

Maxing Out Your Love Limit

Livin' Like You're Leavin' – Part I

Romans 13:8-10

Introduction

I have entitled our final series of studies in Romans chapter 13, “Livin’ Like You’re Leavin’”. That sounds like a gospel quartet number, doesn’t it?!

Perhaps I thought of this title because my family and I, this past New Year’s eve, went to hear Bill Gaither and his friends at, what he calls, the annual Jubilate. From 7:00 p.m. until just after midnight, the coliseum was filled with toe-tapping, knee-slapping music. Gospel singers can hold notes longer than anyone without suffering brain damage from the lack of oxygen! They were amazing and we had a blast.

Although that may be the reason my sermon series is called, “Livin’ Like You’re Leavin’,” it is exactly what the apostle Paul had in mind. In Romans 13:11-13a, Paul writes,

Do this, knowing the time, that it is already the hour for you to awaken from sleep [a reference to delay or carelessness]; for now salvation is nearer to us than when we believed. The night is almost gone, and the day is near. Therefore let us lay aside the deeds of darkness and put on the armor of light. Let us behave properly as in the day, . .

Paul speaks in futuristic terminology; in eschatological terminology or terminology of the expectation of Christ’s return – the rapture; the resurrection; the reunion; the royal throne; the resplendent kingdom. In other words, “In light of heaven, this is how to act on earth!”

I agree with others that Paul is exhorting the believer to put into practice what we have been challenged to do in Romans 12 and up to this point: do not delay, do not be careless, glorify God because it will not be long before you are gone.

Christians should be “livin’ like they’re leavin’”. The time is coming for us!

Yesterday I was in the grocery store picking up a few items – milk and bananas for my wife and doughnuts for me – I did not pick up doughnuts for me, but I thought about it! I had decided to pick up a few magazines and a newspaper or two, in order to contrast the way of the world with the challenge of Paul to the believer in this latter part of Romans 13.

I went to the rack by the checkout lane where the magazines were kept, scanned them, and picked a few. I looked around first, to see if anyone from our church was watching – I did not want to confuse the flock! I picked *Teen Vogue*, *Star Magazine*, and *Looking Good Magazine*.

I was especially drawn to *Looking Good Magazine* because of the headline that read, “Overeating Is Not Your Fault”. I like that! After Christmas and New Year’s, I want someone to blame!

After reading for an hour, I felt so sad and so sorry for the world, all over again. There were articles on:

- who was fornicating with whom;
- the civil union of a homosexual couple in England;

- the annulment of a Hollywood marriage that lasted less than three months;
- how to be in fashion;
- the glory days of a transvestite;
- family fights over money and property;
- all sorts of sinful behaviors that were trumpeted as sophisticated and in style.

I could not help but think, “The time is almost up for them too!”

One of the marks of the last days, according to the apostle Peter, is the mocking and disbelief of unbelievers regarding coming judgment. He writes,

... mockers . . . following after their own lusts, [will ask], “Where is the promise of His coming? For ever since the fathers fell asleep, all continues just as it was from the beginning of creation.” (II Peter 3:3-4)

In other words, the world says, “God’s judgment cannot reach us – it’s just another myth to frighten us.”

Peter goes on to say,

For when they maintain this, it escapes their notice that . . . God . . . destroyed [the world], being flooded with water. But . . . the present heavens and earth are being reserved for [destruction by] fire . . . (II Peter 3:5-7)

Then Peter adds,

The day of the Lord will come like a thief, in which the heavens will pass away with a roar and the elements will be destroyed with intense heat, and the earth and its works will be burned up. (II Peter 3:10)

What about the Christian? Peter writes,

But according to His promise we are looking for new heavens and a new earth, in which righteousness dwells. Therefore, beloved, since you look for these things, be diligent to be found by Him in peace, spotless and blameless. (II Peter 3:13-14)

In other words, “We’re leaving and the time is almost here. So we should be living with the perspective that we will soon be leaving.”

One of Jonathan Edwards resolutions was to never do anything that he would not want to be doing if it were the last hour of his life.

This perspective does two things. It:

- reminds the believer;

- releases the believer.

First, this perspective reminds the believer of the stupidity of sin.

Look at the world as it runs after its lusts. Read a magazine for yourself. Are they happy? Have they found what they are missing? Do they die contented?

