



## BELIEVERS CHAPEL

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The Sermons of Dan Duncan

Romans 13:8-10

Romans

"The Never-Ending Debt"

TRANSCRIPT

[Message] Romans 13:8-10. Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law. For this, you shall not commit adultery, you shall not murder, you shall not steal, you shall not covet, and if there is any other commandment, it is summed up in this saying, "You shall love your neighbor as yourself." Love does no wrong to a neighbor; therefore, love is the fulfillment of the law.

May the Lord bless this reading of His Word. Let's bow in a word of prayer.

[Prayer] Father, we do thank you for the time we have to be here this morning. It is an opportunity for us to come together as the body of Christ, as believers in Jesus Christ, men and women who have been changed by your grace, saved forever. And we can come together and read your inerrant Word and in so doing be changed. As we consider the meaning of the text that we've just read, we spend some time reflecting upon it, we pray that you would change our hearts, make us more and more like Jesus Christ. So we look to you to bless in that way.

We are changed through the Word of God. It has that effect upon us, and so bless us, Father, with that. Give us proper perspective on life, that we would live lives that honor your Son and reflect Him and His character to the world. We are His body. May the world see Christ in us. So bless us, Father, that we would be effective witnesses

for Jesus Christ and that we would live lives that please you and lives that are pleasing to ourselves. As Christians, we can never be content if we're not living obedient lives and if we're not striving to serve and please you. So help us to do that, Father. By your grace, bring that about in our lives.

And we pray, Lord, for the material things of life. We pray for those who have asked for our prayers. We pray for the sick and for those who are recovering from surgery. We pray that you'd continue to give healing and encouragement. Father, it is a wonderful truth that we have that all things work together for good to those who love God and to those who are called according to His purpose. So even when healing is not the result of our prayers, we know that you are working all of that to our good, and so we pray that those who are undergoing surgeries or recovering from surgery or who are recovering from illness or in the midst of affliction of some kind that you would give that encouragement to them. We pray that you'd give healing.

We pray that through the difficulties that individuals are experiencing, they would be conformed to the image of Jesus Christ. We pray your blessing on this day. We pray for our families as they celebrate Mother's Day, and we do thank you for raising up faithful women to do such an important and essential work of ministry in the home. We are indebted to your grace for providing good mothers and we thank you for that and pray that this would be a joyful day for families here at Believers Chapel.

We pray that our time this evening would be a time of great joy as well as we come again to this auditorium and we remember Jesus Christ, remember the sacrifice that He made for us, and remember that He's coming again, and so we pray that you'd bless us this evening and bless us now, Father, as we sing our final hymn. Prepare our hearts for a time of study and worship together, we pray, and we pray these things in His name. Amen.

[Message] Many of you will remember a song that was popular a number of years ago. I think it was 30-35 years ago, and I guess it's

becoming popular again because I was thinking of this song as I was studying through the passage this week, and then one evening while I was watching the news, there was an advertisement that uses this song. And it's a popular song that informs us that what the world needs now is love, sweet love. That's the only thing that there's just too little of. Then it goes on to lecture God on all the things that we don't need. We don't need another mountain, so the Lord can stop making mountains and hills and trees and a lot of other things. What the world needs is love.

That's not one of the hymns that we sing here at Believers Chapel, but it's true that the world needs love. The Lord knows that better than any singer or songwriter. Not the kind of love that the song sings about, sweet love, sentimental love. Needs the love that is found in God Himself, genuine love, selfless love, sacrificial love, and it needs to see that in the church and experience that from Christians. That's Paul's message in Romans 13:8-10 where he tells us that as Christians, we have a debt of love to pay. Love should characterize our lives. Love for other Christians to be sure. That's where our love should begin but beyond that, love should also be expressed to people in general.

