

“An Unpayable Debt”  
Romans 13:8-10  
Dr. Jerry Nelson

Romans 13:8-10 “Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law. <sup>9</sup> The commandments, “Do not commit adultery,” “Do not murder,” “Do not steal,” “Do not covet,” and whatever other commandment there may be, are summed up in this one rule: “Love your neighbor as yourself.” <sup>10</sup> Love does no harm to its neighbor. Therefore love is the fulfillment of the law.”

There is a humorous website that I found recently; it is called “neighborsfromhell.com.”

John, not his real name, moved in next door.

It was a new subdivision with all new houses – some still being built.

I should have guessed John was a little different when I saw his furniture – well actually there was no furniture – he moved in with a fully decorated artificial Christmas tree, a stereo system, a television and some clothes.

Don’t misunderstand, John’s not poor; he moved into a very nice house and he drives a couple of very nice cars.

Even though it was **only October**, the Christmas tree was prominently displayed in the front window – we could see it easily because there were no curtains or blinds in the house, then or ever.

To add to the festive appearance, John wrapped some Christmas lights around the porch.

Does anybody think “redneck?”

A couple of nights later John decided it was time to build a mailbox.

He backed his car up to the construction site on the other side of my house and loaded up 2X4s and bricks.

At 9p.m. the next night John began to build.

It became quickly apparent that John was not carpenter.

None of the 2X4s were long enough so he had to nail several together to get the right height and then to give it stability he put several more 2X4s at angles at the bottom.

With the bricks he had stolen, he formed a flowerbed in the front yard and it he put his new bamboo plants and a 10-gallon fish tank – no fish just the tank.

In November John decided to build a fence around his yard – his front yard.

Even a chain-link fence in the front is against covenant but John was building one with chicken wire.

Fortunately the builder spotted it and before the concrete could dry around the posts, John had to take them all out.

Not many days later a dog appeared – it was a Rottweiler and he loved to jump.

Finally chained to a post in the back yard, Cujo (the dog's name) barked up a storm.

His reward was that every time he barked for a while, someone came out to yell at him – he loved the attention.

John was too busy to feed Cujo on a regular basis so he just threw a 50# bag dog food on the ground and let Cujo, and the ants and the neighborhood mice, eat, at will.

In the spring we awakened one morning to a sound with which we were not familiar in the city – it sounded like chickens.

Sure enough John had enclosed the back porch with chicken wire and was now raising chickens.

The only problem for John was that Cujo, the dog, liked chickens.

It wasn't long before they were gone but alas geese replaced them.

Yes, we had community covenants but they didn't bother John.

On weekends John partied hard from midnight to 3 a.m. in his home – with stereo booming.

He changed the oil of his car in the front yard and disposed of the oil in the back.

Eight months after moving in John finally mowed his lawn – the only problem was it was midnight.

He accidentally set his porch on fire with an unattended hibachi grill.

The next fall he intentionally set his backyard grass on fire to avoid having to mow it – fortunately the fire department kept it from spreading to our backyard.

I came home from work one day to see John's newly purchased pool table proudly displayed dead center under his car port.

John did finally build a brick mailbox but instead of getting rid of the old rickety 2X4 one, he used it to mount his flag pole.

And on his new mailbox he put a rather large statue of Jesus, apparently to protect his mail. (see picture)

Between numerous citations of covenant violations, several neighbor-instigated police visits in the middle of the night and too many conversations to number, it is understandable that John's relationship with his neighbors was a bit strained.

(edited from <http://www.joespc.com/carlos/redneck.htm>)

Have any very difficult people in your life?

Over a hundred years ago preacher Charles Spurgeon wrote, "And now some one here may say, 'Sir, I can not love my neighbor, you may love yours perhaps, because they may be better than mine, but mine are such an odd set of neighbors, and I try to love them, and for all I do they (they only) return insult.'"

Is there anybody in your life who just "bugs" you?

"Love your neighbor as yourself?" – Paul doesn't know my neighbor!

The text before us today, Romans 13:8-10, is, I believe, a summary of all that Paul has taught thus far.

Back in Romans 12:1-2, Paul set the agenda for the rest of his letter: “Therefore, I urge you, brothers, in view of God’s mercy, to offer your bodies as living sacrifices... Do not conform any longer to the pattern of this world, but be transformed...”

