

THE CHRISTIAN AND LOVE

Romans 13:8-10

By Andy Manning

I. INTRODUCTION

1. One time somebody asked Jesus which of God's commandments is the greatest. Jesus said, "First, to love God. Second, to love your neighbor as yourself." This morning I want us to focus on the second commandment – loving your neighbor. If it's really that important, then we need to make sure that we are practicing it. But in order to practice it, we need to understand it.
2. People assume they know what it means to love your neighbor, but there sure is a lot of confusion about love in our society today.
 - i. One of the problems is that we use the same word – love – to describe so many different things. For example, I love God, but I also would say that I love Tex-mex and watching sports. It's the same word, but it has different meanings depending on the context.
 - ii. Have you ever heard someone say, "Love is love"? That's called a circular definition. A circular definition fails because it uses the word to define itself. It's like defining a table as a table with four legs. It doesn't make sense.
 - iii. I've heard people say, "If you really loved the poor, then you would support government entitlement programs." But if you look up the word "love" in the dictionary it doesn't say, "Love is government entitlements." Government entitlements might be applications of love, but whether or not they are the best (or even good) applications of love is debatable.
 - iv. Some people say, "If you loved me you wouldn't condemn my behavior." Does love always mean approval? No. God doesn't always approve of your behavior, but He loves you. Your parents didn't always approve of your behavior, but they still loved you.
 - v. Someone else might say, "If you loved me you would commit this sin for/with me." Does love mean that I must abandon my faith and morals to do what you want? I don't think so. Obviously, there is a lot of confusion about love. It's not as clear or as black and white as people assume.

3. The good news is the Bible tells us exactly what love is and how to live it out. And a great place to study the Biblical concept of love is Romans 13:8-10.

II. TEXT

1. Romans 13:8-10

- 8 Do not owe anyone anything, except to love one another, for the one who loves another has fulfilled the law. 9 The commandments, Do not commit adultery; do not murder; do not steal; do not covet; and any other commandment, are summed up by this commandment: Love your neighbor as yourself. 10 Love does no wrong to a neighbor. Love, therefore, is the fulfillment of the law.
2. In this small passage there are two big lessons about love.

III. TWO LESSONS ON LOVE

1. Loving your neighbor is a perpetual obligation.

- i. **Romans 13:8** “Do not owe anyone anything, except to love one another.”
- ii. Does the Bible prohibit debt? No, but you should be cautious.
 1. Some Bible versions seem to say this:
 - a. AMP: “Keep out of debt
 - b. MSG: “Don’t run up debts...”
 2. The Bible allows debt, or borrowing money.
 - a. **Psalms 37:26** “He [the righteous person] is always generous, always lending.”
 - i. If it is permissible to lend money, then it is also permissible to borrow money.
 - b. **Matthew 5:42** Give to the one who asks you, and don’t turn away from the one who wants to borrow from you.
 - i. This is actually a command to lend money to those who are in need. Obviously, then, it is not wrong to be the borrower.
 3. While debt is not prohibited, it is dangerous, and you should use caution.
 - a. **Proverbs 22:7** The rich rule over the poor, and the borrower is a slave to the lender.
 - b. Financial experts like Dave Ramsey say to avoid all debt if possible. Debt decreases your spendable

income, it increase risk and stress, and it is more expensive than cash.

