

# Romans 13:8-9 Commentary

PREVIOUS

NEXT

**CLICK VERSE**  
To go directly to that verse

- [Romans 13:1](#)
- [Romans 13:2](#)
- [Romans 13:3](#)
- [Romans 13:4](#)
- [Romans 13:5](#)
- [Romans 13:6](#)
- [Romans 13:5](#)
- [Romans 13:8](#)
- [Romans 13:9](#)
- [Romans 13:10](#)
- [Romans 13:11](#)
- [Romans 13:12](#)
- [Romans 13:13](#)
- [Romans 13:14](#)

Click chart to enlarge  
Chart from recommended resource [Jensen's Survey of the NT](#) - used by permission  
[Romans Overview Chart](#) - Charles Swindoll

Source: Dr David Cooper  
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- R **Ruin** (Romans 1:17 – 3:20) – The utter sinfulness of humanity
- O **Offer** (Romans 3:21-31) – God’s offer of justification by grace
- M **Model** (Romans 4:1-25) – Abraham as a model for saving faith
- A **Access** (Romans 5:1-11) – The benefits of justification
- N **New Adam** (Romans 5:12-21) – We are children of two “Adams”
- S **Struggle w/ Sin** (Romans 6-8) Struggle, sanctification, and victory

<b>ROMANS ROAD to RIGHTEOUSNESS</b>				
Romans 1:18-3:20	Romans 3:21-5:21	Romans 6:1-8:39	Romans 9:1-11:36	Romans 12:1-16:27
<b>SIN</b>	<b>SALVATION</b>	<b>SANCTIFICATION</b>	<b>SOVEREIGNTY</b>	<b>SERVICE</b>
<b>NEED FOR SALVATION</b>	<b>WAY OF SALVATION</b>	<b>LIFE OF SALVATION</b>	<b>SCOPE OF SALVATION</b>	<b>SERVICE OF SALVATION</b>
God's Holiness In Condemning Sin	God's Grace In Justifying Sinners	God's Power In Sanctifying Believers	God's Sovereignty In Saving Jew and Gentile	Gods Glory The Object of Service
Deadline of Sin	Design of Grace	Demonstration of Salvation		
Righteousness Needed	Righteousness Credited	Power Given	Promises Fulfilled	Paths Pursued
Righteousness Needed	Righteousness Credited	Righteousness Demonstrated	Righteousness Restored to Israel	Righteousness Applied

God's Righteousness IN LAW	God's Righteousness IMPUTED	God's Righteousness OBEYED	God's Righteousness IN ELECTION	God's Righteousness DISPLAYED
Slaves to Sin	Slaves to God			Slaves Serving God
Doctrine				Duty
Life by Faith				Service by Faith
Modified from Irving L. Jensen's chart above				

**Romans 13:8** [Owe nothing to anyone except to love one another](#); for he who [loves](#) his [neighbor](#) has [fulfilled](#) the [law](#). ([NASB: Lockman](#))

**Greek:** Medeni meden opheilete (2PPAM) ei me to allelous agapan (PAN) o gar agapon (PAPMSN) ton heteron nomon pepleroken (3SRAI)

**Amplified:** Keep out of debt and owe no man anything, except to love one another; for he who loves his neighbor [who practices loving others] has fulfilled the Law [relating to one's fellowmen, meeting all its requirements]. ([Amplified Bible - Lockman](#))

**Phillips:** Keep out of debt altogether, except the perpetual debt of love which we owe to one another. The man who loves his neighbor has obeyed the whole Law in regard to his neighbour. ([Phillips: Touchstone](#))

**Wuest:** Stop owing even one person even one thing, except to be loving one another; for the one who is loving another, has fulfilled the law. ([Eerdmans](#))

**WE NOTHING TO ANYONE: Medeni meden opheilete (2PPAM):**

- Mt 5:42-note , Mt 5:44, 45-notes
- Deuteronomy 24:14,15; Proverbs 3:27,28; Mt 7:12-note; Matthew 22:39,40
- [Romans 13 Resources](#) - Multiple Sermons and Commentaries

**Amplified:** Keep out of debt and owe no man anything, except to love one another; for he who loves his neighbor [who practices loving others] has fulfilled the Law [relating to one's fellowmen, meeting all its requirements].

**Wuest:** Stop owing even one person even one thing, except to be loving one another; for the one who is loving another, has fulfilled the law.