Then in what follows he spells out what transformed living looks like:

12:3-8 Humility and service.

12:9-21 Love manifested in many ways.

13:1-7 Godly conduct even toward those who offend you and/or have authority over you.

It seems that verses 8-10 of chapter 13 are a condensation, or summary, of all this instruction about transformed living.

**Quoting Jesus, and Moses before him, Paul describes the Christian life in one succinct statement, “Love your neighbor as yourself.”** (Cf. Galatians 5:14)

But before focusing on that central theme, I want to deal with a possible misunderstanding of verse 8.

Romans 13:8 says “Let no debt remain outstanding, except the continuing debt to love one another...”

One could interpret this to say that there is one debt we don’t need to repay, the debt to love one another.

But of course that would be contrary to the whole sense of the passage.

So, certainly here, Paul is saying that there is one debt that we can **never fully repay**, as much as we may try – the debt of love.

But there is another phrase here that has sometimes been misunderstood:

The NASB translates it “Owe nothing to anyone...”

The KJV reads, “Owe no man any thing...”

A literal translation might be, “Owe no one...”

Some have interpreted this to mean that a Christian can never borrow.

But when we compare verse 7, we see that owing is not the problem; the problem is not repaying – “Give everyone what you owe him.”

- If I have rented a place to live or do my business, I have borrowed from a person. I have borrowed his place.
- If I have requested the use of a neighbor’s shovel, I have borrowed from him.
- If I am using another’s money to build my house, I have borrowed from him.

Again, the prohibition is not against borrowing but against not repaying.

Paul’s instruction is to repay what we owe.

If respect then respect, if rent then rent, if money then interest and principle, if a shovel a shovel.

Foolish and wrong is the person who borrows what he can’t repay. And I have heard reports that suggest if we think there are sad stories about the defaults on sub-prime home mortgages, far more extensive and sadder still will be the stories about the credit card crisis that is coming.

The NIV translation is a good one, “Let no debt remain outstanding...”

**But that is not Paul’s major point.**

**His point is that there is one debt that we can never fully repay.**

Only the debt of love is left outstanding, uncompleted, unfinished because there are always new opportunities – “the continuing debt to love one another.”

To get my head and heart around this text, I asked what are the key words or concepts here?

It seems to me three words are central: love, law and neighbor.

First I want us to think about this word “neighbor.”

I won't say anything new here, but hopefully we will see that we can't exclude anyone from a biblical definition of this word.

We are very prone to saying, "I think this idea of loving others is great EXCEPT for so-and-so."

Actually, Paul uses three words to describe those we are commanded to love: In verse 8, "one another" and "fellowman" and in verse 9, "neighbor."

"One another" is used many times by Paul to refer to fellow Christians.

But even if that is all he meant, It would be hard enough to think we are commanded to love **all** other Christians – especially those very difficult ones in our lives.

But the other word Paul uses in verse 8 is "fellowman."

That word literally means, "other" or "different."

And Paul put that word in the singular – an individual.

We are tempted to say with Charles Shultz's Linus, "I love mankind, it's people I can't stand."

But Paul says, no, we are to love specific, other, different, individuals.

But it is the third word Paul uses that expands the scope of who we are to love – the word "neighbor."

The idea was first expressed by Moses way back in Leviticus 19:18 and then Jesus, Paul and James quote him.

It was Jesus, however, who makes it clear that "neighbor" is not just friend, a fellow Christian, and others like us, but also those who are different, even those who hate us.

If the parable of the Good Samaritan didn't make it plain enough for us, Jesus also said, Matthew 5:44-45, 47 "You have heard that it was said, 'Love your neighbor and hate your enemy.' But I tell you: Love your enemies and pray for those who persecute you, that you may be sons of your Father in heaven. If you love those who love you, what reward will you get? Are not even the tax collectors doing that? And

if you greet only your brothers, what are you doing more than others?  
Do not even pagans do that?"

So who is my neighbor?

It is broader than this, but it is at least every person who  
crosses my path and even those who "cross me" in doing so.

It is family, literal neighbors, co-workers, other drivers on  
the road, shoppers at the store, and the people who serve  
us at restaurants, drive-throughs, and the library.

