

**Subject: *Love Fulfills God's Law***

**Scripture: *Romans 13:8-10***

The Christian life is not complicated. We are to love God and love other people. When someone asked Christ about the most important commandment this was His answer:

***Matthew 22:37-40*** <sup>37</sup> *Jesus said unto him, Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind.* <sup>38</sup> *This is the first and great commandment.* <sup>39</sup> *And the second is like unto it, Thou shalt love thy neighbor as thyself.* <sup>40</sup> *On these two commandments hang all the law and the prophets.*

It's one thing to know that, but another to do it. That's the hard part.

*To live above with those we love, oh, that will be glory;  
But to dwell below with those we know, now that's a different story.*

Paul has just laid out our responsibility to government authority. Part of that is paying what we owe (vs. 7). He continues with that train of thought in verse 8, as he writes about the things we owe. The text suggests three things:

### **1. THE DEBT WE MUST PAY BACK**

Owe no man anything, but to love one another. Literally, "Do not keep owing anything to any person." In other words, pay back what you owe. God gave clear guidelines in the OT for lending and borrowing of money.

- A. No interest was to be charged on money loaned to other Jews, but only on money loaned to foreigners.
- B. Money was not to be loaned to the poor and needy, but given to them as a gift.
- C. All debts incurred were to be paid back fully and promptly.

God said that it was a sin for anyone to not pay their debts.

***Psalms 37:21*** *The wicked borroweth, and payeth not again.*

We live in a world of consumer debt. Many people are up to their ears in debt. Some get into more and more debt without much thought of paying it back. Borrowing money and using credit cards can be a dangerous thing. Someone said we have three classes of people: the haves; the have-nots; and the have-not-paid-for-what-they haves. It's like quicksand, you get in deeper and deeper, and first thing you know, you're in over your head. There is a bumper-sticker that says: "I owe, I owe, so off to work I go."

There was a farmer who had a bad year with his crops, so he went to see the manager of his bank. He said, "I've got some bad news and some good news. First of all, I won't be able to pay the note on my farm. There's more bad news, I can't pay for that new machinery I bought. There's more bad news, the money I borrowed for seed and fertilizer, I can't pay it either. But the good news is that I'm still going to do my banking with you."

Paying back what you owe is a serious matter, and a part of your testimony. Whenever you borrow money, you should pay it back in full and on time.

## **2. THE DEBT WE CAN'T EVER STOP PAYING**

There is a debt we can never pay in full. This is the obligation to love one another. One modern translation says: "Let no debt remain outstanding, except the continuing debt to love one another." As a matter of fact, in Romans Paul speaks of four debts that we must keep paying:

### A. Our debt to share the gospel

**Romans 1:14-15** <sup>14</sup> *I am debtor both to the Greeks, and to the Barbarians; both to the wise, and to the unwise.* <sup>15</sup> *So, as much as in me is, I am ready to preach the gospel to you that are at Rome also.*

### B. Our debt to live a godly life

**Romans 8:12-13** <sup>12</sup> *Therefore, brethren, we are debtors, not to the flesh, to live after the flesh.* <sup>13</sup> *For if ye live after the flesh, ye shall die: but if ye through the Spirit do mortify the deeds of the body, ye shall live.*

### C. Our debt to pay taxes

**Romans 13:6-7** <sup>6</sup> *For for this cause pay ye tribute also: for they are God's ministers, attending continually upon this very thing.* <sup>7</sup> *Render therefore to all their dues: tribute to whom tribute is due; custom to whom custom; fear to whom fear; honor to whom honor.*

### D. Our debt to love one another

**Romans 12:10** *Be kindly affectioned one to another with brotherly love; in honor preferring one another;*

**John 13:34** *A new commandment I give unto you, That ye love one another; as I have loved you, that ye also love one another.*

This is a debt we owe to other believers, and then to all people.