Listen to a man who had everything the world is racing after. He was a multi-billionaire, in today’s economy; had a brilliant mind; had more wives and mistresses than you could count; had an empire that was respected around the world; had a throne that was legendary. Yet, Solomon came to the end of his life and said, “I’ve never been satisfied by anything . . . what absolute emptiness!”

At the end of his memoirs, as Solomon approached his final days, he wrote of the way he had failed to glorify God. Then, he warned,

For God will bring every act [of ours] to judgment . . . (Ecclesiastes 12:14)

Solomon forgot, while he was living, that he was ultimately leaving.

The perspective that you should be “livin’ like you’re leavin’” reminds us, as believers, of the foolishness of sin.

Secondly, this perspective releases us, as believers, to surrender our lives to God with joy.

No matter what difficulty you are facing, it is temporary – you’re leavin’!

Your fiery ordeal cannot be compared to the glory which God has reserved for those who belong to Him. One day with the Lord will make the sorrows of a thousand years on earth evaporate into the celestial air of a new heaven and a new earth!

So, just how do we live out our faith, in light of the fact that we are on our way up? Romans 12 and 13 have been answering that question. We have been challenged:

- to personal and total surrender (Romans 12:1-2);
- with how to act in church (Romans 12:3-8);
- with how to live with each other as believers (Romans 12:9-21);
- with how to live in society and in response to governmental and civil authority (Romans 13:1-7).

Now, in the final section of Romans 13, we are going to be challenged:

- with how to live in our neighborhood;

- with how to behave before unbelievers;
- with how to act in our community in a way that honors Jesus Christ.

Owe Nothing, Except Love

1. In Romans 13, Paul has just finished talking about the subject of paying taxes and tolls. Now, in Romans 13:8, he continues to address the believer's financial obligation with an often misunderstood phrase,

Owe nothing to anyone . . .

This phrase, "owe nothing to anyone" is often used by well-meaning Christians to forbid ever using a credit card, or borrowing money, or having a debt of any kind.

Many years ago, before I actually entered the ministry full time, I remember speaking at a church one Sunday. Afterward, I was in the living room of the chairman of the elder board, waiting for dinner to be served. His wife – who was known for speaking her mind – came into the living room and, without any introduction, just blurted out, "I believe it's a sin for anyone to use a credit card."

I responded, "I sure hope not! Last week I used my J. C. Penney card."

That ended the conversation.

While a good steward could argue the wisdom, or lack thereof, of paying interest on a credit card, which I would agree with, the use of someone else's money, even borrowing money, is never forbidden in scripture.

In Exodus 22, Moses instructed the people,

If you lend money to [a fellow Jew], to the poor among you, you are not to [charge interest] . . . (Exodus 22:25)

This did not say, "You can't lend money," but, "If you lend money, help your fellowman out. Don't make money off the disadvantaged position of the poor."

Again, in Leviticus, instead of forbidding the lending of money, Moses instructed,

Now in case a countryman of yours becomes poor and his means with regard to you falter, then you are to sustain him . . . do not take [exorbitant] interest from him [on what he has borrowed] . . . (Leviticus 25:35-36)

In the book of Deuteronomy, we are told of the incredible Jubilee principle in which every seven years, the people of Israel were to wipe their books

clean of any debt they had against one another. If someone borrowed money or a tool from another sometime during a six year period, then on the seventh year, the lender was to forget they ever borrowed it.

Now, if you were living in the Old Testament economy, how would you feel on the sixth year, in the eleventh month, if your neighbor came and said, "Hey, can I borrow your new John Deere riding lawnmower?"

"I don't think so . . . uh, come back in thirty days."

Do you think the Israelite had problems with lending money or materials? Listen to Deuteronomy 15:7-9,

If there is a poor man with you, one of your brothers, in any of your towns in your land . . . you shall not harden your heart, nor close your hand from your poor brother; but you shall freely open your hand to him, and shall generously lend him sufficient for his need . . . Beware that there is no base thought in your heart, saying, "The seventh year . . . is near" . . .

I would have that thought, wouldn't you? Who would ever loan anything to anyone on the sixth year if they thought they would never get it back? That is not loaning, that is giving.

My point is, the Old Testament did not forbid lending and borrowing. It gave principles to manage the way you did it – especially to the poor, who were in need of help from time to time.

In the early years of our ministry in this church, my wife and I did not own a reliable vehicle. We could not make a trip to Georgia to visit our family without taking the risk of being stranded. We took the risk anyway. However, I will never forget a couple in the church saying to us, "Listen, we want you to borrow our vehicle when you make out-of-town trips."