The one who cuts your hair, takes your money at  
the gas station, votes for the other political party,  
and makes your life miserable at work.

I love what NT scholar Cranfield wrote: "The neighbor in the New  
Testament sense is not someone arbitrarily chosen by us: he is given  
to us by God." Cranfield, *Romans*, 328

Every encounter is a divine appointment to demonstrate love.

I balk at such a definition, but the Scripture leaves me now room to  
exclude those difficult people in my life, even those who hate me.

**It is very clear, whom God has called us to love.**

**But what is this love?**

Five years ago on American Idol one of the top songs, written over 40  
years earlier by Hal David and Burt Bacharach, was that empty little  
song: "What the world needs now is love sweet love."

We hear such hollow statements as, "Let love be your guide" or  
"Why can't everybody just love everybody?"

What is love?

Writer, Somerset Maugham said, "Love is just a trick played on us  
to achieve continuation of the species." W. Somerset Maugham, *A Writer's Notebook*, 1949

I went to the Stanford Encyclopedia of Philosophy to get a definition.

I got more than I bargained for:

Love is a robust concern for another person.

Love is valuing something in another.

Love is the creation of value in another.  
 Someone wrote, “You don't love a woman because she is beautiful, she is beautiful because you love her.” Author Unknown

Love is a positive emotion of interdependence, it an affection that transcends particulars.

Blaise Pascal wrote, “The heart has its reasons that reason knows nothing of.” Blaise Pascal, *Pensées*, 1670

Those are pretty good descriptors of love.

But I went next to how the Bible describes love (probably should have started there!):

Romans 5:8 “But God demonstrates his own love for us in this: While we were still sinners, Christ died for us.

Here love is something given, not earned; It is grace not reward.

1 John 4:10 “This is love: not that we loved God, but that he loved us and sent his Son as an atoning sacrifice for our sins.”

Here love is seen as costly, even sacrificial.

1 John 3:16 –18 “This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers. <sup>17</sup> If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? <sup>18</sup> Dear children, let us not love with words or tongue but with actions and in truth.”

Here love is active, often tangible, and sincere.

**But Moses, Jesus and Paul made it a lot simpler to understand, “Love your neighbor as yourself.”**

But before saying what that does mean, let me say what it doesn't mean.

Though not as prevalent any more, you can still hear the tripe that the Bible is here teaching that we have to love ourselves before we can love others.

Amazon.com has a book for sale entitled, *Love Your Neighbor AND Yourself*.

One religious organization teaches: "Love your neighbor as yourself," (because) if you cannot love your "self," you cannot love the "self" in someone else."

[http://www.jewishworldreview.com/0405/aaron\\_loving\\_neighbor.php3](http://www.jewishworldreview.com/0405/aaron_loving_neighbor.php3)

But this is not a command to love ourselves.

Yes, there are mentally sick people who loathe themselves but the opposite of that is not a self-love but a sober judgment of oneself.

Romans 12:3 "Do not think of yourself more highly than you ought, but rather think of yourself with sober judgment..."

Though wonderfully made and greatly loved by God, we are deeply fallen.

In the Bible, self-love is the essence of sin.

We already love ourselves.

We are preoccupied with ourselves.

It's a long quote but worth hearing: "What is particularly striking about this command is not just its demand to love our neighbor but the degree of love we must have toward him: "Love your neighbor as yourself!" That, if you think about it, is staggering! He does not say that we must love our neighbor *more* than we love ourselves; he says we must love him *as* or *in the same ways* that we love ourselves. In other words, *the way we every day demonstrate our love for ourselves is precisely the way in which we are to demonstrate our love for others*. It really is very easy to understand; it is much more difficult to practice! You are in love with yourself, aren't you. Face it, there is no one on earth more concerned with your happiness or your well-being than you are. There is no one more careful than you to see to it that you are not hungry! No one is more concerned with your rights or your health or your wealth--or your wardrobe for that matter. *Our love for ourselves is obvious! It is evident by the fact that we go to whatever lengths necessary to care for our every whim.* Fred Zaspel

Biblicalstudies.com "Love, Love, Love"

“Love your neighbor as yourself.” – Not a bad way to define love.  
Imagine if we actually loved others the way we love ourselves!

