

Have you ever been in debt? Maybe you know all too personally the “student-loan crisis”, or the “1 trillion dollar credit-card debt crisis.” It can feel like a literal bank-sized weight on your mind. You can’t help but have this relentless sense of urgency to pay it off. In fact, your thoughts and will won’t rest until you finally break even! Yet, as intimidating, scary, and stressful as financial debt is, there is an even more colossal debt we all have that we can never pay off: the love we owe our neighbor, the people we live life with. How can we possibly *always* love our neighbor, especially those who have wronged us deeply? When the law dictates, “Love your neighbor as yourself,” how can we even come close to doing that? How can we love the law? Romans 13 is a good place to look for answers.

Paul had never met the Roman congregation, but he had heard stories. In the heart of an empire that was decidedly un-Christian, there was a multi-ethnic church that was thriving. Yet, it wasn’t void of challenges. One has to imagine the possibility of a dangerous division forming between the Jewish believers and Gentile converts. The Jewish believer would claim that the combination of their ancestry and following dietary laws like avoiding pork was the ticket into God’s covenant family. The Gentile believer would respond with negativity toward Jewish customs and disregard them as “outdated.” Paul spends 11 chapters, over 2,000 words, laying out the real ticket into God’s family: Jesus. He alone through faith is the only channel of the gospel. He alone has won the war for salvation and he alone has opened heaven’s doors.

These two competing factions needed to be unified in Christ. Only then, could they do what the Lord has called every single one of his followers to do: To love God and neighbor with everything we got. This includes people we disagree with, this includes people who persecute us.

Right before our text, Paul wrote some pretty controversial words. He writes that believers must submit to the governing authorities. A radical thought considering how the Romans looked down upon and mistreated Christians. Going further, he instructs the Roman Christians and us to “**give everyone what you owe him.**” In other words, pay off your debts! Leave no “IOU” unpaid! But then he surprises us. Look at verse 8, Paul writes, “**Let no debt remain outstanding, except the continuing debt to love one another.**” Wait, so we *want* to have debt? I suppose it makes sense. “I owe you” is a common expression to give when someone does something nice for us. I can love someone who has loved me. But God’s Word doesn’t end there, the rest of verse 8 says, “**for whoever loves others has fulfilled the law.**” It doesn’t say “whoever loves their friends, or fellow Christians has fulfilled the law.” It says a Christian who loves *everybody* has fulfilled the law. For the Jewish Christian in Rome, that meant loving not just fellow Jewish believers, but Gentile members of the congregation who showed no respect for Jewish customs, and even the Gentile Roman rulers who found the Jewish people to be a nuisance. For the Gentile believer, it meant loving those Jews who seemed to always be touting their family tree and lifestyle. It meant loving other Gentiles who found their faith short-sighted, bigoted, and unnatural. Who does “others” mean to you?

Does it mean that parent who has never made an effort to be a part of your life? Is it that distant person whom you once called friend until they betrayed your trust? Is it that person who thinks your trust in Jesus is a crutch, a sham, hypocritical? Your and my version of “others” are all these people, and *everyone else*. Your neighbor isn’t yours to choose, but God’s to give. Going further, what kind of love are we talking about here?

It’s one thing to be a “tolerating” sort of love. A love to just put up with a person. Or maybe an “acquaintance” sort of love, that we can share and maybe care for them a little here or there. Or maybe an “acceptance” sort of love. A love whose foundation is built on “live, and let live.” If it doesn’t affect me, why can’t they live like they want? But that’s not the love Paul is talking about here. This is “agape” love. This is a selfless, self-sacrificing, self-giving kind of love. The kind of love that puts others first, even when it hurts. The kind of love that would never think to commit adultery, steal, or covet. It’s the kind of love whose heart goes out to anybody and everybody, caring for them just as we care so passionately for our own well-being. Put simply, “**Love your neighbor as yourself.**” It’s this continuing, never-ending debt of love that our Savior calls us to pay. The love that “**is the fulfillment of the law.**” Since that fateful day in the Garden, we’ve had a divisive relationship with this love.

