



World Christian Fellowship

www.wcflondon.com
wcflondon@gmail.com

Romans 119 Love fulfils the Law! Romans 13:8-10

Romans 13:8-10, *Owe no one anything except to love one another, for he who loves another has fulfilled the law. ⁹ For the commandments, “You shall not commit adultery,” “You shall not murder,” “You shall not steal,” “You shall not bear false witness,” “You shall not covet,” and if there is any other commandment, are all summed up in this saying, namely, “You shall love your neighbour as yourself.” ¹⁰ Love does no harm to a neighbour; therefore love is the fulfilment of the law.*

Beginning the **Romans chapter 12** is the practical part of the epistle.

Paul is talking about all the ramifications of being a justified soul. Everything that’s going to result from our salvation.

Romans 12:1, Right relationship to God.

Romans 12:2, Right relationship to the world.

Romans 12:3-8, Right relationship to the church.

Romans 12:9-21, Right relationship to everybody.

Romans 13:1-7, Right relationship to the government.

Romans 13:8-10, Right relationship to society in general.

This is just another dimension of life that is impacted by salvation.

Salvation affects everything.

How we are related to God, world around us, the church, everybody in general, to the government, and to society.

As we move to **Romans 14**, we will see how we ought to relate to weaker brother in Christ.

This whole section is an outflowing of right relationships that come from a redeemed soul.

The key thing in your relationships within society in this passage is the word “love.”

Love is the key to obedience.

Because love is the fulfilling of the whole law.

So, in a way, he reduces all of obedience to one thing, and that is love.

“The Christian life can be lived like this: love everyone perfectly and do whatever you want.”

Love perfectly and do whatever you want!

Paul says, in reference to your relationship to the people around you, love is the key.

Paul expands that and says that love is the whole thing in the Christian life, the key to everything in terms of all relationships.

Paul gives us three loves here that we can kind of track our way through on.

- One is the debt of love.
- Two, the discharge of love.
- Three, the design of love.

V 8, the debt of love.

“Owe no man anything, but to love one another.”

What does Paul mean by owe no man anything?

He has just been writing about paying your taxes.

This is a bridge from the prior text.

He has been talking about the essentiality of paying your taxes.

It is a natural transition then to come into this idea of paying all your debts, all of them, whatever they are.

He goes from the debts that we owe to the government to the debts that we owe to anybody in general, just our relationships to people around us.

The imperative here applies to every single relationship.

No believer is to have unpaid debts.

Pay your debts. Don't owe anybody anything.

Does that mean that we are not to be allowed credit?

Does that mean that we are not to borrow?

Do we are not to take money on interest?

Do we are to have no financial obligation at all?

There is no basis for borrowing anything, anytime, for any reason?"

In Exodus, God is laying down some societal laws, rules, and principles.

Exodus 22:25, *"If you lend money to any of My people who are poor among you, you shall not be like a moneylender to him; you shall not charge him interest.*

Basically, means exorbitant interest. Gouging someone.

Like when you can't pay any of your debts, and you are so deep in debt that you go to the place where they say they will consolidate all your debts.

You pay interest that will choke you. When you find someone, and you lend them money, and they are in a position where they need the money, it is not discretionary. They need it.

You lend it to them, but do not charge them exorbitant interest. Usury does not mean any interest and it's not just an indicator of interest at all. It means interest that is unfair.

The assumption of verse 25 is that it's perfectly all right to lend money. The other assumption is that if it's perfectly all right to lend it, it must be perfectly all right to borrow it.

Based on the fact that you are dealing with need. This is a person who must have it.

The warning is not to charge high interest because you have got a desperate person on your hands who has little other choice.

Deuteronomy 15:7-9, *"If there is among you a poor man of your brethren, within any of the gates in your land which the Lord your God is giving you, you shall not harden your heart nor shut your hand from your poor brother,⁸ but you shall open your hand wide to him and willingly lend him sufficient for his need, whatever he needs.⁹ Beware lest there be a wicked thought in your heart, saying, 'The seventh year, the year of release, is at hand,' and your eye be evil against your poor*

brother and you give him nothing, and he cry out to the Lord against you, and it become sin among you.

In other words, you know what happened in the seventh year all debts were cancelled, and land was not used.

Somebody might say, "I am not about to loan that guy the money. Next year is the year of release. Next year is the Sabbath year, and all this thing will be cancelled. I am not loaning him my money. He won't have a chance to pay it back. Don't do that. If he has a need, you lend it to him.