**Owe nothing to anyone** - "Let no debt remain outstanding" (NIV). "Pay your debts as they come due." (GWT)

**Owe** ([3784](#)) (**opheilo** from **ophelos** = profit, an increase) means to owe, and conveys the basic meaning of owing a debt and then of having a strong obligation which can be a moral obligation and personal duty. In this verse **opheilo** indicates a necessity, owing to the nature of the matter under consideration. In other words, Jesus was obligated (as it were) to do this in order that He might become our High Priest!

The tense is Jesus' command to **owe** (nothing) is **present imperative** which when coupled with the negative Greek particle **me** forbids the continuance of an action already going on. That is, **do not continue owing a person Stop being in debt. Pay your debts**. As we have said before God's commandments always include His enablements. Whenever we encounter an **imperative** (directed to believers), we should welcome it as an opportunity to "relinquish our so-called *rights*" and surrender ourselves fully to the filling (control) of the indwelling Spirit, Who Alone can give us the desire and the power to work out our salvation in fear and trembling. (Php 2:13-note, Php 2:12-note).

**Wuest** - The language of the Authorized Version, prohibits the Christian from contracting legal debts such as mortgages and business loans. But that is not Paul's thought here. The only thing we are allowed to owe is divine love; that love produced in the heart of the yielded saint by the Holy Spirit, a love self-sacrificial in its essence, giving of itself for the benefit of the person loved. (Wuest's word studies from the Greek New Testament)

**Hodge** - That is, acquit yourselves of all obligations, except love, which is a debt that must remain ever due. [Romans 13 - Hodge's](#)

## [Commentary on Romans](#))

**Henry Alford** has a good word - 'Pay all other debts: be indebted in the matter of love alone.' This debt increases the more, the more it is paid: because the practice of love makes the principle of love deeper and more active. ([Romans 13 - Greek Testament Critical Exegetical Commentary](#))

**Henry Morris** - The Christian should pay his debts on time. This does not preclude his borrowing money or using charge accounts, as long as he fulfills the terms of the loan on time. Note the teaching of Jesus, implying His approval of paying interest (Luke 19:23; Matthew 25:27). On the importance of paying one's debts, note also Matthew 5:25,26. ([Defender's Study Bible Note](#))

**Ryrie** - Some debt may be permitted because of Matt. 5:42, but the command is, literally, not to continue in debt. Love is a debt one can never fully discharge.

**Newell** - The word "owe" here is the verb of the noun "dues" in verse seven. The connection is direct: when you pay up all your dues, whether private debts or public, and have only this constant obligation before you,--to love one another, "Love must still remain the root and spring of all your actions; no other law is needed besides. Pay all other debts; be indebted in the matter of love alone." ([Romans 13 - Newell's Commentary on Romans](#))

**Matthew Henry** - Christians must avoid useless expense, and be careful not to contract any debts they have not the power to discharge. They are also to stand aloof from all venturesome speculations and rash engagements, and whatever may expose them to the danger of not rendering to all their due. Do not keep in any one's debt. Give every one his own. Do not spend that on yourselves, which you owe to others. But many who are very sensible of the trouble, think little of the sin, of being in debt. Love to others includes all the duties of the second table. The last five of the ten commandments are all summed up in this royal law, Thou shalt love thy neighbour as thyself; with the same sincerity that thou lovest thyself, though not in the same measure and degree. He that loves his neighbour as himself, will desire the welfare of his neighbour. On this is built that golden rule, of doing as we would be done by. Love is a living, active principle of obedience to the whole law. Let us not only avoid injuries to the persons, connexions, property, and characters of men; but do no kind or degree of evil to any man, and study to be useful in every station of life.

The connection with (Ro 13:7-note) is between **due** (opheile) and **owe** (opheilo) is this verse.

The only thing we are allowed to continually owe is divine love which is produced in the heart of the surrendered saint by the Holy Spirit (Ro 5:5-note, Ro 8:4-note, [Gal 5:16-note](#), [Gal 5:22-note](#)), a love that is self-sacrificial, reflecting a decision of the will & not based on one's feelings, a love which gives of itself for the benefit or highest good of the person loved (Jn 3:16 is our example).

All of us are debtors to God's grace. As He has shown us love, we need to extend love to those around us with whom we live and work—even those who tax and govern us.

We owed a debt we could not pay.

Jesus paid a debt He did not owe.