So in this new section, Paul moves in his instruction from how the believer is to relate to the governing authorities to how we are to relate to people in general, and verse 8 is a transition between the two subjects. We are to pay our taxes, he has said. In fact, in verse 7, he states that we are to render to all what is due them. That leads to the opening statement of verse 8, "Owe nothing to anyone except to love one another." In other words, we are not to have any unpaid debts. Love does not neglect its obligations to others. In fact, it motivates us and enables us to fulfill our obligations and pay our debts. So out of love, we are not to be in debt to anyone. That doesn't mean that Paul was forbidding borrowing.

The Old Testament has rules on lending and borrowing money. In Psalm 37:26, the man is praised who is gracious and lends. Christ

permitted borrowing. In Matthew 5:42, He said, "Give to him who asks of you, and do not turn away from him who wants to borrow from you." What the Bible condemns is what – as John Murray put it in his commentary, the looseness with which we contract debts and particularly the indifference so often displayed in the discharging of them. So the Bible doesn't forbid taking out a mortgage on a house, it doesn't forbid student loans, borrowing money for college or for business or using credit cards, as long as a person can make the payments and can manage the debt.

The problem for many people is they're not able to do that. They aren't wise, they aren't disciplined, they live beyond their means and quickly accumulate unmanageable debt. A large part of the problem, of course, is that we live in a society that encourages such behavior. It is a consumer-oriented culture that promotes spending and makes credit cards easily available. We all know that. We all experience, probably every week, the phone calls and the mail that offers us credit cards with nice and easy terms. Having said that, the problem is not with the plastic, it's just plastic. In fact, it offers a genuine convenience. The problem is with the person who is using the plastic, and when that is a problem it is a spiritual problem.

Now, for some, it's a problem of naïveté. Young people are sometimes careless and they learn the dangers of buying on credit early on from their own experience, and experience can be a very harsh but very effective teacher, and through that they become wise about their finances. But for many, it is the basic problem of covetousness and the love of money. Paul calls that love the root of all sorts of evil, and all of us are subject to that root and that problem. John Calvin made a keen observation about mankind when he described human beings as idol factories, and money and the desire for things can quickly become an idol. And idols enslave.

Paul warns of that in 1 Timothy 6. He tells of people wandering away from the faith and piercing themselves with many griefs. He doesn't tell us what those griefs are but certainly among them would

be debt because debt imprisons people. Christians aren't exempt from that problem. We face the temptations of consumerism, we face the temptations and the dangers of all of that and of debt, and if that's the case with you, then of course you need to deal with that problem. Paul says owe nothing to anyone. Don't let your debts go unpaid. And so if your debts are going unpaid and increasing, then you may need to recognize that your problem is basically spiritual.

That is the first step in solving the problem. Paul began this new section of the book of Romans, chapter 12 and following, by commanding us not to be conformed to this world. Very often Christians do just that. The atmosphere in which we live, the temptations that are so prevalent they have their way of impressing us, and Christians very easily become conformed to the world. They become worldly minded, and so when that happens, they behave like the world. They adopt the world's principles. That is a sin that needs to be confessed, a sin that needs to be repented of, but it is also a confession, a repentance, that needs to be acted upon, and the first act is to begin changing the way that we think.

We're to transform our minds. We are to think differently. We need to learn what is important in life, what we are here for, and what we are here for is not to have pleasure. There's nothing wrong with pleasure. It fits within God's plan for us when it is enjoyed properly, but our object in life is not to please ourselves and enjoy life. It is to give glory to God. It is to serve Him. It is to live for that which is eternal. Now, we get that kind of perspective by reading the Scriptures, by studying the Word of God, and as we do study the Word of God, our minds are transformed and we begin to think as a Christian ought to think and desire the things that a Christian should desire.

But a person also needs to take action against the debt itself and often the wisest thing to do is to simply cut up the credit cards, get oneself on a strict budget of reduced spending, even perhaps sell off some of the possessions that one has accumulated. Now, that's very

basic advice. It's just common sense, and yet the fact is, is it not, that's easier said than done. Spending, particularly in our culture, is addictive, but nothing is too difficult for the Lord. As difficult as that problem may be or any other problem that we could think of, as difficult as it may be, nothing is too difficult for the Lord. So we must look to Him, look to Him for strength, look to Him for wisdom, look to Him for discipline.