- c. The only time that Dave Ramsey would advise you to borrow money is a mortgage – not for a car, or vacation, or Christmas presents. He says, “If you can’t pay cash, you can’t afford it.”
 - d. And even for a mortgage Dave Ramsey would only advise you to borrow money under the following four circumstances:
 - i. You have paid off all other debt first.
 - ii. You can put down at least 20% to avoid PMI (private mortgage insurance).
 - iii. The mortgage should be no more than 25% of your take-home pay (net, not gross income).
 - iv. It is a 15-year, fixed-rate loan.
 - e. So debt is not immoral, but it is dangerous, so exercise caution.
- iii. So, if this passage is not prohibiting debt, then what does “Do not owe anything” mean?
- 1. I think the **NIV** captures the meaning best: “Let no debt remain outstanding.”
 - 2. In other words, while the Bible does not prohibit debt, it does prohibit defaulting on your debts. It prohibits ignoring your debts.
 - 3. **ESV Study Bible** “... the command does not prohibit all borrowing but means that one should always ‘pay what is owed’, fulfilling whatever repayment agreements have been made.”
 - 4. **Psalm 37:21** “The wicked person borrows and does not repay.”
 - a. Notice that this verse does not condemn borrowing, but not repaying what you borrowed.
 - 5. This is why political conservatives are against student-loan forgiveness. On multiple occasions the Democrats has tried to “forgive” student loans, but conservatives have opposed it. Why? Because if you choose to borrow money, then you

are morally obligated to repay it. If you don't want to pay off your loan, then don't borrow in the first place.

iv. What does it mean, "Do not owe anyone anything, except to love one another?"

1. The word "owe" can be translated "obligation". Paul is saying that while there are some obligations that you can fulfill and be finished with, this is not true with love. Loving your neighbor is a perpetual obligation. It is a debt you owe to your neighbor forever.

v. That leads to the question, "What is love?"

1. In this verse Paul uses the Greek term "agape" for love. That is significant. In English we only have one word for love, and that's why it can be confusing. I say I love God and I love my wife and I love football, but those aren't the same kinds of love. But the Greeks used three different words for love. Each has a different motivation and a different focus.

2. Three Greek Words for Love

a. Eros: Sexual love.

i. It is motivated by sexual attraction.

ii. The goal/focus is personal fulfillment.

b. Phileo: Brotherly love.

i. It is motivated by affinity (friend, family member, fellow believer, etc.).

ii. The goal/focus is the well-being and flourishing of the beloved.

c. Agape: God-like love.

i. It is motivated by the inherent worth of the individual.

ii. The goal/focus is the well-being and flourishing of the beloved.

iii. Agape love is the word that Paul uses. This is the word that Jesus used when He said that the greatest command is to love God and to love your neighbor.

- iv. What is agape love? I'm going to give you a lengthy definition, and then quickly break down each part.

3. A Definition of Agape Love

a. Agape love is commanded by God, energized by God's Spirit, exemplified by the cross, prepared to sacrifice, dispensed to all, expressed by meeting needs, unrestricted by feelings, constrained by God's law, informed by God's law, and guided by natural self-love.

- i. Commanded by God's word (Mt 22:39): Jesus said it is the second-most important command of all.
- ii. Energized by God's Spirit (Gal 5:22): "The fruit of the Spirit is love." You can only love on God's level if you are filled with the Spirit.
- iii. Exemplified by the cross (1 Jn 4:10): The best example, display, demonstration of agape love is the cross.
- iv. Prepared to sacrifice (Jn 15:12-13; 1 Jn 3:16): This one thing we learn from the cross – love is willing and ready to sacrifice ego and comfort for the sake of the beloved.
- v. Dispensed to all (Mt 5:44; Lk 6:27; Lk 6:35): Rm 13:8 says to love one another. Does this mean only Christians? No. He rewords the command in verse 9 as love your neighbor as yourself. Who is your neighbor? In the parable of the Good Samaritan Jesus clarified that your neighbor is anyone in need. You are to love everyone – believers and unbelievers, friends and enemies, every race, every nationality, every income level. It is not determined by how people treat you, or on what people can do for you. It is universal and unconditional. It doesn't discriminate.