Jn 19:30+

[J. Hudson Taylor \(click for biography\)](#), ("God's work, done in God's way, will receive God's supply.") the godly missionary to China, would never incur a debt, basing his conviction on this verse.

**Charles Spurgeon**, the great Baptist preacher, had the same conviction. However, the Bible does not forbid borrowing or legal financial transactions that involve interest.

Basically, the first part of this verse means "Pay your bills on time." The admonition here is not to get into arrears (overdue accounts). However Paul is not giving a prohibition against borrowing money, which Scripture permits and regulates (Ex 22:25; Lev 25:35, 36, 37; Deut 15:7, 8, 9; Neh 5:7; Ps 15:5; 37:21, 26; Ezek 22:12; Mt 5:42; Lk 6:34).

Paul's point is that all our financial obligations must be paid when they are due. [Deut 23:19, 20; 24:10, 11, 12, 13]. But in addition there are certain principles which should guide us in this area. We should not contract debts for nonessentials. We should not go into debt when there is no hope of repaying. We should avoid buying on the installment plan, incurring exorbitant interest charges. We should avoid borrowing to buy a product that depreciates in value. In general, we should practice financial responsibility by living modestly and within our means, always remembering that the borrower is slave to the lender (Pr 22:7).

**John Trapp** - The Persians reckoned these two for very great sins: 1. To be in debt. 2. To tell a lie; the latter being often the fruit of the former. (Xenophon, Gell. xii. 1.) By the 12 tables of Rome, he that owed much, and could not pay, was to be cut in pieces, and every creditor was to have a piece of him according to the debt. (Acts and Mon.) When Archbishop Cranmer discerned the storm which afterwards fell upon him in Queen Mary's days, he took express order for the payment of all his debts; which when it was done, a most joyful man was he; that having set his affairs in order with men, he might consecrate himself more freely to God. (Mr

Wilkins' Debt Book.) Let us therefore (saith a reverend man) be thus far indulgent to ourselves, as to shake off the deadly yoke of bills and obligations, which mancipate the most free and ingenuous spirit, and dry up the very fountains of liberality. Yea, they so put a man out of aim that he cannot set his state in order, but lives and dies entangled and puzzled with cares and snares; and after a tedious and laborious life passed in a circle of fretting thoughts, he leaves at last, instead of better patrimony, a world of intricate troubles to his posterity and to his sureties; which cannot be managed by those who understand them not, but to great disadvantage. We read of a certain Italian gentleman, who being asked how old he was? answered, that he was in health; and to another that asked how rich he was? answered, that he was not in debt: q.d. He is young enough that is in health, and rich enough that is not in debt. ([Romans 13 - John Trapp Complete Commentary](#))

## EXCEPT TO (continually) LOVE ONE ANOTHER: ei me to allelous agapan (PAN):

- Jn 13:34, 35 1Jn 3:18
- [Romans 13 Resources](#) - Multiple Sermons and Commentaries

### THE DIVINE EXCEPTION

**Love one another** - **Francis Schaeffer** explains that "All men are our neighbours, and we are to love them as ourselves. We are to do this on the basis of creation, even if they are not redeemed, for all men have value because they are made in the image of God. Therefore they are to be loved even at great cost."

**John Trapp** - This is that desperate debt that a man cannot discharge himself from, but must ever be paying, and yet ever owing. As we say of thanks, Gratiae habendae et agenda, thanks must be given, and yet held as still due; so must this debt of love. ([Romans 13 - John Trapp Complete Commentary](#))

**David Guzik** - Paul echoes Jesus' words as recorded in Matthew 22:36-40. This is one of the two commands upon which hang all the Law and the Prophets.. Love your neighbor means to love the people you actually meet with and deal with every day. It is easy for us to love in the theoretical and the abstract, but God demands that we love real people. "No man can compass the ends of life by drawing a little line around himself upon the ground. No man can fulfill his calling as a Christian by seeking the welfare of his wife and family only, for these are only a sort of greater self." (Spurgeon) Love is the fulfillment of the law: It is easy to do all the right religious "things" but to neglect love. Our love is the true measure of our obedience to God. (Romans 13 - David Guzik Commentary on the Bible)

**Love** (25) (**agapao** see related study of noun **agape**) means to love unconditionally and sacrificially as God Himself loves sinful men (John 3:16), the way He loves the Son (John 3:35, 15:9, 17:23, 24). This verb as used in the Scripture (and here by Jesus) expresses the purest, noblest form of love, which is volitional (personal choice), is not motivated by the recipient's superficial appearance, by one's emotional attraction, or by a sentimental relationship.

