

**(13:8) - OWE NO MAN ANY THING, BUT TO LOVE ONE ANOTHER;** - Some claim that this forbids God's people to borrow money, but this is not the case. Most of us have to borrow money to buy the most expensive necessities of life, such as a house. As children of God, we are to borrow responsibly, and we are to be diligent to pay back what we owe. But, in this particular context, the apostle is writing of our responsibility as children of God to give proper respect, honor, and obedience to civil authorities and laws of the land that do not conflict with God's law. This is a debt of honor and respect that reaches to the Lord Himself. To disrespect and disobey authority is to disrespect and disobey God because **"there is no power but of God: the powers that be are ordained of God"** (*Rom. 13:1*). The apostle then is led by the Spirit to take us from our responsibility to give civil authorities the respect they deserve because of their office to love of brethren in the faith. As believers, sinners saved by grace, we owe a debt of love to God, to our brethren in Christ, and to our neighbors, which includes all mankind. This verse speaks of Godly love that only believers possess by the grace of God and which no unbeliever has. To understand this better, we need to consider both a debt that we do NOT owe and the debt we DO owe -

**(1) NO LEGAL DEBT TO GOD'S LAW** - As we are saved by God's grace, we owe no LEGAL debt to God in payment for our sins because Christ has fully paid our sin-debt by His death on the cross as our Surety, Substitute, and Redeemer. Our debt has been fully paid and our salvation has been settled and secured by Christ paying the redemption price of His blood as the full payment of all our sins to the justice of God. Our sin-debt became His by God imputing this debt to Him (*2 Cor. 5:21a*). His righteousness has become ours by God imputing it to us (*2 Cor. 5:21b*). He was fully responsible to pay it all, and He did this by His obedience unto death. No sin can be laid to our charge because of His death on the cross (*Rom. 8:31-34*). **"Blessed is the man unto whom the LORD imputeth not iniquity, and in whose spirit there is no guile"** (*Psalms 32:2; cf. Rom. 4:6-8*). When Paul tells us that **"sin shall not have dominion over you: for ye are not under the law, but under grace"** (*Rom. 6:14*), the meaning is that the law of God cannot condemn us (*Rom. 8:1*), because sin cannot be imputed (charged) to us. Being under God's grace in Christ, we have His righteousness imputed (charged) to us, and we are safe in Him.

**(2) AN ETERNAL DEBT OF LOVE TO OUR GOD AND FATHER WHO SAVES AND PRESERVES US BY HIS GRACE IN CHRIST** - Because God has saved us by His grace through Christ, we do owe Him a debt of grace, love, and gratitude. This is a debt of love that we can never fully pay. We will spend eternity loving and praising our God for His mercy toward us in Christ (*1 Cor. 13:13*). There will never be a time when we can say, "I have now paid God all the love that I owe Him." Our debt of love to God includes honoring and obeying Him, and in loving our brethren in Christ.

**(3) AN ETERNAL DEBT OF LOVE TO OUR BRETHREN IN CHRIST** - Another debt of love that we owe is to our brethren in the faith - **"but to love one another."** This is godly love that no sinner has by nature. This love is God's work within us when He brings us to see our sinfulness and our only hope of salvation by His grace in Christ. This is the love that the Holy Spirit sheds abroad in our hearts when He gives us life in the new birth and brings us to Christ for all salvation (*Rom. 5:5*). As brethren, we are all in need of Christ's righteousness imputed to us. When the Lord reveals Himself to us in salvation, He brings us together and binds us together in His divine, unconditional love (*1 John 4:10*). This is an unbreakable union in Christ and in His truth that results in loyalty to one another in the cause of God's glory and the truth of Christ (*1 John 3:10-19*). This is the love that motivates us to help one another in need and to stand together in truth against the world (*John 13:34-35; 15:18-16:3*).

To understand our debt of love, we must make an important distinction between our love for brethren and love for our neighbor in general. The Lord commands us to love our neighbors as ourselves. He made it clear that our neighbor includes even those we by nature despise, even our enemies (**Luke 10:25-36; Matt. 5:43-48**). This is the kind of love that brings us to conviction of our sin and our lack of righteousness that can only be found in Christ. Our love to our neighbor includes all people, even unbelievers, in the sense that we are to desire the best for them, pray for their salvation, and help them when truly in need. But we cannot stand with unbelieving neighbors in their unbelief and rebellion. We are to love them, but, unlike our brethren in Christ, we can have no fellowship with them (**2 John 9-11**). The greatest act of love we can show an unbeliever is to tell him the Gospel truth and pray for his salvation. It is certainly not any form of love to speak peace to one who is yet in unbelief.

**FOR HE THAT LOVETH ANOTHER HATH FULFILLED THE LAW** - So far as we love God and one another, in that sense we fulfill the law, but this does not speak of the perfection of the law which can only be found in Christ. If our righteousness before God is based on our love to Him, to our brethren, and to our neighbor, we all fail miserably. So, we cannot do this perfectly because of our sin and the weakness of our flesh. This is why salvation could never be conditioned on our love for God and one another. While in this life, our love will always fall short of the perfection of righteousness. Christ, Who loved us and gave Himself for us, is the only one who has perfectly fulfilled the law (**Rom. 10:4**). Perfect love, however, is to be our goal according to the standard of God's law as set forth in Christ.

**(13:9-10) - FOR THIS, THOU SHALT NOT COMMIT ADULTERY, THOU SHALT NOT KILL, THOU SHALT NOT STEAL, THOU SHALT NOT BEAR FALSE WITNESS, THOU SHALT NOT COVET; AND IF THERE BE ANY OTHER COMMANDMENT, IT IS BRIEFLY COMPREHENDED IN THIS SAYING, NAMELY, THOU SHALT LOVE THY NEIGHBOUR AS THYSELF. LOVE WORKETH NO ILL TO HIS NEIGHBOUR: THEREFORE LOVE IS THE FULFILLING OF THE LAW.** - The Lord said that the law is summed up in two commandments: (1) *“thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind, and with all thy strength,”* and (2) *“thou shalt love thy neighbour as thyself”* (**Mark 12:28-31**). Paul quotes the second table of the Ten Commandments which has to do with love to our neighbor. This is what Christ did to the rich young ruler to expose his sinfulness (**Matt. 19:18-19**). Perfect love would work no harm to our neighbor, not even our worst enemy. If we could love perfectly, we would fulfill the law perfectly. Since we cannot do this because we are sinners, all the law can do based on our best efforts to love others is condemn us (**Rom. 3:19-20**). But again, perfect love is to be our goal as we seek to follow and be conformed to Christ in our character and conduct. Love for God and our neighbor is the gracious motive for all obedience.

**(13:11) - AND THAT, KNOWING THE TIME, THAT NOW IT IS HIGH TIME TO AWAKE OUT OF SLEEP: FOR NOW IS OUR SALVATION NEARER THAN WHEN WE BELIEVED.** - This is written to believers who may have grown indifferent and lazy in their responsibilities in serving the Lord and one another. Our time here on earth is limited, and our opportunities to show love for our brethren and our neighbor is short. We must not let time pass by abusing, neglecting, or sleeping away our opportunities when we should be awake and ready to serve the Lord and serve others. We are put on this earth to glorify God and serve Him. Our salvation by the grace of God has been secured by Christ, and our final glory is nearer than when we first believed the Gospel. It is God's unconditional love for us in Christ that motivates us and awakens us to be zealous and diligent in serving God, our brethren, and our neighbors (**2 Cor. 5:14; 1 John 4:8-12**).