

# The Christian Neighbor

## Romans 13:8-10

September 20, 2020  
Steve DeWitt

*"Owe no one anything, except to love each other, for the one who loves another has fulfilled the law. For the commandments, "You shall not commit adultery, You shall not murder, You shall not steal, You shall not covet," and any other commandment, are summed up in this word: "You shall love your neighbor as yourself." Love does no wrong to a neighbor; therefore love is the fulfilling of the law" (Romans 13:8-10 ESV).*

This paragraph fits into the broader application of the gospel explained in chapters 1-11. How is a sinner reconciled with God? How does God justify a sinner forever? The gospel begins vertical. We are saved by virtue of Jesus' atoning death in our place for our sin. We are justified by grace through faith as a sovereign act of divine love toward us. Eleven chapters of Romans unpacks that. Romans 12:1 famously transitions with these words, *"I appeal to you therefore, brothers, by the mercies of God, to present your bodies as a living sacrifice..."* And what follows is the horizontal transformation that vertical gospel reconciliation produces in our hearts.

This vertical reconciliation with God has profound implications for our horizontal relationships with others. Romans 12 urges a profound sense of unity in community with other Christians marked by serving others in love; giving emotional care by rejoicing with those who rejoice and weeping with those who weep; refusing to retaliate but rather loving our enemies. It's essentially Paul's sermon on the mount as he unpacks the Christian gospel for the day-to-day of life. We just spent five weeks on the Christian citizen. Now we transition from the Christian citizen to the Christian neighbor.

*"It's a beautiful day in this neighborhood,  
A beautiful day for a neighbor.  
Would you be mine?  
Could you be mine?..."*

*I have always wanted to have a neighbor just like you!  
I've always wanted to live in a neighborhood with you.  
So, let's make the most of this beautiful day,  
Since we're together, we might as well say,  
Would you be mine?  
Could you be mine?  
Won't you be my neighbor?"<sup>1</sup>*

Now that I have your full attention, what makes a beautiful neighbor? The gospel. Paul explains.

### Marks of the Christian Neighbor

#### Financial integrity

*"Owe no one anything" (Romans 13:8).*

---

<sup>1</sup> Fred Rogers, "It's a Beautiful Day in the Neighborhood," © 1967, Fred M. Rogers.

It is an interesting transition from verse 7 to verse 8. Verse 7 describes our obligation to pay our taxes to Caesar; verse 8 our obligation to pay our debts to others. "*Owe no one anything.*" If this were the only verse in the Bible about debt, we would say that all debt is wrong for Christians. However, many other verses give guidelines for lending and even the Sermon on the Mount seems to legitimize Christian borrowing (Matthew 5:42).

So, what does "*owe no one anything*" mean? This whole paragraph is about Christian love and our duty to love other people. In society, human beings borrow from each other all the time. It could be a rake, a truck, a loan, whatever. These are consensual arrangements in which both parties agree to the terms. Am I unloving to my bank if I take out a mortgage with them? No. In fact, they love me all the more. They will give me a free toaster.

In normal human relationships, borrowing of tools and helps are indications of friendship. You likely have a neighbor that you would feel comfortable asking to borrow their lawn mower and another neighbor from whom you wouldn't borrow anything. Why? Borrowing and sharing are indications of healthy relationships. It's a way we help each other get along. If you own a truck, you likely have lots of friends.

Within friendship, after something is borrowed, it's almost embarrassing to ask, but you want to make sure there isn't an expectation. *So, what do I owe you?* In friendship, the response is often, *you don't owe me anything.* No debt incurred.

But what happens when you borrow something, and you break it? Now a debt is incurred. Or what if I agree with my bank to pay a certain amount each month and I miss a payment? A debt is incurred.

This is what Romans 13:8 is getting at. Not the elimination of any borrowing or lending, but integrity in my dealings with people where nobody's looking at us like, *you did me wrong.* *You owe me money.* We never forget anyone who owes us money.

I've owned three houses in my whole life. Owning a home means the inevitable maintenance and upkeep issues that come up. Over 20 years of homeownership, it's not hard for me to remember various situations in which somebody cheated me by poor workmanship or taking my money without completing the job. My list is short, thankfully. Some of you have a long list of people who have cheated you. What do we think of such people? Not much. Few things display character more clearly than a lack of integrity with money.

How should a Christian function in society financially? Solid integrity. Trustworthy. Particularly with money matters, he or she handles money in a way that debts are paid when due. Nothing is in arrears. It's all squared up. While not condemning all debt, it does urge us to take our debts seriously and infers debt should be avoided—at least dumb debt. Dumb debt is debt on depreciating things. So, your house may not be dumb debt but your boat payment likely is.