- vi. Expressed by meeting needs (Phil 4:19): We learn this from the way God treats people. God loves people by meeting their needs, but not their wants. Your wants are not always good for you. God loves you by doing what's best for you, not necessarily what makes you feel good. Sometimes what is best for your neighbor isn't what they want, and won't make them feel good in the short term, like telling them the truth. But that's what love. It is meets needs.
- vii. Unrestricted by feelings (Jn 14:15): While it is emotive (involving feelings of affection), it is more. It is motive (moving into action). Love is a verb. At the same time, it is not chained by negative feelings or the absence of affection. Love meets the needs of the beloved regardless of how you feel, or how they make you feel.
- viii. Constrained by God's law (Rm 13:10; 1 Jn 5:2; 2 Jn 6): Love never violates God's commands to help another. It always stays within the bounds of God's moral commands.
- ix. Informed by God's law (Rm 13:9): As we will see, the command to love your neighbor is a summary for all the rest of God's commands. That means we can learn the details of how to love one another by studying and keeping God's commands.
- x. Guided by self-love (Mt 22:39; Lk 6:31): Jesus said to love your neighbor as yourself. Self-love is not commanded, but it is assumed. It is assumed that a normal, healthy individual will provide and care and seek to do what is best for himself. And you are to treat others with the same level of care and concern that you have for yourself. Jesus worded it differently in

Lk 6:31 (the Golden Rule): How can you determine what love looks like in a particular situation? Treat others the way you want to be treated.

- vi. The first lesson on love is that loving your neighbor is a perpetual obligation. Let's move the second lesson.

2. Loving your neighbor is a summary of the law.

- i. **Romans 13:8** Do not owe anyone anything, except to love one another, for the one who loves another has fulfilled the law.
- ii. It doesn't say that love displaces or dispenses with the law. Some Christians think that in the OT God's people had to follow hundreds of commands, but as Christians we only have to follow one command – love one another. Not true. The New Testament upholds and reaffirms the Ten Commandments, and adds many more. This verse doesn't say that love replaces the law. It says that love fulfills the law, which means that the law is a good thing; it is important to fulfill the law.
- iii. Many people are very confused about how Christians are to relate to the law. As Christians we no longer observe the laws about sacrifices; we no longer follow the dietary laws in the OT. Also, the NT says you are not under law but under grace (Rm 6:14). Does this mean Christians don't have to keep God's commands anymore? Can we sin all we want? There are **two law concepts** that can help you understand the Christian's relationship to the law.

iv. Concept 1: The Threefold Division of the Law. The Old Testament has three kinds of laws.

- 1. The civil laws were laws that were given to govern Israel when it was an political nation, God's theocracy. An example would be the laws regulating slavery, how different crimes should be punished, and cities of refuge, etc. But these laws are no longer in effect because the nation-state of Israel was destroyed in AD 70. It is true that there is a new nation of Israel, but that it is not a religious state; it is a secular nation. It doesn't keep the laws of the OT.
- 2. The ceremonial laws were written as symbols and illustrations pointing to Christ, and they passed away with

His death and resurrection. These would be laws about sacrifices and temple worship, dietary laws, purity laws, etc. These passed away with the coming of Christ.

3. The moral laws are summarized by the Ten Commandments. They reflect God's character and are still binding on Christians today. We know this because they are affirmed in the New Testament. So, as Christians we are no longer obligated to keep the civil and ceremonial laws, because they have passed away, but God's moral law is still binding. The concept of the threefold division of the law explains why Christians still follow some of the commands in the OT but not all.

v. Concept 2: The Two Heresies About the Law. There are two very serious errors that you must avoid, but that Christians have been committing since the first century.

1. Legalism: Legalism is relying on the law for salvation. It is the idea that you need to keep God's commands to earn heaven. If you are not obedient enough, you won't make the cut. But the Bible makes it very clear that salvation is not by works (obedience to the law). It is by grace through faith (Eph 2:8-9). "Grace" means that the reason God provides and offers salvation to you is not because you are a good person, but because He loves you in spite of your wickedness. Grace is God's unmerited favor; His love for the undeserving. "Faith" is the condition for salvation, or the instrument by which you receive salvation. You receive salvation by faith, not by doing good works, or works of obedience. You receive salvation by trusting in Jesus as your Lord and Savior. One way to tell if someone has fallen into legalism is to ask, "Why should God let you into heaven?" If they answer, "Because Jesus has died for my sins and risen again," then that shows they are trusting in Christ and not in their performance. But if they answer, "Because I'm a good person," or "Because I try hard to keep God's commands," then that shows that they are relying upon the law for salvation. That's legalism.