**Matthew 5:44** *But I say unto you, Love your enemies, bless them that curse you, do good to them that hate you, and pray for them which despitefully use you, and persecute you;*

Genuine love is more than a feeling; it is a matter of choice. Christ told the story of the Good Samaritan. It's a picture of love in action. Genuine love is forgiving, sacrificial, and humble. When Paul writes about the fruit of the Spirit, love is the first thing on the list.

**Galatians 5:22-23** <sup>22</sup> *But the fruit of the Spirit is love, joy, peace, longsuffering, gentleness, goodness, faith,* <sup>23</sup> *Meekness, temperance: against such there is no law.*

**1 Corinthians 13:4-7** <sup>4</sup> *Charity (love) suffereth long, and is kind; charity envieth not; charity vaunteth not itself, is not puffed up,* <sup>5</sup> *Doth not behave itself unseemly, seeketh not her own, is not easily provoked, thinketh no evil;* <sup>6</sup> *Rejoiceth not in iniquity, but rejoiceth in the truth;* <sup>7</sup> *Beareth all things, believeth all things, hopeth all things, endureth all things.*

Paul states that love fulfills God's law, the Ten Commandments (vs. 8, 10). He mentions five of them in our text and then quotes from Leviticus 19:18.

**Leviticus 19:18** *Thou shalt not avenge, nor bear any grudge against the children of thy people, but thou shalt love thy neighbor as thyself: I am the LORD.* How do we love ourselves? We love ourselves in spite of our sins and shortcomings, and that's the way we are to love others.

If we truly love others we will not want to do them any harm, but only good. Someone said if we love God and love people with all our heart, we can do what we please because we will only do what will please God and bless others.

### **3. THE DEBT WE DON'T HAVE TO PAY**

This is the debt we owe for breaking God's moral law, the Ten Commandments. When someone breaks civil law and goes to jail we say, "He is paying his debt to society." You do the crime and you do the time. When we break God's law we must pay the ultimate penalty in hell. But there's good news. This debt was paid when Christ died on the cross for our sins.

**John 19:30** *When Jesus therefore had received the vinegar, he said, It is finished: and he bowed his head, and gave up the ghost.* It is finished means "paid in full." We deserve to pay the penalty for breaking God's law, but Christ paid that debt for us.

**Romans 8:1-4**<sup>1</sup> *There is therefore now no condemnation to them which are in Christ Jesus, who walk not after the flesh, but after the Spirit.*<sup>2</sup> *For the law of the Spirit of life in Christ Jesus hath made me free from the law of sin and death.*<sup>3</sup> *For what the law could not do, in that it was weak through the flesh, God sending his own Son in the likeness of sinful flesh, and for sin, condemned sin in the flesh:*<sup>4</sup> *That the righteousness of the law might be fulfilled in us, who walk not after the flesh, but after the Spirit.*

Every unbeliever is under the requirements of the law and is condemned because he can't keep God's law perfectly.

Every believer is not condemned under the law because Christ died in his place and he is no longer condemned. The righteousness of Christ is imputed to every believer. Does that mean that believers should not be concerned about God's law and toss it aside?

**Romans 3:28** *Therefore we conclude that a man is justified by faith without the deeds of the law.*

**Romans 3:31** *Do we then make void the law through faith? God forbid: yea, we establish the law.*

The moral law of God is still in effect and is still God's will for every believer, but now there is a big difference. The believer's heart has been changed and now he has the capacity to do God's will. God first wrote His law on tablets of stone, but in salvation and the new covenant He writes His law on the heart.

**Jeremiah 31:33** *But this shall be the covenant that I will make with the house of Israel; After those days, saith the LORD, I will put my law in their inward parts, and write it in their hearts; and will be their God, and they shall be my people.*

We're not saved by keeping the law, but once we are saved we want to keep the law and we uphold the law as God's standard so that others will come to salvation.

**Galatians 3:24** *Wherefore the law was our schoolmaster to bring us unto Christ, that we might be justified by faith.*