

Series: The Christian's Response to Government

Main Idea: According to Romans 13:8-10, there are two kinds of debts.

- I. There's the wrong kind of debt (8a).
 - A. We are not to owe people.
 - B. We are to pay what we owe.
- II. There's the right kind of debt (8b-10).
 - A. What is it? (8b)

Key: We are to show love to each another.

 1. No matter how much we've given, we still owe more.
 2. The issue is our orientation in life.
 - B. Why have it? (8c-9)
 1. It fulfills the law.
 2. It follows what Jesus said.
 - It isn't a command to love self.
 - It's a recognition that we naturally do so.
 - C. How do we pay it? (10)
 1. I must refuse to do harm to my neighbor.
 2. I must choose to do good.

An example of one who paid the debt of love: Pastor Paul Schneider

This evening we're continuing our series, The Christian and Government. We'll be in Romans 13:8-10, a passage that addresses the debt of love. This raises a question.

What does our text have to do with the Christian's response to government? Has Paul simply changed the subject and moved to a new topic? Or is there a connection between the subject addressed in verses 1-7 and this one in verses 8-10?

I think there's a connection. We're about to see the essence of the Christian's response to government. Love.

This evening we're going to do two things. First, we'll work through this text. Then secondly, we'll consider an illustration of a man who exemplified this text, Paul Schneider. He was the first protestant pastor to die at the hands of Adolph Hitler and the Nazis.

Debt. It's a big deal in our country, isn't it? It may be a big deal in your family, too. Thankfully, the Word of God has much practical counsel for us on the subject.

This morning we return to our expositional study of Romans. The apostle Paul wrote this letter to Christians living in the capital city of the Roman Empire. The first eleven chapters tell us how to *be right* with God (through faith in Jesus Christ). The final five chapters show us how to *live right* before God.

Chapter 12 deals with the Christian and the Church, whereas Chapter 13 presents the Christian and the World. In our last two times together we learned how God wants us to respond to civil authorities--we are to pay them respect (1-5), and pay them taxes (6-7). That's our God-given obligation. Which brings us to the subject of debt. According to Romans 13:8-10, there are two kinds of debts.

I. There's the wrong kind of debt (8a).

Listen to verse 8, "Let no debt remain outstanding, except the continuing debt to love one another." Again, the context goes back to verse 7 where we learned about public

***Note: This is an unedited manuscript of a message preached at Wheelersburg Baptist Church. It is provided to prompt your continued reflection on the practical truths of the Word of God.

¹ For a previous look at this passage, see the message in the Romans series 2/1/98.

debts, or taxes. There were three types of taxes levied by the Roman government. There was a *ground tax* which a man had to pay, either in cash or in kind, one-tenth of all the grain, and one-fifth of the wine and fruit produced by his ground. Then there was *income tax*, which was one percent of a person's income. Finally there was a *poll tax* which had to be paid by everyone between the ages of fourteen and sixty-five.²

Paul's point in verse 7 was that as Christians, we are to pay our taxes, our public debts. In verse 8 he turns to private debts and says (KJV), "Owe no man anything." Here's the first type of debt, the *wrong* kind, the kind that is inappropriate for followers of Christ.

A. We are not to owe people. It's a strong word Paul uses here. It's not a suggestion, but an imperative, a command. Literally, a double negative, "Owe to no one nothing."

Some people believe this means it is a sin to have any debt. The great missionary to China, J. Hudson Taylor, would never incur debt based on his conviction derived from this verse. Charles Haddon Spurgeon had the same belief.

While I respect these men and those who hold such beliefs, in my estimation the Bible does not prohibit all borrowing. Matthew 25:27 and Luke 19:23 indicate that banking and investing for gain are not wrong. What the Bible does forbid (as Wiersbe observes, 557) is the charging of high interest, robbing the brethren, and failing to pay honest debts (Ex. 22:25-27; Neh. 5:1-11). If incurring any debt was outside the will of God, why would the Lord have said (as He did in Matt. 5:42), "Give to the one who asks you, and do not turn away from the one who wants to borrow from you."?

So in my estimation, this is not a blanket prohibition against all financial debt. But it certainly underscores the danger of debt. It's sad, yet true. Debt enslaves. Debt keeps many people from going to church. It robs them of family time. It squeezes their time with God right out of their schedule. I talked with a man recently who told me he's working 80 hour work-weeks, and it's not because he loves his job. The bottom line is, he needs the money. What's sad is he's not alone.

I see a second principle about the wrong kind of debt here. First, we are not to owe people. Number 2...