It's very important that we do that. Christians, of all people, should not be financially foolish and delinquent about repaying what we owe. It is a bad testimony and it is inconsistent with our theology. We are saved because God has paid our spiritual debts in full. It is contradictory to thank him for that great gift and at the same time be indifferent about settling the debts that we owe to others. It is grossly inconsistent and it is a bad testimony to the world, and so Paul tells us to have no unpaid debts. Then he adds that there is a debt that we can never pay off, the debt of love. "Owe nothing to anyone except to love one another."

We can pay our taxes to the government and be finished. We can pay off our mortgage at the bank and be done with it. But we can never say, "I've satisfied my obligation to love and it's over." Love is a permanent obligation. It can never be discharged. We can never be finished with it, and so the old German theologian Johann Bengel, called love the never-ending debt. That's a debt all Christians owe and not just to other Christians. It is what we owe to all men. Paul goes on to speak of fulfilling the law and the obligations of the law extend beyond the church to include the world at large.

So that's the object of our love, and that's consistent with what the Lord taught in Luke chapter 10. He was asked by a lawyer what was needed to inherit eternal life, and Jesus answered the question by referring to the law of Moses. He said, "You shall love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind and your neighbor as yourself." When

the man asked, "Well, who is my neighbor?" the Lord told him the parable of the good Samaritan.

You know the story. A man, we assume a Jewish man, was going down from Jerusalem to Jericho when he was attacked by robbers, beaten, and left for dead. A Jewish priest and then a Jewish Levite had the opportunity to render aid but instead they passed by. In fact, they crossed over to the other side of the road to avoid helping him. It was the Samaritan, a man of a different community, a man of a different race, who stopped and helped. He was the neighbor because he acted to help a person in need. And the Lord states that is what we are to be, that is what we are to do.

To be His disciple, we are to show love to everyone, whoever we come in contact with, even our natural enemies. When we do that, Paul says, we fulfill the law. We satisfy its demands. The reason is given in verse 10 and that is because love does no wrong to a neighbor. You can't violate the law if you're doing good to others, and love is the governing principle of Christian behavior. Love is powerful. It's not just a standard, it is a power, it is an influence within us. I think it was the Scot Thomas Chalmers who described Christian love as the expulsive power of a new affection. I like that statement because love is that. It takes root within a person and it expels that which is wrong, improper attitudes.

Love compels us to do well, to serve God and to help people. It is a compelling force that moves within us to that end, and it is this second aspect of love, love for our fellow man, that Paul emphasizes here. Love inspires good behavior. Ideally, love is sufficient, but the reality is Christians are still sinners. We're righteous sinners. We're sinners who by grace have been justified and declared righteous by God, but we're still sinners, and Paul has developed that quite thoroughly in Romans chapter 7. We have the Holy Spirit, we have new natures, new hearts, and yet we still have sin within us, the principle of sin operating within our members, and so we struggle daily with sin. As a result, we will never love perfectly.

Our love will never be complete, and so love itself can never be our guide or our moral compass, we need objective principles to guide us and to give love direction. Paul gives that in verse 9 where he illustrates how love behaves by listing four of the Ten Commandments. These are taken from what's called the second tablet of the law or the second table of the law. Paul omits the first table, the commands referring to God, because he's dealing here with our duties to our neighbor. Now, what he has to say about our duties to our neighbor would certainly apply to our duties to God.

It is our duty to God to love our neighbor but the focus is not on the first aspect of those commands in the first four commandments but on our relationship to our neighbor, so this is why he cites these, and he begins with the command against adultery, which doesn't follow the order of that list of the commandments in the Old Testament because of the commands that he gives here, the first that is listed in the Old Testament is the prohibition on murder, and following that is the command against adultery, but perhaps Paul begins in this way because the subject is love and so often love is confused with sensuality and romance.