This quality of love is not just a feeling but ultimately can be known only by the actions it prompts in the one who displays agape love. For example, God gives the supreme example of this love in the sending of His only Son (see 1 John 4:9, 10) to die for undeserving sinners. Obviously then, agapao is not the love of complacency nor is it a love that is dawn out by some excellency in its recipients (e.g., as shown in Ro 5:8 [note]). This type of love was perfectly present in and modeled by Jesus when He lived among men (Ep 5:2-note).

As **J C Ryle** explained "Love should be the silver thread that runs through all your conduct."

From these brief notes it is clear that to **love one another** (whether they are "lovable" or not) requires self denial. In other words agape is a selfless love that thinks of others before it thinks of self. It follows that the only way one can truly love... another (with this quality of love) is by divine enablement, which Paul explains is the fruit of His Spirit in Ga 5:22 (note).

On the one hand he encourages us to get out of debt—"Let no debt remain outstanding," (NIV rendering) while on the other hand he tells us we have an ongoing debt of love!

The Christian is always a love-debtor, no matter how much love he or she gives.

Love is a debt one can never fully discharge.

**Matthew Henry** - Brotherly love is the badge of Christ's disciples.

**D L Moody** echoed Henry's sentiment declaring that "A man may be a good doctor without loving his patients; a good lawyer

without loving his clients; a good geologist without loving science; but he cannot be a good Christian without love.

## ONE DEBT MUST BE PAID DAILY AND YET IS NEVER PAID UP!

**William Barclay** - Here Paul turns to **private debts**. He says, "**Owe no man anything.**" It seems a thing almost unnecessary to say; but there were some who even twisted the petition of the Lord's Prayer, "Forgive us our debts, as we forgive our debtors," into a reason for claiming absolution from all money obligations. Paul had to remind his people that Christianity is not an excuse for refusing our obligations to our fellow men; it is a reason for fulfilling them to the utmost. **He goes on to speak of the one debt that a man must pay every day, and yet, at the same time, must go on owing every day, the debt to love each other.** Origen said: "The debt of love remains with us permanently and never leaves us; this is a debt which we both discharge every day and for ever owe." ([Romans 13 - William Barclay's Daily Study Bible](#))

**One another** (240) (**allelon**) means each other and speaks of a mutuality or sharing of sentiments between two persons or groups of persons. **Allelon** is a reciprocal pronoun which denotes that the encouragement and edification is to be a mutual beneficial activity. As each submits, encourages, loves, etc, the other members benefit. This is the God's description and prescription for a body of believers.

**One another** is a common NT phrase (especially in Paul's letters) with most uses relating to the building up of the body of Christ. As such the "**one anothers**" in the NT would make an excellent Sunday School study (or topical sermon series), taking time to meditate on each occurrence, asking whether it is being practiced (in the Spirit-note) in your local church and seeking to excel still more (cp Php 1:9, 10, 11 -notes; 1Th 3:12-note, 1Th 4:1-note, 1Th 4:10-note). Below is a list of the NT uses of **one another** (be sure to check the context for the most accurate interpretation).

Ro 12:10, 16; 13:8; 14:13, 19; 15:5, 7, 14; 16:16; 1Co 6:7; 7:5; 11:33; 12:25; 16:20; 2Co 13:12; Ga 5:13, 15, 26; Ep 4:2, 25, 32; 5:19, 21; Php 2:3; Col 3:9, 13, 16; 1Th 3:12; 4:9, 18; 5:11, 13, 15; 2 Th 1:3; Heb 3:13; 10:24, 25; James 4:11; 5:9, 16; 1Pe 1:22; 4:8, 9, 10; 5:5, 14; 1Jn 1:7; 3:11, 23; 4:7, 11, 12; 2Jn 1:5

Most often "**one another**" in the NT refers to relationships between believers but in this verse clearly this "**one another**" refers to any & every person without exception ([Gal 6:10](#), [1Th 3:12](#)) and in context equates with one's "**neighbor**" (see discussion of "neighbor" below).

We need to exhibit the love of Christ to everyone around us while we have the opportunity. (see study of opportunity or kairos below)

Here's a good exercise to consider: Every time we meet someone we ought to say to ourselves, "I need to show him or her the love of Christ. I have a great and wonderful debt to pay."