B. We are to pay what we owe. "Let no debt remain outstanding." That's the negative. Stated positively, "Pay what you owe." As Christians, we are not to be a people of debt. We should make the gospel attractive by the way we handle our finances. Again, this is a vital way for us to influence society.

Are you known as a person who pays what he owes? Do you pay your bills on time? Leviticus 19:13 commands, "Do not defraud your neighbor or rob him. Do not hold back the wages of a hired man overnight." We are to pay what we owe.

Having said that, there's one debt we are never to pay off, one mortgage we are never to burn, one ledger we are never to balance. It's the second type of debt mentioned in Romans 13. The first is the wrong kind of debt--we're to pay that--but secondly...

II. There's the right kind of debt (8b-10).

Concerning the right kind of debt, there are three questions which are answered in verses 8-10. The first question is obviously...

²Barclay, 175.

A. What is it? (8b) "Let no debt remain outstanding, except the continuing debt to love one another." What's the right kind of debt. Simply put, here it is.

Key: We are to show love to each another. That's our debt--to love one another. That's basic, isn't it? There's no controversy in that, is there? Ironically, there is and it revolves around two debates. One is what does Paul mean by *love*? And the second is, *who* am I to love? Let's take the second first.

"Love one another." Often, in the NT "one another" refers to fellow Christians (as in 12:10), but here it's used in a broader sense. Notice the next phrase, "For he who loves his fellowman has fulfilled the law." The KJV says, "For he that loveth *another* hath fulfilled the law." The term "fellowman" ("another") is literally "the other." It refers to "the other person," whoever it may be, Christian or non-Christian. In verses 9 & 10 Paul actually uses the term "neighbor."

Well, who is my neighbor? That's the question a rabbi once asked Jesus, isn't it? Which prompted Jesus to tell the parable of the Good Samaritan (Luke 10:29-37), the punchline being, my neighbor is any person in my sphere of influence whose needs I am in a position to meet (Briscoe, 239).

So there's the second debate. If someone is near you and has a need known to you, you have an obligation. Your neighbor is the person with whom you have contact. Your neighbor is the person who sits next to you. Your neighbor is the person who sits next to you in church, who works next to you, who shares a locker next to you. Wherever you are, the people you meet are your neighbors.

Now the first debate. What does Paul mean by *love*? To answer that, allow me to make two observations about biblical love.

1. *No matter how much we've given, we still owe more.* The word Paul used is a present tense infinitive (*agapan*). The present tense indicates this is a continuing responsibility. It won't cut it to say, "Well, I loved my neighbor once," or even "I showed love to him fourteen times so I'm paid up." No, love is an never-ending debt.

Agape-love is a God-like activity. The word Paul used here is the same root he used elsewhere to describe what God did for us (see 5:8; 8:37-39). God loved us lavishly. He loved us over and over again, even when we spurned His love.

Don't miss this. This passage teaches that if we are Christians, if we know Jesus Christ, we have the power to love. You need never doubt this. If you know Christ, you have the ability to love. You've got it. You can love that obstinate workmate. Teens, you can love the fellow who slams your locker shut on your arm. You can do it. In fact, Christians are the only people in this world who truly can love for they are the only ones plugged in to the source of love.

You say, "Okay, Pastor, what does a loving person look like? There are people I sure don't feel like loving!" Good question. Is a loving person someone who always hugs you when you meet, who quickly sheds tears when learning of another's misfortune, and who feels for the needs of others? Maybe, but those are by-products of agape love, not the basis of it. To put it simply, consider this second observation about biblical love.

2. *The issue is our orientation in life.* A non-loving person is self-focused; a person who loves is selfless. A non-loving person is consumed with what he wants; a loving person thinks about what others need. What drives a non-loving person is what is convenient for me; but what drives a loving person is what is good for *you*.

Do you see the difference? If you want to know whether you are a loving person, check your orientation. Does your life revolve around God and others, or self?

Follow me, now. All of us view ourselves as loving people, at least to some degree, and we tend to think, "This verse isn't for me. I'm already doing it." But it is.

Listen to this commentary by C. E. B. Cranfield (327-8), "A man has not fulfilled the law by the mere fact that he loves *another*, *someone* other than himself (most men surely do this, though more or less inadequately, at least at some time in their lives). The definite article before 'other' is important [in verse 8]--it has a generalizing effect. Fulfillment of the law involves not just loving someone other than oneself, but loving *each* person whom God presents to one as one's neighbor...The 'neighbor' in the New Testament sense is not someone arbitrarily chosen by us: he is given to us by God."