Young people, please listen to me on the matter of student loan debt. The government will give you as much money as you want and when you are 19 you don't realize how that debt will hang over your head for most of the rest of your life. I know you want to go to a fancy school and study bagpiping. One implication of this verse is NOT to bind yourself financially in ways you may struggle to pay back. Far better is an affordable college with a marketable degree than a fancy school with no job prospects and a huge debt. Even better is not wasting your babysitting money on frivolous things and setting a direction for your life

where you "owe no one anything." Let's aim to have reputations of being savers and givers, not spenders.

This principle is critical for all of us. Part of debt-free relationships is not buying into the materialism of our culture that drives the credit spending in the first place. I have counseled couples with astonishing levels of credit card debt on which they are making minimal payments at extraordinary interest rates. They are in debt jail. There's no room for legacy saving. No room for generous giving. They are in debtors' jail and barely keeping afloat. Inherent in this verse is keeping our own financial houses in order where debts are minimal and manageable and where there is margin for saving and giving. "*The rich rules over the poor, and the borrower is the slave of the lender*" (Proverbs 22:7).

If you are a slave to your debts, I'd highly recommend a program we offer entitled *Financial Peace University*. The coronavirus has messed with our programming, but hopefully we can get it going again. It's a guide to getting out of jail and getting your financial house in order. Jesus sets our hearts in order which has the byproduct of getting our houses in order.

## Love

"Owe no one anything, except to love each other, for the one who loves another has fulfilled the law" (Romans 13:8).

You see that same point in verse 10, "*therefore, love is the fulfilling of the law.*" This is a very Jewish issue Paul raises. The Jews were very concerned with obeying God's law. So much so that they would argue at length about which Old Testament laws were the most important ones to obey. With over 600 commands, it's hard to remember them much less obey them. Which ones are most important? Jesus was asked this very question by people trying to make him stumble. How long has it been since someone asked you, so, which of God's laws should I really worry about? We obviously live in a different culture.

While our culture isn't that interested in law, they are very interested in love. Sexual love. Family love remains important. Love for fellow man is at least seen as a virtue by most. Most popular songs are about love and all of them are assuming certain things about love. I think of an old Beatles song, "All You Need is Love." Let the level insight here move you.

*"There's nothing you can do that can't be done  
Nothing you can sing that can't be sung  
Nothing you can say, but you can learn how to play the game  
It's easy  
Nothing you can make that can't be made  
No one you can save that can't be saved  
Nothing you can do, but you can learn how to be you in time  
It's easy  
All you need is love  
All you need is love  
All you need is love, love  
Love is all you need."<sup>2</sup>*

That's a fair summary of the sentimental and existential love our world admires. *Biblical love is much different as it is rooted in the character of God, explained in Word of God, and displayed in the Son of God.* For the conscientious Jewish believer in Rome, he wondered,

---

<sup>2</sup> John Winston Lennon, Paul James McCartney, "All You Need is Love," © 1967 Parlophone, Capitol Records.

what about the Old Testament law and all those commands? Should I care? Paul doesn't dismiss the law or say it isn't relevant. Rather, he shows how biblical love *fulfills* the ethical law and makes us great neighbors.

### The "not to" commands

*"For the commandments, 'You shall not commit adultery, You shall not murder, You shall not steal, You shall not covet,' and any other commandment, are summed up in this word: 'You shall love your neighbor as yourself'" (Romans 13:9).*

So, what about all those Old Testament commands? Theologians categorize them into three categories: **civil commands** that guided the nation of Israel governmentally, **ceremonial commands** that guided the Levites in temple worship, and **moral commands** summarized in the Ten Commandments.

With Jesus' coming, the civil commands no longer apply under the New Covenant. The ceremonial commands were foreshadows of Jesus' priestly work. Hebrews tells us those commands are fulfilled. But what about the moral commands? Paul lists four of the Ten Commandments. *You shall not commit adultery, murder, steal or covet.* The four he lists are from the second five of God's top ten commands.

Vertical Commands	Horizontal Commands
1 No other Gods	5 Honor Father and Mother
2 No handmade images	6 No Murder
3 No profaning of God's name	7 No Adultery
4 Keep the Sabbath	8 No Stealing
	9 No lying
	10 No Coveting

The first are vertical worship commands on the first tablet (see chart above). The second five are horizontal and relational commands. All four Paul refers to are from the second tablet. Why? Because Paul isn't explaining Christian worship, he is explaining the Christian in community with other people. The Christian neighbor. The horizontal.

Notice these are all in the negative. Don't cheat on your spouse. Don't murder. Don't steal. Certainly, we should not do any of these "not to" commands.

But Paul makes an important ethical statement by summing up all the "not to" commands with a "got to" command, a positive command.

If you grew up like I did in quasi-fundamental Christian circles, you likely heard a lot of *Don't do this; don't do that.* What I missed is that every negative command has a corresponding positive. I personally think more emphasis on the positive would have helped

me and my friends not view Christianity as a list of things not to do. If your faith is based on what you don't do, it's a depressing and uninspiring faith.