Deuteronomy 15:10-11, *You shall surely give to him, and your heart should not be grieved when you give to him, because for this thing the Lord your God will bless you in all your works and in all to which you put your hand. ¹¹ For the poor will never cease from the land; therefore I command you, saying, 'You shall open your hand wide to your brother, to your poor and your needy, in your land.'*

Lending was a very important thing.

The poor people, for example, the farmer whose crop didn't turn out right, or made an unwise investment, or who was robbed, or whatever it might have been to cause his poverty, we are to lend to those people.

Therefore, we make no assumption that lending and borrowing is wrong.

In the case of need, in the Bible, it is right.

It is advocated, as long as it is not an exorbitant interest.

We find it should be done with a willing heart.

Psalm 37:26, *He is ever merciful, and lends; And his descendants are blessed.*

The righteous are not only not forsaken, but they are gracious and merciful, they lend, and they are blessed.

So, it is a blessed thing to lend to someone who has need for what you have in surplus.

Proverbs 19:7, *All the brothers of the poor hate him; How much more do his friends go far from him! He may pursue them with words, yet they abandon him.*

Poor people sometimes can't get what they need from the people who say they are their friends.

Proverbs 19:17, *He who has pity on the poor lends to the Lord, And He will pay back what he has given.*

When you lend money to someone who is in need, you are lending to the Lord, and the issue is not whether he pays you back, that is the person to whom you lent it.

The issue is that the Lord promises that He will pay you back.

There have been times when we have been asked to lend amount of money to someone who was in a state of great need. We did so in good faith, and with joyful and eager hearts. Never have we done that without experiencing the super-abundant blessing of God.

Matthew 5:42, *Give to him who asks you, and from him who wants to borrow from you do not turn away.*

When someone comes with need, you should respond in eagerness to meet that need.

Luke 6:35, *But love your enemies, do good, and lend, hoping for nothing in return; and your reward will be great, and you will be sons of the Most High. For He is kind to the unthankful and evil.*

The Old Testament and New Testament, always indicates that the one who lends is generous.

- It should be done toward those who are in need.
- It should be done without a high rate of interest.

- It should be done with a willing heart.
- It should be done with a spirit that says, “I am lending to the Lord.”
- It should be done with the hope of eternal reward, spiritual reward, even more so than being paid back.

The Scripture does not advocate that we get into debt for luxury. As someone said, “Today, people buy things they don’t need, with money they don’t have, from people they don’t even like.”

Matthew 25:27, *So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest.*

The Lord’s giving a parable there, and He talks about the fact that one of the servants who was given a talent.

There is an indication, and it’s the only one in the New Testament, where the Lord actually says, a wise investment, putting money in a bank to be used to make interest.

The assumption is that you are giving them your money. They are lending it out, making interest on it, which they pay you.

So, the Lord understands that there are circumstances in business in which lending is a necessary fact.

There are many businesses you couldn't even operate.
It is obvious that very few of us could live in a home if it wasn't for the fact that we borrow money.

Borrowing is reasonable, particularly lending and borrowing in reference to people who have need for the basic needs of life. It's really renting money.

You can rent money like you rent a house, or rent a car, or rent anything else. But keep this in mind.

The borrower is servant to the lender.
Whatever you owe him, you can't use for any other purpose.
So, as much in debt as you are, is how much available funds are not usable to you, to the Lord, to whatever the Lord might put on your heart.

So, you want to be very careful and very restricted in terms of how you borrow, but it is not wrong.

What it's saying is if you owe it then pay it.
It is not forbidding the indebtedness.
It is forbidding the nonpayment.

It is essentially exactly what you have in Psalm 37:21.

Psalm 37:21, *The wicked borrows and does not repay, But the righteous shows mercy and gives.*

That is not acceptable to the Lord. Pay your debts. Owe no one anything that is outstanding and overdue.

V 8, *Owe no one anything except to love one another, for he who loves another has fulfilled the law*

The only debt you will always owe is Love.

That's a debt you constantly owe, you constantly pay, and you never pay off.

You owe love.

You pay love.

You still owe love.

You spend your whole life paying it, and never do you pay it off.

Origin, the early church father, said, "The debt of love remains with us permanently and never leaves us. This is a debt which we pay every day and forever owe. The debt of love."