Be honest. Is there *anyone* in your life that you are not loving right now? Loving is not like the World Series. Four out of seven doesn't make you a winner. The debt of love calls me to love seven out of seven. Which brings us to a second question.

B. Why have it? (8c-9) We find the answer at the end of verse 8 and in verse 9, "For [here's the reason] he who loves his fellowman has fulfilled the law. The commandments, 'Do not commit adultery,' 'Do not murder,' 'Do not steal,' 'Do not covet,' and whatever other commandment there may be, are summed up in this one rule: 'Love your neighbor as yourself.'" Why are we given the debt of love? For two reasons given here.

1. *It fulfills the law.* The Greek word for "fulfill" (*plarao*) in verse 8 has the sense of "properly perform," or "do what the law really asked for" (Dunn, 277).

In verse 9, Paul picks a sample of "Law" commands from the Decalogue (Ex. 20). He cites commandments numbers 7, 6, 8, and 10, in that order (later manuscripts added commandment 9 to Paul's list).³ Why did Paul quote these commands? They all have to do with what? Our responsibility to our *neighbor*.

What do these activities all have in common--adultery, murder, stealing, and coveting? They are all *self-oriented*. They are self-focused sins in which a person violates someone else. Interestingly, the first three are activities, while the fourth is an unseen desire, a heart attitude. Remember, the tenth commandment (No coveting) pointed to the sin which enslaved the rich young ruler that came to Jesus, and kept him from eternal life.

The truth is, when we choose to love, there's no need for other laws, for love fulfills the law. Love won't sleep with your neighbor's spouse. Love won't murder your neighbor with either gun or gossip. Love won't steal from your neighbor what belongs to him. Neither will love covet; you won't drool over his utility vehicle or new deck furniture. Love doesn't want what your neighbor has, but rejoices with him that he has it.

In a sense, the question, "Are the Ten Commandments for today?" is a moot question. We don't need to worry about keeping the Ten Commandments. What we need to do is to act in love, and pay the debt we owe to every person we meet. For love fulfills the law. Galatians 5:14 states, "For all the law is fulfilled in one word, even in this; Thou shalt love thy neighbor as thyself." In James 2:8 this commandment is called "the royal law."

³The order differs from the Hebrew text, but does follow the LXX B, the Nash papyrus, Philo, as well as James 2:11, which suggests this was the order the commandments were known in the diaspora (Dunn, 777).

2. *It follows what Jesus said.* At the end of verse 9 Paul concludes, "And whatever other commandment there may be are summed up in this one rule: 'Love your neighbor as yourself.'" That's a quotation of Leviticus 19:18. It's also what Jesus called the second greatest commandment (in Matt. 22:37). There Jesus taught that all the Law and the Prophets hang on these two commands: Love God, and love your neighbor.

By the way, how many commands does that make? Some say *three*. Love God, love neighbor, love self. Their are popular Christian books on shelves across the land that promote self-love teaching, and assert that it fits what Jesus and Paul taught. It goes like this, "Jesus said, "Love God, and love your neighbor as yourself. That means you can't love God and your neighbor until you first learn to love yourself. That means you can't expect someone with poor self-esteem to love others. You can't expect a wife with low self-image to love her husband. You can't expect a man who has lost his job and his sense of self-worth to keep serving in the church. You just can't love if you don't feel loved. You can't serve when your self-esteem is damaged."

I ask you, is that what Jesus and Paul had in mind? This is no small matter. There are people who have been encouraged to leave their spouses in the name of "Christian" counseling on the basis of such self-love theology. That's tragic. It's the result of *eisogesis* (reading into the Bible), not *exegesis* (letting the Bible speak for itself).

So what are both Jesus and Paul really saying in the command, "Love your neighbor as yourself.?" There are two basic conclusions.

- It isn't a command to love self. In fact, Jesus clearly said there are *two* commands, not *three* (Matt. 22:40). This isn't a command to love self. Rather...

- It's a recognition that we naturally do so. That's the point. When the Bible says, "Love your neighbor as yourself," it's saying, "Love your neighbor and give attention to his needs, just like you already do with your own needs." The fact is, we're already wired to think of self. What's the basic problem of the person who struggles with "low self-esteem"? He or she is consumed with a self-orientation, right? And there may be legitimate factors that led to it. Maybe there was abuse during childhood. Maybe there is a spouse that doesn't meet her needs. And that mistreatment has resulted in poor feelings. But the problem now isn't the mistreatment, but the wrong response to it.