**Earlier I said there were three key words in this text: “neighbor,” “love,” and now “law.”**

Romans 13:8 “he who loves his fellowman has fulfilled the law.

Romans 13:9 “The commandments...may be, summed up in this one rule: “Love your neighbor as yourself.”

Romans 13:10 “love is the fulfillment of the law.”

When a Christian loves others as he loves himself, guess what?  
He won’t murder, commit adultery, steal, covet or lie – genuine love fulfills the law.

Whether you say, “obey the commandments” or “love your neighbor as yourself” you are saying the same thing.

But there is something more important here.

Back in Romans 7 Paul wrote, “So, my brothers, you also died to the law through the body of Christ, that you might belong to another, to him who was raised from the dead, in order that we might bear fruit to God.”

Before Christ came, people were saved by grace through faith, just as we are today.

But then those believers were directly responsible for keeping the laws of God.

And there was a somewhat complicated sacrificial system that atoned for their failures to keep the law.

But now since Christ has come, since Christ died in our place, the Bible teaches we have a new relationship to the law.

Instead of being directly responsible for obeying the law, as with OT believers, the law is now mediated to us through Jesus.

Our relationship is with Christ and only in him do we have a relationship to the law.

Remember how the Bible says it, “you have died to the law...that you might belong to another...”

The law is no longer the center of our attention,  
Jesus is!

His love for us has become the focus and motivation for us rather than rule keeping.

1 John 4:19 “We love because he first loved us.”

But don't misunderstand.

We have not reduced the specifics of the will of God for our lives to some mushy, emotion called love that has no form or content.

Love needs a objective moral standard by which to measure it, to judge it.

Christ himself is that standard and his law, his word, is the reflection of that standard.

Law and love are not incompatible.

Law without love is not God's law but legalism

Love without law is not Christian love but libertinism.

Back in November when we were studying Romans 8 I reminded you that holiness is not merely law-keeping or sin-management.

Holiness is positively a devotion to Jesus.

God has placed within us a new set of desires – a mind set on the Spirit.

Jeremiah 31:33 “This is the covenant I will make with the house of Israel after that time,” declares the LORD. “I will put my law in their minds and write it on their hearts. I will be their God, and they will be my people.”

We now have a new predisposition; a heart that wants to love and serve God.

Donald Barnhouse captured it this way: “Love **loves** to obey.”

(Barnhouse, *Romans*, IV, 138)

But I want to take you back to the controlling verses of these last chapters of Romans.

12:1-2 “Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God—this

is your spiritual act of worship. Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will.

As I have already been emphasizing, we must not turn any of these words of Romans into a new form of legalism.

Paul very clearly declares what is both the motivation and the power to obey when he writes, "By the mercies of God..."

Those who are **loved**, love!

But just as clearly in Romans 13:8-10 God says, those who are loved, **LOVE!**

Jesus defined our neighbor in such a way as to leave us with no exceptions.

Love is that powerful desire to promote the welfare of the other with same fervor that we use to promote our own. (A.W. Pink, From "True Christian Love" on Monergism.com)

Again, imagine if we acted that way!

Several years ago I made up a story that is not very original, as you will soon hear.

One evening Jacob Levy, a visitor in our country from Israel, was driving through a rough, industrial part of the city of Chicago when he stopped at a stop sign.

Almost as if they materialized out of thin air, two men, one from each side of his car, opened the front doors, shot Jacob, pulled him from the car, stole his jacket, pants and shoes, took his car and left him for dead in the shallow ditch by the side of the road.

As the car pulled away, Jacob, seriously wounded and unable to move, realized he was in trouble - for this was an isolated area of the city and it was evening.

And yet he had to have help.

As he wrestled with the fear and pain for just a couple of minutes he realized that a car was coming.

Even though he was too injured to wave or even yell he realized he was close enough to the road that surely he would be seen.

As the car pulled to a stop at the sign the driver fortunately looked his way.

Jacob saw a look of inquisitiveness give way to a look of fear in the man's eyes and as the car started up and drove away Jacob could see a clergy sticker in the back window.

Now deeply afraid Jacob thought he might die.

Again he tried to move but was completely unable.

His hopes revived when he heard another car approaching.

