandment? Is it loving God or loving my neighbour. And the answer is loving God. But it is also realizing that these two commands cannot be separated. Jesus when naming the second great command says, “And the second is like it.” In other words, they are both alike. They are both connected. You cannot love God and hate your neighbour. The overflow of loving God is that we will love others even if they are in the classification of our enemy. And we will love others in the household of faith irregardless of who they are. Listen to what 1 John 3:14-15 says, **“We know that we have passed out of death into life, because we love the brothers. Whoever does not love abides in death. Everyone who hates his brother is a murderer, and you know that no murderer has eternal life abiding in him.”** It is not that we will never struggle with loving others, but if we have a settled disposition of hatred and refuse to love and forgive then it calls into question the very profession of our salvation in Jesus Christ, whether we have truly been relieved of our debt of sin.

Why? Because we are debtors of mercy. We love God because of his great love that he has for us and how he has loved us through the death of his Son. That love compels us to love others. Love for God will cause us to love others, and we will love people and love in situations and circumstances that we never thought we would love. What has changed? We have been loved. The more you meditate and concentrate on the love of God and fill your minds with his mercy shown to us, the more it will change us. Let God’s merciful love change us so much so that we become debtors of mercy alone.