In Paul's day, there was a famous myth about Cupid and Psyche, which was a love story. Their union produced a daughter who was Pleasure, and generally love is understood in that way, it's understood in terms of pleasure, and the desire for that can lead to improper relationships. It can lead to adultery, which is often justified on the grounds of love. Now, God does not deny His people sensual pleasure. He created sex, He created it to be enjoyed, but only within the bonds of marriage, which is a covenant, a holy arrangement between two people. Adultery violates that relationship. It breaks the covenant and destroys all of the trust that binds the couple together. That's not love.

Love does not harm others. When David's affair with Bathsheba was exposed, Nathan approached the matter by first telling a poignant story about a poor man who had a lamb. All the man owned was that

one little lamb, which he nourished. It grew up with his children, it would eat from his hand, it would drink from his cup. It was like his daughter. But a rich man who had many herds and many flocks took it from the poor man and prepared that lone lamb for a visitor who'd come to him. Now, the purpose of the story was to bring out the gravity of David's adultery and it was effective.

David was so enraged by what he heard that he condemned the rich man to death and in doing so unwittingly condemned himself. But what the story illustrates is true about adultery. Adultery is theft. It harms others. It robs a couple of trust. It destroys relationships. It is not love. Joseph understood that very well. When Potiphar's wife tried to seduce him, he resisted. He said, "With me in charge, my master does not concern himself with anything in the house. Everything he owns has been entrusted to my care. No one is greater in the house than I am. My master has withheld nothing from me except you because you are his wife. How then could I do such a wicked thing and sin against God?"

Adultery would have violated his master's trust in him. It would have offended the master, it would have harmed the master and his household. And so out of gratitude to Potiphar – and more importantly obedience to God – he denied himself a pleasure that some would call love but he called wicked. Now, since love does not harm another person, it then follows that it will not commit murder, which is the next commandment that Paul cites. The meaning is physically killing a person, but we can expand the idea to that of attacking a person with words, with slander that results in killing a person's reputation.

That's really how the Lord applies this in Matthew 5:22 where he equates murder with anger. Love doesn't attack and it doesn't try to destroy in any way. It doesn't steal, either. And there many ways in which a person can steal. Bank robbery, embezzlement, shoplifting. Those are obvious acts of theft, but we also steal from an employer when we waste time, when we leave work early, when we

don't apply ourselves to a task that's been given to us. There are many ways in which an employee can cost the company money. That's not love.

Finally, Paul cites the tenth commandment, you shall not covet, which brings us back to the instruction in verse 8, owe nothing to anyone. Covetousness is at the very heart of materialism. It's at the very heart of this problem of consumerism, which inspires the spending that leads to debt and nonpayment. In Colossians 3:5, Paul defines greed, and we can put within that covetousness. He defines that as idolatry. Now, that's a problem for all of us. In the book of Colossians, Paul is addressing Christians and he's speaking to Christians about the problem of covetousness, of greed, and he says it's idolatry. So Calvin was right, human beings are idol factories. We make idols out of everything.

Love of money, the love of things, they become idols within our hearts. Now, there is nothing wrong with money, there's nothing wrong with things in themselves, of course. God made Abraham rich, but riches were not Abraham's God. He was looking for a city with foundations. Abraham was living for that which is eternal. Abraham had perspective. It is not having riches that is wrong. Abraham had them, understood them, understood where they came from, understood the purpose for them, and used them in God's service. It is when our hearts become fixed on those riches and we covet that such things are bad and become idols.

That was Achan's sin in the book of Joshua. God had told Israel as they entered into the land of Canaan and began the conquest that Jericho was under the ban, and what that meant is that the people could not take anything in that city. There would be other cities that they would conquer and they would enrich themselves from the treasures of those cities. They would obtain houses if they had not built, they would obtain fields and orchards that they had not planted. There was much wealth for them waiting in Canaan, but in that first city, everything in it was devoted to God. It was under the ban, but

when Achan entered the city and in the midst of the battle he saw the treasures there, he began to covet.