John 13:34-35, *A new commandment I give to you, that you love one another; as I have loved you, that you also love one another. ³⁵By this all will know that you are My disciples, if you have love for one another.*"

1 John 2:10, *He who loves his brother abides in the light, and there is no cause for stumbling in him.*

1 John 3:23, *And this is His commandment: that we should believe on the name of His Son Jesus Christ and love one another, as He gave us commandment.*

1 John 4:7, *Beloved, let us love one another, for love is of God; and everyone who loves is born of God and knows God.*

1 John 4:21, *And this commandment we have from Him: that he who loves God must love his brother also.*

The mark of a Christian that he loves!
His love is to be toward all people.
We owe that debt to everyone.

We pay it all our life and never diminish it.
We are to love.

Jesus made this clear in His ministry repeatedly as He called His disciples and the people who listen to His messages to love.

Matthew 5:44-45, *But I say to you, love your enemies, bless those who curse you, do good to those who hate you, and pray for those who spitefully use you and persecute you, ⁴⁵ that you may be sons of your Father in heaven; for He makes His sun rise on the evil and on the good, and sends rain on the just and on the unjust.*

Your Father who's in Heaven loves the ones who are His enemies. You love them, too.

Be distinctive as marked by love.

Romans 12:14, *Bless those who persecute you; bless and do not curse.*

Romans 12:20, *Therefore "If your enemy is hungry, feed him; If he is thirsty, give him a drink; For in so doing you will heap coals of fire on his head."*

We are to show love, even to our enemies.

To all the people around us, we demonstrate our Christian testimony by demonstration of love.

Galatians 6:10, *Therefore, as we have opportunity, let us do good to all, especially to those who are of the household of faith.*

Colossians 3:14, *But above all these things put on love, which is the bond of perfection.*

1 Corinthians 14:1, *Pursue love, and desire spiritual gifts, but especially that you may prophesy.*

Philippians 1:9, *And this I pray, that your love may abound still more and more in knowledge and all discernment,*

1 Timothy 2:15, *Nevertheless she will be saved in childbearing if they continue in faith, love, and holiness, with self-control.*

1 Peter 1:22, *Since you have purified your souls in obeying the truth through the Spirit in sincere love of the brethren, love one another fervently with a pure heart,*

Obviously, we are to be bound together by the bond of perfection which is love.

So, we are to love everyone. That's our debt.

That is the debt of love.

Christians ought to be known in the world as those who love.

What is love?

How do you demonstrate love?

Is it an emotion?

1. Teaching the Truth of God.

Love is teaching others the truth of God.

Supremely important element of love.

Paul, in 2 Corinthians chapter 6, talks about all the things that he is committed to, all the things he has done for the Corinthians.

2 Corinthians 6:4-7, *But in all things we commend ourselves as ministers of God: in much patience, in tribulations, in needs, in distresses, ⁵in stripes, in imprisonments, in tumults, in labours, in sleeplessness, in fastings; ⁶by purity, by knowledge, by longsuffering, by kindness, by the Holy Spirit, by sincere love, ⁷by the word of truth, by the power of God, by the armour of righteousness on the right hand and on the left,*

Key thing is that he came by knowledge, by the word of truth.

Love is a matter of teaching truth.

Love is a matter of articulating truth.

Love is a matter of saying what must be said from the Word of God.

Ephesians 4:15, *but, speaking the truth in love, may grow up in all things into Him who is the head—Christ—*

Speaking the truth in love.

Love involves teaching others what needs to be taught. It is not a feeling. It is an act.

2. Serving the needs of others.

Ministering to the needs of others.

It is not just giving them facts, but it is giving them personal assistance, and help.

Hebrews 6:10, *For God is not unjust to forget your work and labour of love which you have shown toward His name, in that you have ministered to the saints, and do minister.*

Your labour of love and your work of love is your ministry to the needs of the saints.

It is an act, not a feeling.

It is a verb, not a noun, in its truest form.

So, loving is teaching others what they need to know.

It is coming to them by the Word of God and by knowledge.

It is coming to them in ministry.

3. Being an example.

Love is serving one another in a way that causes them to grow because of your careful behaviour.

Setting an example.

Love sets an example.

Love sets a positive example of spiritual life so that people can grow from it.

Galatians 5:13, *For you, brethren, have been called to liberty; only do not use liberty as an opportunity for the flesh, but through love serve one another.*

You are called to liberty, but not to use that liberty to offend someone else, but rather restrict that liberty to serve someone else.

Love is an act of cautious behaviour that stimulates someone else's growth rather than retarding it.

It is the kind of life that leads others toward the Lord, not towards sin.

