

You probably get numerous letters, and maybe even phone calls, offering you another credit card. If you listen to the ads on TV, you can purchase a car with 0% interest for up to five years. Yesterday I saw a place trying to move its lawn mowers by offering no interest until next spring. “Buy now and pay later” is beginning to seem so natural to us. There was a time when no one wanted to be in debt — to be in debt was almost a disgrace. If you could not pay cash for it, you probably could not afford it. Times sure have changed! Even now there is a great relief when a mortgage is finally paid off, or a loan is paid off. At times we even have a mortgage burning ceremony — we are no longer in debt — it now belongs to us! That type of feeling of not being under obligation to anyone is what the apostle Paul is speaking about in the Word of God before us this morning. He tells us to let no debt remain outstanding. In other words, he wants us to have no obligation towards others. But there is one glaring exception to this rule, and that exception still applies to us today: **WE HAVE THE CONTINUING DEBT TO LOVE ONE ANOTHER.** That is one debt which we will never be able to get rid of. We are always under this obligation because 1) Love does no harm to its neighbor, for 2) Love is the fulfillment of the law.

Paul had just described all sorts of obligations which Christians have as they live their lives within society. In this chapter of Romans, we see Paul focus his attention on the Christian’s obligation to the government under which he was living. Because God established all governmental authority, we are to give to the government what we owe them — whether taxes, respect or honor. **Let no debt remain outstanding,** is how Paul continues, but with this exception: **except the continuing debt to love one another.** (8) Paul is very specific in how we carry out this obligation to our neighbor, and that is by keeping the commands of the law. With each commandment, the Lord forbids specific harm which we might do to our neighbor through actions or deeds: **Do not commit adultery, do not murder, do not steal.** We can easily see that these actions are wrong, and would be detrimental to our our neighbor, or his possessions.

But God’s law goes even farther than that as it protects our neighbor, for He also looks at the sins which come from our mouth or from our heart. We can see this especially with the commandment, do not covet. Even desiring something which we are not supposed to have will lead to hurting or harming our neighbor. We have the continuing obligation to love our neighbor so that no harm comes to him, not just in the outward actions which we do to him, but also in the way that we think and feel about him.

Paul summarizes all of these commands of this table of the law by saying, **Love your neighbor as yourself.** (9) In other words, we desire to have others treat us and deal with us in a very loving manner — to recognize where we are coming from and not get angry and upset with us. We want others to overlook our faults and look only for the best in us, because we will readily admit that we are not perfect. We know what we expect of others in their relationship to us — that is how Paul says we are to treat others.

That means that we are also going to take each other’s words and actions in the kindest possible way. There are many times that we do not know the whole story of why someone is acting or speaking the way that they are. There are many times when we judge other’s words and actions in a wrong light simply because we are looking at them only from our own perspective, and do not take into account their specific circumstances. And that leads us to be judgmental and upset with them. For example, there are times when people come to our worship service and are upset to think that we would deny Holy Communion to them, as though they were saying that they were not Christian. However, if they are willing to listen to why we do that in accordance to the Lord’s command, and not making any judgment on their faith, they may not agree with us, but at least they will know that we do not do it with malice in our hearts.

If we love one another as Jesus commands, then we will not hold a grudge against anyone. A grudge does no good for anyone — not for the person holding it, nor for the one against whom it is held. Both people are hurt. And yet, there are times when our sinful nature gets the best of us, and we do not look in love toward one or another person with whom we come into contact. The cause of the grudge really does not

matter, for we are told — **Love does no harm to its neighbor.** (10) If we truly believe that Jesus has washed away all of our sins, not because of anything good within us, but purely out of His love and mercy, then we will know that He wants us to love one another with that same type of love. Jesus sought only the absolute best for us, and that is why He suffered and died on the cross, even when we were unlovable. Think about that love — while we were still sinners, Christ died for us. Amazing grace. What wonderful love that was. Having experienced that love, Jesus tells us that He wants us to love another with that same type of forgiving love. Not because we have to in order to get His forgiveness, but because we want to share with others the love which we have already received from our Savior.

As we show this love to one another — even to those whose actions do not deserve such great love, then we are doing exactly what Jesus wants us to be doing in our lives. In fact, if we were able to show that love perfectly to our fellow man, we would be keeping the ten commandments. Paul reminds us: **Love is the fulfillment of the law.** (10) It is impossible for us to love one other without first having Christ's loving forgiveness fill our hearts. But once we have experienced Jesus' perfect love, then we will begin to reflect that love in our relationship with one another. Love does no harm to its neighbor, put into practice in our lives, means that we will strive to think, say and do only those things that are good and beneficial to our neighbor. And that means even those people that have hurt us, or have not always agreed with us in the past.

This is a high standard which Jesus is asking of us, who have received His love. He does not ask this of those who have not yet experienced His love, for they would be incapable of showing this perfect love. He does ask this of you and me, for we have come before Him and have received that same blessing from His hand. We will strive to put His love into practice in our lives simply because we want to show our love for what we have received.

This is the one debt that we will never be able to fulfill. Even when we put this love into practice in our lives, and love and forgive one another, like we have been loved and forgiven, we will never be able to say we have done it enough. We will never reach the end of the time when Jesus says that we no longer have to love and forgive, as we have been loved and forgiven. In fact, the more that we put this love in to practice in our lives, the more we will see that we need to do it even more. Even if we strive with all of our might to show this type of perfect love to one another, we will never be able to achieve it the way that our Savior desires. Our sinful nature always gets in the way by causing us to think negatively about certain people — maybe even members of our own congregation. That type of thinking will cause grudges to grow within our hearts which certainly do harm ourselves and our neighbor. So we will continually need to keep coming back to our Savior to receive His love and forgiveness so that He can cause us to keep on loving as He wants us to love.

And that means we will keep on loving no matter what. If we reach out in love, and the other person does not respond in kind, that does not give us the right to stop loving that person. This is a continuing debt to love one another that will never go away. There is no other debt that we will ever have in this life that is quite like it. All other debts, we are to pay in full. But this debt of love will never go away. So love one another, and keep on loving each and every neighbor with this continuing debt of love.