He saw a beautiful garment from Babylon, a bunch of silver shekels and a bar of gold, and he couldn't resist himself. He took them, he hid them within his tent. It was a selfish act and it was an act that brought about defeat for Israel and eventually led to Achan's own destruction.

That's what greed and covetousness does. It is contrary to love because it destroys. It is contrary to love because it is selfish. It causes us to be indifferent to the needs of others and to care only about our own desires and to focus upon that. Love is the opposite of that. It doesn't break the law; it fulfills the law. And the standard for behavior is summed up in one rule. Paul says, quoting from Leviticus, "You shall love your neighbor as yourself." That being the case, genuine love does no wrong to a neighbor. It is helpful, it is not hurtful. And how we treat ourselves is a good measure of that, though it's sometimes a measure that's misunderstood.

Love your neighbor as yourself is not a command to love ourselves. That's a popular explanation of that statement, and you often hear that. We can't love others until we first love ourselves. That's not the meaning of the verse. In fact, it contradicts Paul's instruction. Love is selfless. The essence of sin is self-love. Now, that doesn't mean that we are to loathe ourselves and to put ourselves through daily self-flagellations. Believers are new creatures in Christ, fully and forever accepted by God, and we are to rejoice in that and in what God has made us and in all that God has given to us and in all that God is doing in us.

The fact that He is doing a work within us is the indication that the work is not complete. We're not perfect. There is much within us that needs to be changed. In fact, there's nothing in and of ourselves that is good in and of itself. There's much good that we have and that's in us, but it's what God has given to us. So God is doing a work within us, and that should cause us to rejoice, but what He is doing in

us is turning us inside out. Changing us from being an inward-looking, self-absorbed people to being people who are outward looking and concerned about others. That's the process of sanctification. It replaces self-love with selfless love.

The statement, "You shall love your neighbor as yourself" simply recognizes that people do, in fact, love themselves and that the concern we have for ourselves should characterize our attitude toward others. If it does, then our love will be active. It won't be emotive – it may be, there'll be emotion connected with love, that's part of love, but essentially it will be active. It will do no wrong to a neighbor, but it will do more than that. It will do positive good for a neighbor. Paul describes love in our text in a negative way by stating what it does not do, and he does that because he's illustrating love with the law of Moses, which is largely negative. It is concerned with things that people must not do.

But love is much more than a negative virtue. It is more than abstaining from certain forms of behavior. It is active in producing good for people. Each of the commandments that we read here can be understood as implying a positive response. You shall not commit adultery means that we will preserve the integrity of our marriage and preserve the integrity of the marriages of other people. We will make our marriage an expression of Christ's relationship to the church.

Husbands will love their wives as Christ loved the church. They will be kind to them, they will be considerate of their needs, they will support them in their weaknesses, they will provide for them, they will promote their sanctification. And wives will honor their husbands. They will help them succeed in their work, they will give them a good environment in the home, support them in their leadership of the family, encourage them to be good leaders.

"You shall not murder" means more than we won't kill people. It means that we will promote life. We will help those in need as the Samaritan did. "You shall not steal" means that we will respect other people's property. We will take care of it. We will work honestly and

diligently to obtain possessions of our own and increase those possessions, and in working diligently we'll increase the wealth of other people. And "you shall not covet" means that we will be charitable people. Not only will we not desire the things that other people have but we will want to share with others what we have.

Now, there's nothing wrong with working hard and making money. Paul encourages that. He encourages it in 1 Thessalonians 4:11-12 where he instructs the Thessalonians – where he instructs us – to make it our ambition to live a quiet life, minding our own business, working with our hands so that we won't be in need. In Ephesians 4:28, he tells people to stop stealing. It's an interesting piece of instruction or a word of correction for Christians because he's writing to Christians. Probably not just in the city of Ephesus but Ephesians was evidently a circular letter that was given to all of those churches in Asia, the western part of Asia Minor.