As the car approached the stop sign, Jacob could see into the front window well enough to see that the driver spotted him.

But while Jacob virtually pleaded for help with his eyes, the man pulled his car over to the other side of the street, as far from Jacob as possible and instead of stopping at the stop sign or for Jacob, speeded up and went right ahead.

As the car went past Jacob could see a "Honk if you love Jesus" bumper sticker.

Only minutes later another car approached, it was a taxicab.

By this time Jacob was so weak he could barely see.

However this time the car stopped and a door opened.

And when the man came close, asking if he was okay, Jacob realized the man was an Arab.

But there was a kindness in the man's eyes and voice that instantly relieved Jacob and the man gently lifted him in his arms and carried him to his car - Jacob passed out.

Only later did Jacob learn that the man took him to the hospital emergency room, gave his own credit card number to the receptionist and promised to return to see how he was doing and pay any uninsured costs.

Most of you, I'm sure, recognized my story as a variation on the one Jesus told about the Good Samaritan.

You will remember that Jesus told the story in response to a lawyer who questioned Jesus about keeping the laws of God.

The man had correctly quoted the Bible saying that the whole law could be summarized in two commands: Love God and love your neighbor as yourself.

But then the man asked Jesus, "Who is my neighbor."

At that, Jesus told the 1<sup>st</sup> century version of the story I just told.

When he finished the story Jesus asked the lawyer **a different question that we would have expected.**

Earlier the man had asked "Who is my neighbor?"

But when the story was finished, Jesus asked,

"Which of the three who came by, do you think **was a neighbor** to the man who fell into the hands of robbers?"

Do you see the difference?

All through the story we are thinking the focus is on the injured man, the one in need, who is an illustration of a "neighbor".

But when Jesus finishes the story he switches the focus so he is actually asking, "Are you a neighbor?" "Do you truly love people?"

Romans 13:8-10 "Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law. <sup>9</sup> The commandments, "Do not commit adultery," "Do not murder," "Do not steal," "Do not covet," and whatever other commandment there may be, are summed up in this one rule: "Love your neighbor as yourself." <sup>10</sup> Love does no harm to its neighbor. Therefore love is the fulfillment of the law."

How will you respond to these words from God?

James 1:23-25 “Anyone who listens to the word but does not do what it says is like a man who looks at his face in a mirror and, after looking at himself, goes away and immediately forgets what he looks like. But the man who looks intently into the perfect law that gives freedom, and continues to do this, not forgetting what he has heard, but doing it—he will be blessed in what he does.”

Pray

Additional Notes:

From QuoteGarden.com

“Love is the condition in which the happiness of another person is essential to your own.” ~Robert Heinlein

“You don't love a woman because she is beautiful, she is beautiful because you love her.” ~Author Unknown

“There is no surprise more magical than the surprise of being loved. It is God's finger on man's shoulder.” ~Charles Morgan

The supreme happiness of life is the conviction that we are loved - loved for ourselves, or rather, loved in spite of ourselves. ~Victor Hugo

The heart has its reasons that reason knows nothing of. ~Blaise Pascal, *Pensées*, 1670

Love is only a dirty trick played on us to achieve continuation of the species. ~W. Somerset Maugham, *A Writer's Notebook*, 1949

“Infatuation is when you think he's as good-looking as Matthew McConaughey, as smart as Bill Gates, as noble as Ralph Nader, as funny as Woody Allen, and as athletic as Roger Clemens. Love is when you realize that he's as good-looking as Woody Allen, as smart as Roger Clemens, as funny as Ralph Nader, as athletic as Bill Gates

and nothing like Matthew McConaughey - but you'll take him anyway. ~ updated by Jerry Nelson from the names used by Judith Viorst, *Redbook*, 1975

Love is the only sane and satisfactory answer to the problem of human existence. ~Eric Fromm

A. W. Pink “The true nature of Christian love is a righteous principle which seeks the highest good of others. It is a powerful desire to promote their welfare.” From “True Christian Love” on Monergism.com

Please note the text does not say “love your neighbor FOR yourself” If the love for our neighbor is largely to gain our advantage then we have missed it.