4. Love also covers the sins of others.

1 Peter 4:8, *And above all things have fervent love for one another, for "love will cover a multitude of sins."*

Love, then, is something that teaches people the truth. If you love someone, you speak the truth.

If you love someone, you give them the Word of God.

Love speaks the truth.

Love ministers to the needs of others.

Love serves others with cautious behaviour that leads them toward the Lord, not toward sin.

It doesn't flaunt its liberty.

Love covers faults.

It is not in a hurry to expose. It is in a hurry to cover.

5. Love forgives.

Ephesians 4:32, *And be kind to one another, tender-hearted, forgiving one another, even as God in Christ forgave you.*

Be, therefore, on the basis of a forgiving heart, followers of God as dear children; and walk in love.

As Christ loved us and gave Himself for us, you love others and give yourself for them.

As Christ loved us and forgave, you love others and forgive.

6. Love endures.

It bears all things.

1 Corinthians 13:4-7, *Love suffers long and is kind; love does not envy; love does not parade itself, is not puffed up; ⁵ does not behave rudely, does not seek its own, is not provoked, thinks no evil; ⁶ does not rejoice in iniquity, but rejoices in the truth; ⁷ bears all things, believes all things, hopes all things, endures all things.*

But love endures. Love is patient.

Ephesians 4:2, *with all lowliness and gentleness, with longsuffering, bearing with one another in love,*

It is taking their weaknesses, faults, mistakes, errors, and the things about them that are not so tasteful.

7. Love sacrifices for others.

John 15:12 -15, *This is My commandment, that you love one another as I have loved you. ¹³ Greater love has no one than this, than to lay down one's life for his friends. ¹⁴ You are My friends if you do whatever I command you. ¹⁵ No longer do I call you servants, for a servant does not know what his master is doing; but I have called you friends, for all things that I heard from My Father I have made known to you.*

So, love is an action.

- Love teaches,
- Love ministers to needs,
- Love sets an example that doesn't lead people toward sin,
- Love covers their faults, love forgives,
- Love endures all their problems and all their idiosyncrasies, and Love sacrifices in their behalf.
- The whole idea of a self-sacrificing love is of giving someone what it is they need of spiritual truth, and help, and concern.

It's not a question of how you feel emotionally.

We owe this.

This is what we owe people.

We are not to owe them anything else. Pay your debts and owe them love. That's your debt.

Love is the heart of Christian living.

It is the magnet that attracts the world.

How can we love like that?

Because we have a new capacity.

The debt of love is linked to a new capacity. Before you were saved, you couldn't do it.

Romans 5:5, *Now hope does not disappoint, because the love of God has been poured out in our hearts by the Holy Spirit who was given to us.*

The love of God is poured abroad in our hearts.

We have a new capacity.

We have a new resource to love the way we ought to love.

To love like Epaphroditus loved, who loved so much, he served Paul, and he served the church, and he served the Lord until it almost killed him.

How can we love like that?

Because the love of God is shed abroad.

Lavishly poured out.

More than sufficient, a love beyond description is granted to us. That love becomes the well. That love of God becomes the well that we draw from when we want love to give to others.

Somebody would ask the question. I asked it myself. Okay, I'm supposed to be obedient. Part of that obedience is to owe a debt of love and to love everybody. In order to love everybody, I have to have a supernatural love.

God gives me that supernatural love. That becomes the well out of which I draw the bucket.

How do I let the bucket down?

How do I tap that?

How do I let down my spiritual bucket?

How do I appropriate it?

First you understand the resource. You got to know the well is there, and it is available.

Ephesians 3:18-19, *may be able to comprehend with all the saints what is the width and length and depth and height—¹⁹ to know the love of Christ which passes knowledge; that you may be filled with all the fullness of God.*

You got to comprehend what is available and realize that there is love for any experience.

There's love for any occasion.

The well is more than sufficient.

You understand the resource, and you seize that resource and make it your own by faith.

Second, you submit to the Holy Spirit.

Comes a point in life when you learn to turn over to the Holy Spirit, the control factor in your life.

You can carry your bitterness, anxiety, hatred, animosity, revenge, vengeance, and all the things you feel towards someone.

You can carry them on your own, or you can yield them to the Spirit of God.

When you submit to the Spirit of God, then the Spirit of God takes over your life, bitterness is replaced by love, vengeance is replaced by affection.

1 Thessalonians 4:9, *“But concerning brotherly love you have no need that I should write to you, for you yourselves are taught by God to love one another;*

Because the Spirit of God has shed that love abroad in your heart.

