



The Final 3
presented by Pastor David Rawley

**“Love
(in Debt)”**

— BASED IN ROMANS 13:8 —

SUNDAY, JULY 19, 2026

@8:30 AM & 10:45 AM

@Otterbein Church
of the United Brethren in Christ

146 Leitersburg St. | Greencastle, PA 17225-1324

Love is often seen as a noble IDEAL or a pleasant OPTION.

Not so for the Christian!

For us, Love is an OBLIGATION (as real as taxes!)

Romans 13:7-8 GIVE everyone what you OWE him! If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. Let no debt remain outstanding, except the continuing DEBT to love one another. He who loves his fellowman has fulfilled the law.

Why do we OWE this to each other?

Why is the need to love a DEBT?

To whom do we owe this?

The context of this statement (Romans 13)
is fulfilling the laws of God.

*The **only significant underlying** motive for
keeping God's commands is love for God!

Love's three Dimensions

- a) **Detection**... noticing a need, identifying suffering [compassion, mercy]
- b) **Protection**... shielding, rescuing, warning, advocating [action]
- c) **Connection**... communicating commitment, affirmation, and worth [relational]

A “continuing” debt?

This is where a money debt and love debt
part ways!

*A financial debt can be fully paid,
after which it no longer exists.

Our debt of love will never be finished, and this
is neither sad or burdensome!

No human being is “debt free.”

“Forgive us our debts as we forgive
those in debt to us.” (*Mt. 6:12*)

ISN'T DEBT NEGATIVE?

The delightfulness of LOVE dissolves
the drudgery of its debt.

To pay such a debt to one another
is a privilege and honor.

I MUST LOVE YOU BECAUSE:

- **someone** has loved **me**!

*Love is not a currency that can only be returned to the one first giving it!

- I will need you to love me!

For if I grieve you, who is left to make me glad but you whom I have grieved?

(11 Cor. 2:2)

- You need to have **good deeds performed** in your life.

As we have opportunity, let us do good to all people, especially to those who belong to the household of believers. (*Gal. 6:10*)

- You need someone who will **tell** you **truth**!

Speak the truth in love. Grow up
(in all things) into Him who is
the Head, that is Christ.

(Eph. 4:15)

- (Perhaps) you will come to **know God's**
love in no other way except my love.

I NEED TO LOVE YOU BECAUSE:

- You are here, and I am here, and our lives are connected.

“My love to all of you in Christ Jesus”.
(1 Cor. 16:24)

I feel happy and proud to say that the (few) times OUB has borrowed money, that debt was taken seriously and paid off promptly.

I also feel happy and proud to say that (beyond the gospel message) the emphasis and focus of this congregation has been (and will continue to be) paying this DEBT of LOVE that we will never cease to pay.