They had a beautiful new van, so we asked, "Are you serious? What if something happened to it? We couldn't afford to get it fixed."

I will never forget his response. He said, "We wouldn't loan it to you if we weren't willing to never get it back."

Wow – bring on the seventh year!

What about the New Testament?

Jesus Christ said,

Give to him who asks of you, and do not turn away from him who wants to borrow from you. (Matthew 5:42)

We all know the great passage on stewardship where the Lord said,

Give, and it will be given to you . . . good measure – pressed down, shaken together, running over. . . . (Luke 6:38)

It is interesting that earlier in this same passage in Luke, the Lord had said,

. . . love your enemies, and do good, and lend, expecting nothing in return; and your reward will be great . . . (Luke 6:35)

In other words, “Do not just lend to your fellow Jewish brethren – let a Gentile borrow your riding lawnmower; let an unbeliever borrow your car.” And the Lord implies, if you never get it back, do not let that destroy your relationship with the unbeliever – He Himself will reward your giving spirit one day.

Neither the law nor the Lord forbade borrowing and lending.

Have you ever thought about the fact that God has lent His world to us? Stewardship means that God owns everything and we are merely managing what we have, in a sense, borrowed from Him. It is His property; it is His money; in fact, this is His body – we belong to Him, too.

So, if we are not supposed to lend anything to anyone, God would become the chief offender. Therefore, Romans 13:8 cannot be condemning the loaning or borrowing of finances or possessions.

However, we must balance this freedom with responsibility. The ability to borrow does not mean we can justify the misuse of finances by borrowing what we cannot repay.

The average Christian today, is literally trapped by debt. The average household credit card debt in our country, according to the latest statistics, is between \$9,000 and \$10,000. The average car payments in this county total \$800 per household. It is no wonder that the goal of most people today, is to make what they are spending.

From what I have read, nearly 30% of Americans surveyed recently, said they either did not have the ability or did not have the desire to get out of debt before their death. They have maxed out their credit cards and they have no plan or intention of ever paying them off.

Ron Blue is a Christian financial planning leader. His biblically based material is used at our church in

our Crown Ministries small groups that meet to learn how to budget and how to steward financial resources.

In one of his books, Ron Blue talked about the way the Sears company introduced its Discover Card. They used Atlanta as a test market, and the Atlanta papers reported that Sears officials actually expected credit card usage to go up by thirty-five billion dollars as a result of introducing the new card. In other words, they expected people not necessarily to switch cards, but to increase their debt by using the card as an additional credit line. They anticipated that increased borrowing to be somewhere around thirty-five billion dollars.

It is no wonder that Ron Blue wrote,

If willpower alone cannot stop your [impulsive] borrowing, try plastic surgery! Cut up your cards, cancel your credit lines and close your overdraft accounts.ⁱ

According to the apostle Paul, the Christian is to be characterized as someone who works toward payment of his debts.

The present tense of the verb, in Romans 13:8, could be translated, “be owing no man.”ⁱⁱ

The New International Version has an excellent translation of this phrase (which is really hard for me to admit). It reads,

Let no debt remain outstanding . . .

That is Paul’s idea in this phrase. If you happen to have debts, do not have debts that you willingly refuse to pay on or pay back.

To word it even more simply – the Christian should be known as someone who pays his bills on time. He is financially diligent. He honors his financial commitments. His handshake matters!

This is how you live in the company of unbelievers.

Ron Blue also revealed an interesting insight on the way banks view people who pay credit card bills off, thus avoiding the high interest. A banker told him that in the banking industry, a person who pays his bills right away is known as a “deadbeat,” because the company is unable to make much money from him. Think of that – a decade ago, a “deadbeat” was someone who failed to pay his bills, but now, he is someone who pays his bills promptly.ⁱⁱⁱ

By the way, the struggle to master your money is not a new one. The temptation to be owned by things; to misuse debt; to fail at finances is not a new challenge.

Let me read to you a quote from an early church leader named Cyprian, who wrote these words just two hundred years after Jesus Christ ascended back to heaven. Cyprian wrote with frustration, these words describing the Christians of his generation:

Their possessions hold them in chains . . . chains which shackle their courage and choke their faith and hamper their judgment and throttle their souls. They think of themselves as owners, whereas it is they rather who are owned; enslaved as they are to their own things; they are not the master of their money, but its slaves.

