



Romans 13:8-10

Trinity 14, September 6, 2026
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Owe no one anything, except to love each other, for the one who loves another has fulfilled the law. ⁹ 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." ¹⁰ Love does no wrong to a neighbor; therefore love is the fulfilling of the law.

What role do the Ten Commandments have in the life of a Christian today? Should we be trying to keep God's Commandments? Do we *need* to keep God's Commandments? *Can* we just throw up our hands and say, "We're forgiven anyways, so it doesn't really matter"? Many churches today make that argument. I actually heard a sermon once in which the pastor said, "I'm going to give you an 11th Commandment which is this: You shall not follow the Ten Commandments." His point was that after Jesus died, we are forgiven, so it doesn't matter what we do anymore. But *I am not* saying that to you.

First of all, that goes against what God's Word says, as Paul writes, ***"What shall we say then? Are we to continue in sin that grace may abound? Certainly not! How can he who died to sin still live in it?"*** (Romans 6:1-2) And follow that line of logic: if it doesn't matter what you do, and the law doesn't have any place in our lives, well, eventually you wouldn't think you'd need a Savior because there's no sin to save you from. So, then what do you do with Jesus? He just becomes a role model! "What would Jesus do? Try to be more like Jesus." And that's all that is often said about Jesus.

On the opposite side of the argument are those who say that you absolutely *need* to obey God's Law *if* you want to be saved. If you want to go to heaven, you need to please God by resisting temptation enough, by avoiding sin. Some say that a *real* Christian will one day finally *stop* sinning, and that's when you can be confident that you are a child of God. This is *also* contrary to what God says, for Paul writes later on in Romans, ***"I have the desire to do what is right, but not the ability to carry it out. For I do not do the good I want, but the evil I do not want is what I keep on doing."*** (Romans 7:18-19) And he also explains, ***"By works of the law no human being will be justified in [God's] sight."*** (Romans 3:20)

Sadly, it's very *easy* for us to fall into either one of these traps. Either we think, "I really need to be better. I really need to stop sinning if I want God to accept me." Or we might sometimes think, "I'm sure God doesn't like this, but I know He'll forgive me anyways." Those are both the wrong ways to think about God's Law. God doesn't give us His Law so that we *have* to do it in order to be saved. He also doesn't write it down for us so that we just ignore it and just generally try to be more like Jesus! No, both of these approaches to God's Law are forms of legalism. That's the idea that you *have* to follow the Ten Commandments, *have* to be a good person, *have* to emulate Jesus. That's legalism.

So, what role do the Ten Commandments have in our lives? And how can we, as sincere Christians, strive to follow God's Law and preach God's Law *without* being guilty of legalism? How can we toe that line? Paul shows us today in our text, where he tells us, essentially, to follow the Ten Commandments. And he's not being legalistic; rather, he's showing, in the words of our theme:

The Difference Between Legalism and Love

I. Start with God's Love II. Test by God's Word III. Recover through God's Son

In the verses right before our text, Paul is encouraging the Romans to pay their debts. He says that if you owe taxes to anyone, pay them taxes. If you owe honor to anyone, honor them. Basically, he's saying that if you owe anyone anything, get it done. But then at the beginning of our text, he writes, **"Owe no one anything."** Now, you might hear people say, "I don't owe anything to anyone." But that's not what Paul is saying, actually, quite the *opposite*.

He's also not saying that you shouldn't take out loans. Rather, if you owe anything to anyone, simply pay it. Give them what you owe. But Paul's main point isn't about personal finance. This is a segue to what he's really trying to teach. His main point is, **"Owe no one anything, except . . . love."** God is telling us that we *do* owe love to one another, and we owe it because our debt of sin has been paid.

Jesus once told a parable (cf. Luke 7:39-42) to a group of people that didn't really think they needed His forgiveness. He said that there were two men, both who owed a certain moneylender some money. One owed 50, the other owed 500. The moneylender freely forgave them both. And then Jesus asked, **"Now which of them will love him more?"** The answer was *obvious*—the one who was forgiven the greater debt, for the one who is forgiven a great debt will love with a great love. And the servant with the greater debt from the parable, that's you! On the cross, Jesus paid the debt of your sin. He gives you the receipt in His Word, which says, "PAID IN FULL."

You couldn't earn this for yourself. You couldn't do anything to deserve it. God simply gives it to you *for free*. But He *does* ask us to pay it forward. Maybe you've seen that movie, "Pay It Forward," with the little boy doing nice things for people and asking them to pay it forward to someone else. Or maybe you've been in a drive-thru at Starbucks where the person in front of you pays for your coffee, and you're supposed to "pay it forward" by purchasing the drinks of the person behind you. Well, God calls us to "pay it forward"—to love *because* we have been loved by Him.

But notice what's different about this love that you owe from the *other* debts that you might owe. The comparison that Paul is making in verse 8 is that if you owe anyone anything, pay it back in full, don't owe it any longer. *But*, then he says, *continue* to owe love to one another, as in, you'll *never* finish owing love to one another.

For example: you take out a loan on a car; you make the payments until the debt is paid. You'd never make another payment to the loaning company *after* you've already paid it off. That's the way it works with our debts in this world. But you will *never* come to a point in your life where you can say, "I've paid off the whole debt of love to my neighbor." And *that's* because the love you owe to your neighbor is *not* based off *their* love for you! If that was the case, you could probably pay it off easily. That's what the world's approach is, "I'll scratch your back if you scratch mine."

But that's *not* God's approach. We don't love others because *they* love us. God tells us that we owe love to one another **"because He first loved us."** (1 John 4:19) And you will *never* be done owing love to others, because we have been loved with such a great love, wider and deeper and higher than anything that can possibly be imagined. And no matter how much love you show to someone else, it will never match the level of love Jesus showed to you. So, you're going to have to keep on giving it.