You say, "What should I do if I don't feel good about myself?" Simply put, change your orientation. Take your eyes off of self, and start serving God and others. Determine to pour your life into paying the debt of love.

There's an old saying that goes, "Love God--and do what you like."⁴ Indeed, if your life is motivated by love for God, it will spill over into love for mankind, and you won't need any other law. That leaves one more question about the right kind of debt.

C. How do we pay it? (10) "Love does no harm to its neighbor. Therefore love is the fulfillment of the law." How do we pay the debt of love? By making two choices.

1. *I must refuse to do harm to my neighbor.* Verse 10 (KJV), "Love worketh no ill to its neighbor." Sound familiar? It's is the negative form of the golden rule. The word "harm" or "ill" (*kakon*) can be translated as "bad, evil, wrong." This negative statement implies a positive, second choice. I must refuse to harm, and...

2. *I must choose to do good.* Frankly, it takes effort to love. It takes time and a willingness to get involved in someone else's life.

⁴Barclay, 176.

There's a difference between harming and hurting. Frankly, sometimes love hurts. Sometimes we hurt in order to help. Several years ago, just before undergoing some minor surgery, Dr. Rafla hurt me. He stuck me with a spinal, and I'm glad he did. But he did it with my good, not my harm in mind.

Verse 10 concludes where we started, "Love is the fulfillment of the law." That is, if I pour my energy into lots of activities, even religious ones, but I'm not loving people, I've missed the essence of God's Law.

Here's a related sidelight. One way to show love to God and others is through giving. We talked earlier about financial debt. One of the first things to go when we get in debt is *giving*. How can we give when we're struggling to make ends meet? Tithing is an act of faith, isn't it? When we say, "I can't tithe," what we really mean is "I can't tithe without changing my life and spending habits."

By the way, tithing is the *starting line* for Christian stewardship, not the *finish line*. The Bible calls us to grow in the grace of giving (2 Cor. 8). That implies that if we've given 10% for years, it may no longer be an act of faith. Perhaps what we need to do is, by faith, choose to go from 10% to 14% this year. Giving is the expression of loving.

So how are you doing when it comes to debt? Perhaps you're up to your neck in the wrong kind of debt. You know what God wants you to do. Will you choose today to make the needed changes in your lifestyle so you can please God?

Then, there's the right kind of debt, the one we'll never pay off. Perhaps today the Holy Spirit has convicted you of ways you have been self-focused. Will you repent, and allow Him to change your orientation? Will you choose to love your neighbor, whoever it may be, for the glory of God?

I read a story several years ago that illustrates what love is all about.⁵ A few years ago at the Seattle Special Olympics, nine contestants, all physically or mentally disabled, assembled at the starting line for the 100-yard dash. At the gun, they all started out, not exactly in a dash, but with a relish to run the race to finish and win. All, that is, except one boy who stumbled on the asphalt, tumbled over a couple of times and began to cry. The other eight heard the boy cry. They slowed down and looked back. They all turned and went back, every one of them. One girl with Down's Syndrome bent down and kissed him and said, "This will make it better." All nine linked arms and walked across the finish line together.

Everyone in the stadium stood, and the cheering went on for minutes. People who were there are still telling the story. Why? Because what matters in life is more than winning for ourselves. It's loving others enough to help them win, even if it means slowing down and changing our course.

The truth is, we are indebted. We have a debt we will never pay off. Whether we have served in the church 5 months, 5 years, or 5 decades, we are still in debt. We have an obligation to love one another.

And when we struggle to love, remember this. We have received far more than we'll ever give. Think of what Jesus did *for us*. He paid the debt that would have sent us to hell forever. He took our place, our punishment, our sin. He secured our pardon. And why? Because we asked Him? No. Because we deserved it? No. He did it because *that's what love does*.

⁵story given to me by JD Johnson (I'm not sure of its source).

This is the essence of the Christian's response to government. Do the loving thing. What does that mean and look like in practical terms? How do we demonstrate love when we're living under government authorities that are hostile to the gospel?

An Example of Love: Paul Schneider⁶

Several years ago (in 2013 I think), I broke my leg playing flag football, and had a little extra down time on my hands. This led to some extra reading, which brought me into contact with a man who has become a hero in my life.

His name is Paul Schneider, and he modeled very powerfully the truth that Jesus' kingdom involves dying, hating, serving, following, waiting, *loving*. I learned about this man from the book, *July 24, 1944: Germans Against Hitler*.