There is no doubt that one of the greatest tests of spirituality is stewardship. Two questions we can ask are:

- Do you own things or do things own you?
- Do you possess money or does money possess you?

One way you can answer these questions correctly is by determining whether or not you are able to pay your bills.

The apostle Paul says, in Romans 13:8, in effect, “Make sure you have a reputation for being a deadbeat! Pay what you owe when you owe it, until you’ve paid it off.”

2. Paul goes on, in Romans 13:8, to tell us that there is something we should never stop paying on, when he says,

Owe nothing to anyone except to love one another; . . .

There is a debt you can never repay. There is an obligation you will never pay off. You will never arrive at a point in life where you can say, “I’ve loved people all I’ll ever need to love them, so I can stop now. I’ve been kind to enough people, so I can stop now; I’ve fulfilled my kindness quota.”

That was Peter’s idea when he asked the Lord, in Matthew 18:21,

. . . Lord, how often shall . . . I forgive [someone] . . . seven times?

Peter is patting himself on the back because he has suggested such a ridiculously high number of times to forgive the same person for doing the same thing against him.

The rabbis of Peter’s day were teaching that an offended person needed to forgive a brother three times and then, they were free and clear to hold a grudge and never forgive them again.^{iv}

So Peter is being really generous. He more than doubles the number of times he is willing to love someone enough to forgive them!

The Lord responded,

. . . I . . . say [forgive him] seventy times seven.

Four hundred ninety times. In other words, “Stop counting. There are no limits to love.”

It is no wonder the disciples immediately,

. . . said to the Lord, “Increase our faith!” (Luke 17:5)

Aren’t you glad you cannot pay off your debt of love? Where would be if God reached His limit with us? What if He said, “How many times have you sinned against Me with that same sin? Don’t come confessing to Me. Sorry, you’ve exceeded three times – you are way past seven.”

If I contrast Paul’s opening phrases with contemporary language, we could understand Paul to be saying something like this: “As a believer, don’t develop a reputation for maxing out your debt limit and then refuse to pay on it; instead, max out your love limit and don’t ever stop paying on it.”

In other words, we will always owe people love.

Listen to the commentary of Origen, who wrote in the second century about this verse of scripture, “So Paul desires that our debt of love should remain and never cease to be owed, we should both pay this debt and always owe it.”^v

3. Paul continues, in Romans 13:8, to say,

. . . for he who loves his neighbor has fulfilled the law.

In other words, “Loving others fulfills the law; obeys the law – it is the keeper of the law.”

How can that be?

Paul illustrates with four of the Ten Commandments.

- Notice Romans 13:9,
. . . You shall not commit adultery . . .

What does keeping the seventh commandment have to do with love? Everything. If you really love a woman or a man, you will not desire anything for them but what is holy and right. You would never want them to violate the covenant they have made with their husband or wife by committing adultery with you.

Joseph loved his master, Potiphar. He had great respect for his household, and also for his rights as a

husband. When Potiphar's wife tried to seduce Joseph, he responded to her,

Behold, with me here, my master does not concern himself with anything in the house, and he has put all that he owns in my charge. There is no one greater in this house than I, and he has withheld nothing from me except you, because you are his wife. . . . (Genesis 39:8-9a)

This was nothing less than an expression of love, respect, and gratitude toward Potiphar.

It was also love and respect toward God Himself, for Joseph went on to say,

. . . How then could I do this great evil and sin against God? (Genesis 39:9b)

Adultery is not an act of love, it is an act of self-love. You become more important than your partner's wife or husband. You become more important than God.

William Barclay put it this way, "When two people allow their physical passions to sweep them away, the reason is, not that they love each other too much, but that they love each other too little."^{vi}

The truth is – adultery is an act which has grown out of selfish, sinful desire; it never grows out of true love.

So, true love fulfills the law prohibiting adultery.

- Paul then, refers to the sixth commandment, in Romans 13:9,

. . . You shall not murder . . .

This is easy to understand as the opposite of love. Love does not seek to destroy someone's life – true love protects life.

- Further in Romans 13:9, Paul writes,

. . . You shall not steal . . .

Again, this eighth commandment is fulfilled by loving your neighbor. If you love your neighbor, you are not going to slip into his garage and steal his John Deere tractor. You are going to ask him if you can borrow it, remember? Then, you are going to hope he never wants it back!

Do you remember the incident with the tax collector named Zacchaeus? He was that (say it with me),

. . . wee little man, a wee little man was he.

