

I. Introduction.

II. Pay your debts. v. 8

A. Let no earthly debt remain outstanding. v. 8

1. Does this mean Christians should never ever borrow or lend money? Ex. 22:25 Ps. 37:26 15:5 Dt. 15:7ff
 - a. Usury, the taking advantage of the desperate need of others, is condemned in Scripture. Ex. 22:25 Pr. 28:8 Lev. 25:35-36 Neh. 5:4,7
 - b. Lending to those in need is an act of charity. Mt. 5:42
 - c. Borrowing sometimes is a necessity or an allowable convenience.
 - d. Those who borrow make assumptions (presumptions) about the future. Pr. 27:1
 - e. Debt is dangerous and can be enslaving. Dt. 15:6 28:12,44 Pr. 22:7
 - f. It is very unwise to make yourself liable for the debts of others (cosigning). Prov. 6:1-5 22:26-27
2. Meet your obligations on a timely basis.
 - a. Failure to repay debt is ungodly. Ps. 37:21
 - b. We are not to be conformed to this world. 12:1-2
 - c. Prudently plan so that you will not be overextended. Pr. 21:5
3. This admonition is not limited to financial obligations. Ps. 15:4 Pr. 3:27

B. Love is the debt you will never fully repay. v. 8b

1. Love is your highest obligation.
2. How did you incur this debt? 5:5 John 13:14,34-35 I Jo. 4:11,19 3:16 Eph. 4:32 Matt. 25:25-26,40 18:28
3. How much do you owe? v. 9b Eph. 5:28-29 Mt. 7:12 John 13:34-35 15:12-13
4. Love is a permanent obligation.

C. To whom do you owe the debt of love? v. 8,9b,10 Le. 19:18 Ga. 6:10 I Th. 3:12

1. You certainly owe such love to your family. Eph. 5:22ff
2. You owe a special debt of love to your spiritual brethren. 13:9ff Gal. 6:10
3. You are to show love to all. 12:14ff Ga. 6:10a Lu. 10:25ff Mt. 5:43ff Lev. 19:34
4. You owe the gospel to the lost. Rom. 1:14-15

D. Only Christians can truly fulfill this debt. 12:1-2 I Jo. 4:19 II Ti. 3:2 Ga. 5:22

III. Love fulfills God's law. v. 8b, 9, 10

A. What is the relationship between love and the law? v. 8b,9,10

1. Some place law and love in opposition; actually they are harmonious.
2. Law without love is cold and pharisaical.
3. Love without law is empty sentimentality.
4. Love does not displace law. Rather, love is defined by the law. v. 9-10 Jo. 14:15

B. In what sense does love fulfill the law? v. 8c, 10c 8:4 Mt. 5:17 22:40 Gal. 5:14

1. Paul is not saying that by loving you can be made righteous by the law. 3:20 8:3
2. By the life giving Spirit, we are able to love in fulfillment of the law. 8:4
3. The true meaning of the law is summarized by love. Ga. 5:14 Js. 2:8 Mt. 22:36-40
 - a. The first four commandments are summarized by the love for God.
 - b. Commandments five through ten are summarized by love of neighbor.
4. Love is the goal of the law. The law expounds how to love. I Jo. 3:18

C. What place does law have under the New Covenant?

1. We are not under the law as far as its judgment and penalty are concerned. 8:1-2
2. The fact that we are not under law but under grace does not mean that we have no obligation to obey God -- antinomianism. 16:19 John 14:15 Eph. 2:10 Mt. 7:21
 - a. Love is the fulfillment of law, not the end of law.
 - b. The law teaches us how to express our love for God. I Jo. 2:3f 3:4 I Co. 7:19
3. It is significant that Paul quotes from the Ten Commandments as an authoritative summary of God's moral law. v. 9 Eph. 6:2

IV. Show your love by keeping God's law. v. 9a

A. Expressing love through keeping the law has both negative and positive elements.

B. Don't commit adultery: the sacredness of the marriage covenant. 2:22 Ex. 20:14 Mt. 5:27-32 Js. 2:11 I Co. 6:9-10,15-18 He. 13:4 Ge. 38:8-9

1. Sexual sin is a gross violation of love.
2. Jesus applies the seventh commandment beyond the act of adultery. Mt. 5:27-32
3. Positively, love delights in and builds one's own marriage and respects the marriages of others. Eph. 5:22f Heb. 13:3 Prov. 5:15ff I Co. 7:3-5 II Ti. 2:22

C. Don't murder: the sacredness of human life. 1:29 Ex. 20:13 Mt. 5:21f 15:19 19:18 Acts 9:1 Js. 4:2 2:11 Ga. 5:17

1. Murder is the unjust taking of a human life.
2. Murder also includes doing harm to oneself. I Co. 6:19-20 10:31
3. Jesus teaches that murder can be committed in the mind or with the tongue. Mt. 5:21ff Eph. 4:29 Js. 4:1ff 3:1ff
4. Positively, love does good for the neighbor. Luke 10:25-37 I Jo. 3:17 Js. 2:8

D. Don't steal. 2:21 Mt. 19:18 Eph. 4:28

1. God wants you to respect the property rights of others.
2. Stealing also can be very subtle.
3. Positively, work hard and give to others. Eph. 4:28 6:5ff Ex. 20:15 I Th. 4:11

E. Don't covet. 7:7-8 Col. 3:5 Js. 1:14-15 4:2

1. Selfish desires are at the root of all sin. Js. 1:14-15 4:1-2 Mt. 15:19 5:21-22,27-28
2. How is covetousness a violation of love?
3. Positively, find your ultimate satisfaction in God. Isa. 55:1-2

V. Concluding applications.

A. The world does need love. Jo. 3:16 I Jo. 4

B. As those who have received love, you owe a great debt of love to all people. I Jo. 4:19

Discussion Questions

1. Is it wrong for Christians to be in debt or lend? Explain your answer.
2. Why is it important for Christians to meet their obligations?
3. Why is love a debt you can never fully repay?
4. To whom do you owe the debt of love?
5. Why does law without love fail?
6. Why is true love impossible without the law?
7. In what sense does love fulfill God's law?
8. What place does the law have in the life of a New Covenant believer?
9. How do we express love through keeping the Ten Commandments?
10. What are the positive duties of the commandments Paul quotes? v. 9