He tells them to stop stealing. Rather, they are to labor, to work with their hands, and the reason, he says, is that they will have something to share with one who has need. So we are to work diligently. We're to work honestly and hard so that we can provide for ourselves, provide for our families, so that we won't be a burden on others, and we are to work diligently in order to accumulate a surplus so that we can share it with others. Accumulate a surplus not so that we can satisfy our own pleasures and please ourselves but so that we can be a help. We are to be a giving people, a helpful people. That is the outworking of love. Love is not just abstinence; it is positive, it is active, it does good for others.

In fact, in 2 Thessalonians 3:13, Paul says, "Do not grow weary in doing good." The person who doesn't, the person who does good, doesn't grow weary in that, the person who loves, that is the person who fulfills the law.

Now, having said that, in none of this is Paul suggesting that the Christian is under the Mosaic law. He has made it very clear in this book, in chapters 6, 7, and 8 that we are not under the law. The

Mosaic law has been brought to an end in Christ. Paul said that in Romans 10:4. Paul's point here is not law-keeping but loving. This is the Christian's great responsibility under the new covenant. We are not members of the old covenant and the law of the old covenant, we are in the new covenant. We are members of it, and the principle that governs our lives is the principle of love. And by doing that, by acting in love, we fulfill the spirit and the intent of the law of Moses – and any law, for that matter.

That doesn't mean that there are no principles that govern the Christian's life other than the one command to love. In Galatians 6:2, Paul instructs us to fulfill the law of Christ, and the law of Christ is the example of Christ. It is His life. As we study it, we see how we're to live. It is His instruction, and it is the instruction that He continued to give to the church through the apostles and found in the principles that are set forth in the New Testament. We study the Old Testament as well. It is Scripture. It is profitable. It reveals God's holiness, it reveals God's love, it reveals wisdom to us. We learn from it the kind of conduct that pleases God, and what pleases God is that we love our neighbor.

We cannot break the law by loving others, by serving others, by doing what is best for them. And we Christians of all people should do that. We who have been the objects of God's great love should be glad to show love to others, to be forgiving, to be serving. The Lord illustrated that in Matthew 18 with a negative example. Peter had asked the question how many times he should forgive an offending brother and he picked what he thought was a pretty high number, seven times. Jesus answered, "I do not say to you up to seven times but up to seventy times seven." In other words, there's no limit to the forgiveness we show. The reason is we have received unlimited forgiveness from God, and so we are to show the same to others.

That's what He then illustrates in the parable that He goes on to tell about a slave who owed a king a great debt. In fact, the debt was so great, it was more than he could possibly pay in his lifetime. When

the king ordered him and his family to be sold, the man fell on his face, begged the king for patience, and he promised to repay his debt. Well, the king knew that this man could never repay his debt, but he felt compassion for the slave and he released him, and he forgave his debt. Forgave the whole thing. The slave then went out and found a man who owed him 100 denarii, which was a fraction of what he had been forgiven, but instead of forgiving the debt, he demanded payment on it.

The debtor couldn't pay, he pleaded for patience, but he was unwilling to show the same kindness that had been shown to him, and he had the man thrown in prison. When the king heard what had happened, he summoned the man, called him a wicked slave, reminded him of the great debt he had been forgiven, and told him that he should have had mercy on that fellow slave of his with the kind of mercy that he had been shown. And now, moved by anger from the man's ingratitude, the king handed him over to the torturers until he paid back everything he owed.