He climbed up in the sycamore tree, for the Lord he wanted to see.

And as the Savior passed that way, He looked up in the tree,

And He said, "Zacchaeus, you come down,

For I'm going to your house today, for I'm going to your house today.

Are we getting deep or what?! Hey, it doesn't get any better than that!

Jesus went to Zacchaeus' home. Later, He emerged from the house and announced to the crowd,

Today salvation has come to this house . . . (Luke 19:9)

The people probably thought, "Yea, right . . . we know Zacchaeus!"

However, what was greedy, thieving little Zacchaeus' personal testimony to the crowd?

. . . half my possessions I will give to the poor, and if I have defrauded anyone of anything, I will give back four times as much. (Luke 19:8)

This meant that Zacchaeus became relatively humble in his financial circumstances, while a lot of other people became immediately wealthy.

The love of God had indeed been poured into Zacchaeus' heart. How do we know this? He stopped stealing and paid his debt to those he had stolen from.

Zacchaeus did not become a Christian because he stopped stealing; he stopped stealing because he had become a follower of the Messiah.

Do you love the Lord? Stop stealing time away from Him.

Do you love your spouse and children? Stop stealing companionship away from them.

Do you love your church? Stop stealing your gifts from her?

Do you love your boss? Stop stealing company supplies.

- Paul goes on, in Romans 13:9, to mention the tenth commandment,

. . . You shall not covet . . .

This strikes at the heart of our materialistic, consumer-oriented culture, which teaches us to covet everything. The biggest problem with covetousness is not the trouble it gets us into, but rather that it makes us insensitive to the needs of others. Instead of helping us to see what their needs are, covetousness makes us jealous of others so that we want what they have.^{vii}

Covetousness turns us into takers – love turns us into givers.

Love fulfills the law. Max out your love limit and never stop paying on it.

Live like this in front of your neighbors, your co-workers, your friends, and your enemies. Your love for them provides the perfect foundation for the gospel – which is the love of God through Jesus Christ. As we are told,

For God so loved the world, that He gave His only begotten Son, that whoever believes in Him shall not perish, but have everlasting life. (John 3:16)

We owe the world this message. As Paul said, “Owe nothing to anyone except to love one another,” including your neighbor. This kind of life – that maxes out its love limit and never stops making payments – fulfills the law.

Conclusion

Our attention was riveted, this past week, with the news of twelve miners who died in the West Virginia mine disaster. Trapped underground amid toxic gases, their final hours were not spent in physical torture, fortunately, as they eventually succumbed to the lack of clean air supply. In a telephone interview, Tom Toler, the older brother of mine foreman Martin Toler, read what he said was a note from his brother, written just before he passed

away. The note was scribbled on the back of an insurance application form in his brother’s pocket. It was hard to read, which indicated it had been written in the final stages of his life. This is what the note said, “Tell all I’ll see them on the other side. It wasn’t bad. I just went to sleep. I love you.”^{viii}

Can you imagine what this message means to his family; his friends? His final words were, “I love you.”

Frankly, I never end a telephone conversation with my wife or children without those words, “I love you.” Who knows – it might be our last conversation.

What about the world? Will they hear from us, as it were, a message of love? Paul says, we owe the world a debt that we should never stop paying on – a debt of love.

We are actually in the process of “leavin’” this world – we just do not know when. So let us live, so our love for people, and our gospel of the love of God through Jesus Christ becomes the message we will leave behind.

Sing,

I love You, Lord, and I lift my voice

To worship You, Oh my soul rejoice!

Take joy, my King, in what You hear,

May it be a sweet, sweet sound in Your ear.

This manuscript is from a sermon preached on 1/8/2006 by Stephen Davey.

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ⁱ Ron Blue, Master Your Money (Nashville, Tenn., Thomas Nelson, 1991), p. 119.

ⁱⁱ R. C. H. Lenski, The Interpretation of Paul’s Epistle to the Romans (Augsburg, 1936), p. 797.

ⁱⁱⁱ James Montgomery Boice, Romans: Volume 4 (Baker Books, 1995), p. 1684.

^{iv} The Bible Knowledge Commentary (Victor Books, 1983), p. 62.

^v R. Kent Hughes, Romans: Righteousness from Heaven (Crossway Books, 1991), p. 250.

^{vi} William Barclay, The Letter to the Romans (Westminster Press, 1975), p. 176.

^{vii} Boice, p. 1693.

^{viii} USA Today (Jan. 6, 2006), 3A.