Galatians 5:22, *But the fruit of the Spirit is love, joy, peace, longsuffering, kindness, goodness, faithfulness,*

First is love.

You understand the resource.

The **second** thing you want to know is that, if you submit to the Spirit of God, He will teach you to love. You are taught of God to love one another.

Third, a purified heart.

1 Peter 1:22, *Since you have purified your souls in obeying the truth through the Spirit in sincere love of the brethren, love one another fervently with a pure heart,*

What does that mean?

You are not going to be able to exercise the debt of love until you have dealt with sin in your life. Until you see it as sin.

You see your bitterness as sin.

You see your vengeance as sin.

You see your anger as sin,

Your hostility as sin.

Any wrong attitude you see in your life, you see it as sin.

That's got to be confessed.

That must be dealt with.

So, first, you understand the resource. Then, you submit to the Spirit who teaches you to love. Involved in that is the purification of the heart.

Fourth, the end of all things at hand.

1 Peter 4:7-8, *But the end of all things is at hand; therefore be serious and watchful in your prayers.* ⁸ And above all things have fervent love for one another, for “love will cover a multitude of sins.”

The end of all things is at hand.

We live in a sense of urgency.

Realize the urgency of love. It's time for us to drop the gloves.

Start to love because the end of all things is at hand.

It's time for us to live the way we ought to live.

It's time for us to attract people the way they ought to be attracted.

So, we understand the resource. We submit to the Spirit. Purify the heart and realize the urgency.

Fifth, Conscious choice.

Colossians 3:14, *But above all these things put on love, which is the bond of perfection.*

This is a conscious choice. I choose to love.

You must make a conscious choice to love. You must train yourself in

- moments when you feel like being angry,
- moments when you feel like asserting your rights,
- moments when you feel like you have been defrauded or deprived,
- moments when you are interrupted,
- moments when you have been treated rudely,
- moments when unkind words have been said,

you must train yourself to make a conscious choice to love.

A factor in learning how to pay the debt of love.

You choose to love.

I choose to love.

I choose to make peace.

I choose to forgive.

You learn to do that by training your mind to do that under the power of the Spirit of God and a commitment to obey.

Sixth, concentrate on others.

In Philippians, we have commented on it many times.

Philippians 2:1-4, *Therefore if there is any consolation in Christ, if any comfort of love, if any fellowship of the Spirit, if any affection and mercy, ²fulfil my joy by being like-minded,*

having the same love, being of one accord, of one mind. ³ *Let nothing be done through selfish ambition or conceit, but in lowliness of mind let each esteem others better than himself.* ⁴ *Let each of you look out not only for his own interests, but also for the interests of others.*

If there is going to be love in the fellowship, we must be preoccupied with others, not us.

I am not looking to be loved; I am looking to love. Different perspective. Concentrate on others.

Seventh, consider the results.

We learn from even the life of our Lord Himself.

The Scripture indicates to us that He loved, and as a result of His love, He was loved in return.

1 John 4:19, *We love Him because He first loved us.*

There is a dynamic in love that is reciprocal. People are all the time looking to be loved. If they only realized that, if they would just look to love, they would be loved.

So, we are to love.

That's a debt that we must pay, the debt of love.

How are we going to pay it?

Understand the resource. It's there. It's available.
If we don't tap it, there is no fault but our own.

Submit to the Spirit and be taught by Him to love.
Purify our hearts by the confession of sin.
Realize the urgency.
Make a conscious choice.
Concentrate on others rather than ourselves.
Consider the effect.

Love Given, Returned, and Received.

So, God, by a new creation of grace and saving us, has given us a new capacity to fulfil the debt of love. The reservoir of love is inexhaustible.

Love should be a deep desire rising from a regenerate heart. It is an element of our obedience. In fact, it is the supreme aspect of our obedience. And we can do it. We can fulfil the debt of love because of a new capacity.

How am I going to start?

Tomorrow, Search out a forgotten friend. Make a phone call to that friend.

Replace a suspicion with a trust.

Let an old bitterness die, by the power of God.

Write a letter to someone who loves you and won't expect it.
Encourage someone you know very well with how much they mean to you. Keep a promise.

Ask God to help you to forget a wrong someone has done to you that you remember very well.

Reduce your demands on the people in your house.

Say thanks.

Say thanks all day.

Tell someone you love them, again and again and again.

Pray for an enemy!

Take your pick of the list.

Send a check to someone you know has a need.

Ask God to help you to love the way Jesus loved.