\*Martin Luther wrote:

“He that loves his neighbor on account of his money, position, education, favor, or power and would not love him if he were poor, lowly, ignorant, hateful, dependent, or uncouth would obviously have a hypocritical love.”

\*He went on to say, “Having our own advantage in mind, we do not love the other person as we love ourselves for we love ourselves even when we are poor, dull, and complete non-entities.”  
(paraphrased)

\*No, the command is not “love your neighbor FOR yourself” but “love your neighbor AS yourself.”

I immediately thought of Jesus love.

Since our love is to reflect and imitate his love I thought of what his love is like.

**It is intentional.**

Jesus said that he came that we might have life.

He intended from before the creation of the world to come to save us.  
It was no accident that brought Jesus to us.

It was no quirk of fate that he was crucified for our sins.  
His love has been and continues to be very  
intentional.

I believe our love must be the same kind.

It does not just happen by accident.

We must will to love.

We must determine to do so.

We must make it a priority, an intentional underlying  
attitude and action of our lives.

### **Jesus' love was also unconditional.**

God said that while we were yet sinners, hostile to him, and deserving hell, he loved us. "God demonstrated his love for us in that while we were yet sinners, Christ died for us."

As Martin Luther has already pointed out, if we love others for what we can gain from it - that is not love.

Do I love those who can't give back?

Do I love those who don't deserve it?

### **Jesus' love is sacrificial:**

John wrote, "This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers. If anyone has material possessions and sees his brother in need but has no pity on him how can the love of God be in him?"

It 's an old story but it captures this concept so well.

A young girl was seriously ill and needed a blood transfusion that only her equally young brother could supply.

He consented to give the blood and as the liquid flowed from his arm into the bag his eyes grew wide and he asked the nurse - "Is this when I die?"

Because of his love for his sister, even though in the explanation of the procedure he had come to believe that when he gave his blood, he would die in his sister's place, he was willing.

Is my love for others sacrificial?

Let me give you a very homely illustration of which I was convicted just recently.

Sometimes Barbara will ask me, "Will you do something for me?"

My response often is, "Tell me what it is."

Even though I do it in jest, the implication is that I need to know what it will cost me before I make a commitment.

Whether in jest or not, from whose perspective am I determining the answer? Mine or hers? Mine, I'm ashamed to say.

Jesus' love was truly sacrificial.

### **Jesus love was also unailing.**

Jesus said, I have loved you with an everlasting love.

As we learned from Romans 8 "Absolutely nothing can separate us from the love of God which is in Christ Jesus our Lord."

Do others have to wonder if my love is conditioned by their actions or can they trust that I will love them no matter what?

### **Loving our neighbors as much as we love ourselves is a powerful love.**

Donald Barnhouse tells of a young woman who was very kind. She loved both people and animals. When she learned that God, in the Bible, commands kindness to animals she responded, "Isn't it wonderful that the Lord took the trouble to write in the Bible that people were to care for their animals? **But it is just like him, isn't it?**" (Barnhouse, *Romans IV*, 138)

Over 200 years ago Thomas Chalmers of the Free Church of Scotland wrote a book which title is instructive in itself: **The Expulsive Power of a New Affection.**

In further explanation he wrote, "THERE are two ways in which a practical moralist may attempt to displace from the human heart its love of (some sin) - either by (proudly prevailing upon the heart to) simply... withdraw its regards from an object that is not worthy of it; **or**, by setting forth another object, even God, as more worthy of its attachment, so as that the heart shall be prevailed upon not to resign an old affection, which shall have nothing to succeed it, but to exchange an old affection for a new one... The former method is altogether incompetent and ineffectual and that the latter method will alone suffice for the rescue and recovery of the heart from the wrong affection that domineers over it.

Thomas Chalmers "The expulsive power of a new Affection" (19<sup>th</sup> C. Free Church of Scotland preacher)  
[http://www.monergism.com/directory/link\\_category/Sanctification/](http://www.monergism.com/directory/link_category/Sanctification/)

Only a new heart for God will truly make us able to change.

When I think of many of our attempts at changing our behavior, it seems that too often it is simply a sin-management issue, a behavior modification program.

What if instead of pulling ourselves up by our own bootstraps we were to consider the love of God and our love for God and allow the "expulsive power of a new affection" to motivate us to truly desire to change.

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