2. Antinomianism: Antinomianism is the view that since we are saved by grace through faith and not by works then we are free from works of obedience. We no longer need to obey God's moral law. We can sin all we want. God's rules no longer apply. But this is not true. When the NT says that we are no longer under law, it means that Christ redeemed us from the curse of the law (Gal 3:13), which is hell. We don't earn our salvation by keeping the law, but by trusting in Christ. But the NT does not teach that we are free from keeping the moral law. Jesus and the apostles upheld the Ten Commandments and gave many more commands. The NT teaches that while we are not saved by good works, we are saved to do good works (Eph 2:10). We are not legalists who do good works to earn salvation, but out of gratitude for salvation through Christ.
- vi. With that being said, what does Paul mean that love fulfills the law? He says that twice in this passage (v. 8, and then v. 10). What he means is that **Love summarizes the law.**
1. **Romans 13:9** The commandments, Do not commit adultery; do not murder; do not steal; do not covet; and any other commandment, are summed up by this commandment: Love your neighbor as yourself.
 2. Here Paul mentions four of the Ten Commandments. But he is not saying that loving your neighbor is now the only law that matters, and that now you can ignore these commands. He is saying that that these four commands, "and any other commandment" can be summed up in one command: Love your neighbor as yourself. In other words, if you will love your neighbor as yourself, you will keep all the other laws.
 3. William Barclay explains it this way:
 - a. If you love your neighbor, you will not commit adultery, because when two people commit adultery it's not because they love each other too much, but too little. "In real love there is... respect and restraint which saves from sin."

- b. If you love your neighbor you will not kill, “for love never seeks to destroy, but always to build up; it is always kind and will ever seek to destroy an enemy by not killing him, but by seeking to make him a friend.”
 - c. If you love your neighbor, you will “never steal, for love is always more concerned with giving than with getting.”
 - d. If you love your neighbor you will not covet, “for covetousness (*epithumia*) is the uncontrolled desire for the forbidden thing, and love cleanses the heart, until that desire is gone.”
- 4. Look at Romans 13:10. **Romans 13:10** Love does no wrong to a neighbor. Love, therefore, is the fulfillment of the law.
 - a. Love fulfills the law because if you love your neighbor you won’t wrong him in any way. Why not? Because love always seeks the well-being of others.
 - b. This is why you should completely surrender your life to Christ and be totally committed to His will. God loves you. He has agape for you. He always seeks your well-being, your flourishing. He proved His love for you on the cross. Therefore, if God gives you a command, then it is for your good and not for your harm. It is to help you, and benefit you, and protect you.

IV. CONCLUSION

1. In this passage we have learned how God wants you, as a Christ-follower, to treat others. With agape love. Love your neighbor as yourself.
2. How are you doing with love? Is your love for others mature, and abundant, and Christ-like? Or do you have a lot of growing to do. One way you can find out how you are doing with love is to test yourself with 1 Corinthians 13. 1 Corinthians 13 is called the love chapter because it has a very detailed explanation of agape love. Let’s look at it.
3. **1 Corinthians 13:4-6** 4 Love is patient, love is kind. Love does not envy, is not boastful, is not arrogant, 5 is not rude, is not self-seeking, is not irritable, and does not keep a record of wrongs. 6 Love finds no joy in unrighteousness but rejoices in the truth.

4. To test your love, you can turn this into a series of questions. Ask yourself: Am I patient? Am I kind? Do I envy? Do I boast? Am I arrogant? Am I rude? Am I self-seeking? Am I irritable? Do I keep a record of wrongs? Do I find joy in unrighteousness? Do I rejoice in the truth?
5. Let us pray together that God, by His Spirit, will help us to grow in love for one another.