The point, of course, is that the person who has been shown much mercy should show much mercy. We who have been forgiven much should forgive much. We who have experienced God's love should love others in the same way He loved us. How did He love us? Unconditionally, actively, sacrificially. Since salvation's plan was drawn up by the deep love of God, which placed His own Son on the cross for us, should we not love our neighbor? Since the Lord's sacrifice paid the penalty of our sin fully, satisfied the justice of God completely, reconciled us to the Father absolutely, should we not sacrifice for others? Of course we should.

Husbands should love their wives as Christ loved the church. Wives should love their husbands in the same way. Parents should love their children, children should love their parents. We should love those we meet in daily contact throughout the world, wherever we are, whatever we're doing. We should love our neighbors, in other words. Not with the sweet love that the world celebrates but with the

sacrificial love that the Lord exhibited for us. We should do all of this but we cannot do any of it apart from the grace of God. Love is a gift. We can't muster it up.

Love is a gift. It's the first of the nine virtues called the fruit of the Spirit listed in Galatians 5:22-23. It is the fruit of the Spirit, what the Spirit produces in us, not what we conjure up within ourselves. In fact, all of the virtues that please God, all of them are a gift. Faith is a gift, repentance is a gift, obedience is a gift, love is a gift. All of the virtues that are pleasing to God, the life that's pleasing to God, all of it is a gift.

All we have and all we are is a result of God's free grace, and so we must recognize what we are to do, realize that we who have been shown love are to show love to others, realize that we have a debt to pay our neighbors, and it is a never-ending debt. But to pay it, we must constantly look to the Lord for the resources to do that. Look to His grace. At the same time, we are to remember that the gift of love has already been given to all of us who are believers in Jesus Christ. In Romans 5:5, Paul wrote, "The love of God has been poured out within our hearts through the Holy Spirit who has been given to us."

He's poured out love into our hearts. We have it, and the Spirit who has done that is constantly leading us. All who are being led by the Spirit of God, these are the sons of God. Romans 8:14. If you're a child of God, you are being led by the Spirit, and He leads us not in a path of obedience, not in a pathway of disobedience or of indifference to others but in the path of love. So we are without excuse if we are not loving those we come in contact with, not loving our neighbors. Motivation to do that, though, comes with an understanding of grace. That is the motivation.

Contemplating God's electing love and His sacrificing love on the cross, that inspires love in us. So we are to reflect on that. This is the practical aspect of doctrine, of knowledge, of knowing who God is and what God has done, knowing the person and work of Jesus Christ, knowing the greatness of our Savior and what He sacrificed to

make us His people and who we are for whom He made the sacrifice, all of that as we reflect upon it instills within us gratitude, and that inspires love. So we're to reflect on that.

"For God so loved the world that He gave His only begotten Son, that whosoever believeth in Him shall not perish but have everlasting life." That's the model of love for us. We are to live it. But first we must believe.

Have you done that? Have you trusted in Jesus Christ for salvation? You can seek to be a man who loves his neighbor or a woman who loves her husband and her children, and we can be very earnest in that effort and be known as very lovely people and loving people, but that will not earn heaven for us. It won't open the door of heaven. Christ is the door, and the only way of salvation is through Him. So may God help you to see your need of the Savior if you've not believed in Him. By His grace, may He open your eyes to your need, that you are a sinner in need of the only Savior of the world and trust in Him, and then by His grace live the life that Paul has instructed us to live here. May we be a people who owe nothing to anyone except love. We'll be that by God's grace. Let's pray.

[Prayer] Father, we thank you for your grace to us. We thank you for this text, which reminds us of what we're to be, the kind of people we're to be, the people that love others regardless of whether we have a fondness for them or not. We're to love our neighbor as ourselves. In fact, we're to love others as Christ loved us. Help us to do that. It's a high standard, and really, as we reflect upon it, we must confess it's beyond our abilities, but it's not beyond yours. And what you command, you give, and we pray for that. The Holy Spirit has poured out love within our hearts. We pray that He would continue to pour that out and cause us to act upon it, that the world might see it within us and see the nature of Jesus Christ, the nature of our triune God. We pray these things in Christ's name. Amen.