All the negative commands infer a correlating positive command. *Don't sleep with someone else's spouse* is a command to find fulfillment sleeping with your own spouse. *Don't murder* is a command to value human life and other people. *Don't steal* is a command to enjoy the blessings of the generous life. *Don't covet* is a command to treasure with gratitude all the good gifts God has given you. The "not to" commands all have a "got to" with them. But there is one command that rules them all.

### The "got to" command: love

*"You shall love your neighbor as yourself." Love does no wrong to a neighbor; therefore love is the fulfilling of the law"* (Romans 13:9-10).

Here is where Paul is pointing us. Love. *Agape* in the Greek. This famous word generally describes a much different kind of love than the Beatles memorialized. "All You Need is Love" is to turn love on self; to see love as a means to self-fulfillment. It is to make love all about me.

But we forget the first five commands. *"You shall have no other gods before me."* (Exodus 20:3) The number one god that competes with the true God is the god of self. When self is on the throne of our hearts, love is turned into a means of self-fulfillment. *I'll serve other people as long as it makes me feel good. I'll remain faithful to my spouse as long as she satisfies me. I'll love my neighbor because doing so may advance my standing in society or get me the coveted secretary position in the HOA.*

Self-love doesn't fulfill the law. Selfless love does. That's the point of this command Jesus said is the second-greatest command. *"You shall love your neighbor as yourself."* This isn't promoting self-love; it is assuming it. Here's Jesus restatement of it,

*"So in everything, do to others what you would have them do to you, for this sums up the Law and the Prophets"* (Matthew 7:12, NIV).

Rather than a list of "not to's," love is the "got to." ***Our Bethel definition of love is self-giving for the good and joy of another.*** The Christian ethic includes the "not to's," so murder is still wrong and so is stealing. But just because we don't commit the "not to" sin doesn't mean we are a good neighbor.

So, you hear people talk like, *are you a good neighbor? Well, I haven't murdered any of them.* OK. Glad to hear what you are *not* doing, but then what *are* you doing?

Jesus was asked directly, *who is my neighbor that I should love?* Jesus told the story of the Good Samaritan. I don't have time to get into it. Most of you know the parable but do you know the point? The question isn't, *who is my neighbor?* The question is, *to whom can I be neighborly?* Anyone God brings across the path of my life.

*"Love does no wrong to a neighbor"* (Romans 13:10 ESV).

You shall love your spouse as yourself. Love does no wrong to a spouse. You shall love your in-laws as yourself. Love does no wrong to an in-law. You shall love your coworker as yourself, love does no wrong to a coworker. You shall love your fellow church member as yourself, love does no wrong to a fellow Christian.

Old Testament Scholar, Bruce Waltke summarizes this well, "*The righteous...are willing to disadvantage themselves to advantage the community; the wicked are willing to disadvantage the community to advantage themselves.*"<sup>3</sup>

Love disadvantages itself for others. That's our call. The Christian neighbor self-gives in the day-to-day of life with the real people God puts in our path. It is the posture of servanthood. Selflessness. *You* are more important than *me*.

How are you doing being a neighbor online? Is your tone gracious? Are you considering other people more important than yourselves? How about in the culture wars? Are you being neighborly toward people who disagree with you about politics? Debates on race? Pandemic? Masks? Philippians 4:5 (NIV) says, "Let your gentleness be evident to all." I suspect we all have some growing to do in this area. Yes, not defrauding, but how about...

*"Love is patient, love is kind... [Love] always protects, always trusts, always hopes, always perseveres. Love never fails"* (1 Corinthians 13:4, 7-8).

If you say, I've never seen that kind of love. I place before you Jesus Christ—the best neighbor we've ever had who put our needs ahead of his own. He loved us in spite of so much wrong thinking and wrong living. He took our sins and guilt upon himself and allowed himself to be nailed to a cross and died in our place. "*Greater love has no one than this: to lay down one's life for one's friends*" (John 15:13). Jesus was that friend. Jesus was that neighbor.

Aren't we glad Jesus came into our neighborhood? He loved us perfectly and calls us to put that same love on display to the neighbors in our lives.

Scripture quotations are taken from *The Holy Bible, English Standard Version. ESV® Permanent Text Edition® (2016). Copyright © 2001 by Crossway Bibles, a publishing ministry of Good News Publishers.*

Additional Scripture quotations taken from *Holy Bible, New International Version®, NIV® Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc.® Used by permission. All rights reserved worldwide.*

© 2020 by Steve DeWitt. You are permitted and encouraged to reproduce and distribute this material in any format provided that: (1) you credit the author, (2) any modifications are clearly marked, (3) you do not charge a fee beyond the cost of reproduction, (4) you include Bethel's website address ([www.bethelweb.org](http://www.bethelweb.org)) on the copied resource.

---

<sup>3</sup> Bruce Waltke as quoted by Timothy Keller, *Generous Justice* (New York: Penguin Publishing Group, 2010), page unknown.