Let me tell you a little of his story. Schneider was born in 1897 in the village of Pferdsfeld, Germany. His father was a country parson. He also would enter the ministry. First, he fought in the first World War and earned the Iron Cross. After the war he received his theological education and then began pastoring the church where his father was, after he had a stroke.

Pastor Schneider saw something that most other Germans didn't see, at least not in the early 1930s. He saw that the Nazis were not "Christian", as they portrayed themselves, but basically anti-religious and flat out pagan. And he said so. And that of course infuriated the Nazi authorities.

In October 1933 he told his congregation that the Nazis were wrong to try and build a Third Reich without seeking the internal regeneration of the German people. That didn't sit well with the authorities that be, and Schneider was removed from his pastorate. He ended up being relocated to a little town called Dickenschied, 120 miles west, with the thought that he couldn't do too much damage there.

Within a few months he was in hot water again with the Nazis. A 17-year old boy died, and Schneider conducted his funeral service. But since the boy was a member of the Hitler Youth movement, a Nazi dignitary interrupted the funeral to make a political speech in which he said that the dead boy had gone to join the "Horst-Wessel Brigade" in heaven. Pastor Schneider then protested, pointing out with his blunt humor that "there was no evidence that St. Peter gave automatic entry into heaven to members of the Hitler Youth."⁷

He was arrested for that remark and put in prison. His congregation drew up a petition to object, and he was released. It wasn't long before he was rearrested, sent back to prison, then released, over and over again. If he would only be quiet, he could have a problem free life with his wife, six children, and friendly congregation.

But he wouldn't. He *couldn't*. That would not be the loving thing to do. Schneider knew that he belonged to a King who called him to die. And so die he did, day by day. He died to the comfortable life that could have been his. He died to popularity and notoriety and acceptance. And he embraced a life of paying the debt of love.

He made a public statement, "Germany's fate does not depend on the presence of German troops on the Rhine, but on the German people's attitude to the word of God."

⁶ I have cut and pasted below his story from a previous sermon I preached at Wheelersburg Baptist Church on 12/8/13. The title was, "*So You Want to See Jesus?*" *John 12:20-26*

⁷ *July 20, 1944*, p. 126.

In 1937 he preached a sermon from Luke 17 that infuriated the Gestapo who arrested him again, then released him, and ordered him not to go back to his congregation. All he had to do was *not* preach, and he could remain a free, family man.

But he refused. He knew his calling. Just days after returning to care for his flock, the Gestapo arrested him again, and as they took him away he cried out to his wife, “Tell my congregation that I and always will be their pastor.”

He would never see freedom again. In November 1937 he was taken to Buchenwald concentration camp. At one of the first prisoner parades there, he refused to take off his cap when the swastika flag was hoisted. He was immediately seized, placed in the dreaded rack, and given 25 stokes of the whip. Six was enough typically to make a man howl in agony. There is no record that Schneider uttered a sound.

Then he was thrown into a solitary cell, with no lighting, where he slept on the bare floor often in an inch of water. He existed on a bread and water diet and was beaten continually by the SS overseer. The tortures he endured over the next two years are unthinkable.

It was known that all he had to do was promise not to go back to his church and he would be a free man. A fellow prisoner said he should spare himself and go home and care for his wife and six children. His answer was, “I know why I am here. Do you think that God gave me children that I might only provide for their material welfare? Were they not entrusted to me so that I might safeguard them for eternity?”⁸

Though in solitary, he would often cry out from his cell when he heard people on the camp parade ground. “Jesus said, I am the life.” For such “preaching” he would again be beaten mercilessly.

Again, this is what love looks like, doing what’s in the best eternal interest of others.

A fellow prisoner, Alfred Leikam, later wrote this testimonial: “In camp life the greatest of all trials for me was to stay silent in the face of unimaginable wrongs inflicted on the people there, or even to be forced to participate in such things... As far as I know, there was only one man in Germany who did not share in this guilt. This was Pastor Schneider, who even in the concentration camp protested by word and deed against injustice, and for this died a martyr’s death.”⁹

There’s a book that was circulated privately in Germany during the time of Schneider and Bonhoeffer and their imprisonment. *Dying We Live* was translated into English in the fifties. In his letters to his wife, Schneider talked about this reality. We live by dying to self every day. Living by dying. Dying we live.

In 1939 the Nazis took Schneider’s life, making him the first protestant pastor to die at their hands. In reality, however, he died long before that, the day he took his Master’s words to heart and became a seed that dropped into the ground.

Paul Schneider paid the debt of love.

⁸ Ibid, p. 130.

⁹ Ibid, p. 132.