So, as Paul instructs us to keep the commandments by loving one another. To approach this *properly* and not legalistically, we need to start at the source, which is *God's* love for us. We don't love one

another in order to save ourselves, we don't keep the commandments to be good people; we do it, because God has kept them for us and loved us and saved us. And *then*, we test ourselves according to God's Word to see how we're doing.

And we can start testing ourselves with this text. Paul tells us to love one another, and ***"the one who loves another has fulfilled the law."*** Certainly, we are condemned by this. Because if we look at our lives, I think we'll find that far too often we live as if everyone else owes *us* love, rather than that we owe *them* love. Far too easily, we perhaps do the things that we do for others *not* because of what *Christ* has done for us, but because we think that we owe *that* person. And there's a difference there. Because *if* someone does something nice for you and then you think, "Ok, now I have to do something nice for them in return," that's not *really* the love that Paul is describing!

And when it comes to all our other interactions, how often do we *withhold* love from another person? Perhaps there's someone that you don't really get along with, and you're not *gossiping* about them, you're not *wishing evil* upon them, instead you just decide to *avoid* them. You won't interact with them, because, "If you don't have something nice to say, don't say anything at all." And that *seems* like it could be a good thing to do, but Paul isn't telling us to *avoid* other people, he's telling us to *love* them. Love is inseparable from God's Commandments, and if every action in your life is not *first* motivated by God's love for you and then done *out of love* for your neighbor, then you've fallen short.

In fact, even if you're able to be super nice and be helpful to people, if it's not love in your heart, then you've failed. Because Paul concludes our text: ***"Love is the fulfilling of the law."*** When testing our love against God's Word, it's clear that we have failed. And especially when we compare our love for one another to the deep and wide love with which God loves us—we see that we don't come anywhere close to what God requires.

Now, you're all familiar with 1 Corinthians 13, I'm sure. It's a favorite section of the Bible for many. The Love Chapter. ***"Love suffers long and is kind; love does not envy; love does not parade itself, is not puffed up; does not behave rudely, does not seek its own, is not provoked, thinks no evil."*** (4-5) That's another section that we can compare ourselves against to find out if we've *truly* been loving one another, and we don't have to get very far into that section to find out that our love is lacking. "Do I envy? Do I behave rudely? Do I think evil?" I do, and that means my love fails the test.

But perhaps you've heard this before. After you compare your love to this exemplary love from 1 Corinthians and realize you don't measure up, a good thing to do next is substitute Jesus' name in for the word "love." Since, after all, ***"God is love."*** (1 John 4:8) And using Jesus' name, it's all true.

- ***"Jesus suffers long and is kind."*** Is that a true statement? Yes! He *is* longsuffering, not immediately answering our sin with death, but patiently suffering Himself instead.
- ***"Jesus does not envy; Jesus does not parade Himself, is not puffed up; Jesus does not behave rudely, does not seek His own."*** Are these statements true? Yes! Afterall, Jesus, the perfect Son of God, did not consider you and your lack of love as *beneath* Him. Instead, He chose to die for you; not seeking His own comfort but seeking you.
- ***"Jesus bears all things, believes all things, hopes all things, endures all things. Jesus never fails."*** These statements are all absolutely true of our Savior, and they're all true on your

behalf, meaning that Jesus your Savior *does not fail* to be patient and kind and loving and forgiving towards you.

We could also substitute Jesus' name in for "love" right here in our text. ***"Love does no wrong to a neighbor; therefore, love is the fulfilling of the law."*** That's also true of Jesus, ***"Jesus does no wrong to a neighbor; therefore, Jesus fulfilled the law."*** Jesus Christ fulfilled the law. He was the *only one* who loved with the love to which God calls us. He fulfilled what we cannot—God's Commandments. He emptied what we cannot—God's wrath against sin. And He *loves* in a way that we cannot—by being God's sacrifice *for* sin. And do you know what that means for you? It's what Paul says in chapter 8: ***"For God has done what the law, weakened by the flesh could not do. By sending His own Son in the likeness of sinful flesh and for sin, He condemned sin in the flesh, in order that the righteous requirement of the law might be fulfilled in us, who walk not according to the flesh, but according to the spirit."*** (Romans 8:3-4) That perfect life of love that Jesus lived, God counts it for you. He attributes it to you as if *you* had loved that way, simply because of Jesus!

So back to our first question: what role do the Ten Commandments have in the life of a Christian today? I want you to imagine yourself running—not a fast sprint, not working up a sweat, just a light jog down by the lake. It's a nice cool day out, the air is fresh and crisp, and you're out running for enjoyment. You're running simply for the pleasure of doing it. And now, I want you to change the picture, and imagine yourself running, really sprinting, because a pack of rabid wolves is chasing you down. Now you're *not* running for enjoyment! Now you're running to try to save your life.

Take those two situations, and instead of running, think about God's Law. If you strive to keep God's Law because you are trying to save yourself; if you have this idea that you *need* to do better if you are ever going to be saved, well then, the result of that is the same as you trying to run from a pack of rabid wolves. Eventually, you will get caught, and you will die. You cannot save yourself.

The proper approach to God's Law is that other picture—it's the approach of pleasure and joy. Loving one another for the joy of doing it. We cannot do this unless we first acknowledge the deep depths of our sins and then find our hope in the heights of Jesus' love. He has loved you with an everlasting love! (cf. Jeremiah 31:3) With that as your focus, love one another! And never stop, because *Jesus'* love for you never will. Thanks be to God in Jesus' name. Amen.

"And the peace of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus." (Philippians 4:7) Amen.