Far too often then I would like to admit, my heart doesn’t long to care for others, it longs to gratify itself. This sin-stained heart doesn’t care which commandment it breaks, it doesn’t care which person it harms, it only has one objective: Get what you want at whatever cost it takes. Who cares whom you offend? Who cares whom you bring to tears? Is your heart like mine? This command to pay this debt of love is impossible, it’s not doable. Yet for someone, it was possible, and he got it done.

We stand with those same Roman Christians who first heard this letter. How can love fulfill the law, when I cannot love selflessly? Love is the fulfillment of the law because it can only do good, it “**does no harm to its neighbor.**” Love embodied was born a baby, lived and fought through temptation and difficulty. Selfless Love personified took on guilt by his fellow human beings that he didn’t deserve. Self-giving Messianic Love went to the cross to fulfill every law we could never keep. He cleaned every stain of sinful self-gratification from your heart and mine. Through the miracle of baptism, he makes us his own. He paid this debt of love that we could never pay! Talk about a debt we can love! Jesus transforms the law from “the standard I could never maintain” to the “the standard He met.” So, why can we love the law?

Because it no longer is the roadmap we could never follow into heaven, but through Jesus’ perfect payment, we love the law! It gives us direction on how we can love others. It guides our eyes to see needs we can fill and opportunities where we can serve. Because Jesus fulfilled the law, the new person loves this debt of love we owe others! This love will never harm anyone. Yet, this doesn’t mean that this kind of love won’t hurt you and me, because it will. It doesn’t mean giving this kind of love is easy, in fact it is the hardest of all. What it *does* mean is that this most challenging form of love is really the easiest for the Christian! It’s who you are in Christ, it

is what you do! Jesus empowers you and stands with you! Love the law! There is one caveat. Loving the law and loving others means one thing: You must leave the darkness.

Maybe as they heard this letter from Paul, this thought came up in the minds of the Roman Christians: "I do want to love my neighbor and love the debt I owe them, but I am not ready for that yet. I got time, maybe one day I'll do this once I settle some scores." Maybe you have thought about a similar framework. Before you can start loving all people, you need "that" person to do this for you, or you need "this thing to be done." Or maybe you and I just don't want to put others first before ourselves. The reality is: The time to love is now!

Look at what Paul says, "**Do this, understanding the present time: The hour has already come for you to wake from your slumber, because our salvation is nearer now than when we first believed.**" In other words, you can't push this off any longer! Every second that passes is another day closer to when our ultimate salvation is here: The day Jesus returns in all his glory! We need to wake up and with urgency serve others! The night of sin is ending, the day is fast approaching! How do we prepare? How can we love the coming day?

Like the soldiers here today know, one can only face a battle when they are properly armed. You can only *carpe diem*, seize the day, when you let go of your inhibitions and fight with all your might! The deeds of darkness don't want us to put them aside. They want us to use God's gift of sex solely for our own desires, they want us to drink too much, they want to divide us from the very people we need the most, to be jealous! The darkness wants to lead us away from the people who need us the most. The people who are lying wounded in the darkness of sin, who need someone to carry them to safety. We cannot be consumed by hiding our deeds of darkness, we cannot allow them to occupy our minds! This is an urgent, time-sensitive situation! We need armor! We need light! Jesus gives us just that.

When we run into this battle, we listen to our Commanding Officer. The General who rides on the white horse. He orders us, "**Clothe yourselves with the Lord Jesus Christ, and do not think about how to gratify the desires of the sinful nature!**" Without Jesus we can't clothe ourselves with such armor of light, but through faith and baptism, that's exactly what we have! It is this Jesus-clad armor that makes us love the coming day! It leads us to defeat the darkness and with joy love God's law! This is an armor we want to pass down to the next generation. The armor found in the Word of God, the one thing we must as Moses writes, "**Impress...on your children...bind...on (their) foreheads.**" The Word is before us, it leads us to love our neighbor. It leads us to urgently show them the love of Jesus so they too can love that coming day when we as soldiers of Christ can share in that victorious day when our King returns!

This debt we owe, this fight we must fight, it is worth it. Love the law! Follow it with your Christ-centered eyes. Live it in your Jesus-given lives. Your neighbor needs you. Seize the chance to show the self-sacrificing love of your Savior. Amen.