If you have ever had a personal debt, be it ever so small, you know that the first thing that enters your mind when you see that person is that you "owe" them. We need to truly see ourselves as spiritual debtors (Ro 1:14-note).

Because of the "**revelation**" in Ro 1-11, believers now have a "**responsibility**" & are under obligation, not to the flesh, to live according to the flesh (Ro 8:12-note).

As **F B Meyer** expressed it "Whatever of outward service or obedience we render to God or man, if love is withheld, the law is not fulfilled."

When we go to church, town, work, shopping, school—wherever we go, whoever we meet, we owe love. This is our debt—loving others as we love ourselves!

An **early church father** wrote "The debt of charity is permanent & we are never quit of it; for we must pay it daily & yet always owe it."

Paul (& Christ's) radical teaching commands but also enables the production of a profound commitment to love among the followers of Christ -- this is a love the world cannot believe but by which they will know we are His disciples (Jn 13:34, 35). The truly radical nature of this love was that the Master's commandment called them to love as Christ loved them with a sacrificial love, the kind of love that even reaches out to those who wish us harm (as Jesus had done to Judas just moments before he gave the command).

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**It Pays Better** - What kind of lifestyle do you believe in and live? Is it one of focused selfishness, or one of lovingly seeking to meet the needs of others? (Romans 13:8).

One popular and influential novelist of our day espouses a godless philosophy that is totally self-centered. The hero of one of her early novels says,

"The word we must never be spoken ... I see the face of a god, and I raise this god over the earth, ... who will grant them joy and peace and pride. This god, this one word: I."

What are the results of living entirely for ourselves and not loving our neighbors? Such a lifestyle may bring pride, and according to the author of the quote above, pride is the sum of all the virtues. Yet ruthless self-concern doesn't bring joy, nor does a self-centered lifestyle bring peace. One discerning reviewer made this statement about the selfish novelist: "She seems to be one of the unhappiest persons who ever lived."

God's Word sets forth the precise opposite of such a self-centered philosophy of life. The guiding principle for abundant living is that we love our neighbor as we love ourselves (v.9). What do we experience when we live such a lifestyle? "Righteousness and peace and joy in the Holy Spirit" (Ro 14:17-note). A life of love—it definitely pays better! —V C Grounds [Our Daily Bread, Copyright RBC Ministries, Grand Rapids, MI. Reprinted by permission. All rights reserved](#))

Love is giving for the world's needs,  
Love is sharing as the Spirit leads,  
Love is caring when the world cries,  
Love is compassion with Christlike eyes.

—Brandt

**Love is the door through which we pass  
from selfishness to service.**

**FOR HE WHO LOVES HIS NEIGHBOR HAS FULFILLED THE LAW: ho gar agapon (PAPMSN) ton heteron nomon pepleroken (3SRAI):**

- Study "good Samaritan" Lk 10:29, 30, 31, 32, 33, 34, 35, 36,37) (Mt 22:39 Mk 12:31
- Ro 12:10; Galatians 5:14; Col 3:14-note; 1Timothy 1:5; James 2:8
- [Romans 13 Resources](#) - Multiple Sermons and Commentaries

## HOW TO FULFILL THE LAW

**For - term of explanation** - Should always prompt inquiry into what is being explained.

**Loves** (25) (**agapao** from **agape**) is in the **present tense** meaning to continually, unconditionally, sacrificially love. Such a love like an **Artesian Well (aquifer)** (Spirit empowered) flows out of the person's lifestyle (Compare Jesus' description of the Spirit in Jn 7:37-39) In doing this the believer will actually perform the righteousness to which the law could only point. Love, not mere external conformity to rules, is the essence of the Law (Gal 5:14+).

How does one fulfill the law in practice because only Jesus could truly fulfill the Law perfectly and only He could take on Himself the curse of the Law (Gal 3:13+)? The first answer is by loving our neighbor. And the preceding context gives 4 (of the 6 "horizontal" commandments) person to person commandments - #7 adultery - Ex 20:14+, #6 murder - Ex 20:13+, #8 stealing - Ex 20:15+, #10 coveting - Ex 20:17+. So basically we love our brother by keeping these (and related) commandments. And we are enabled to keep these commandments by the power of the indwelling Holy Spirit. There is simply no other way. Our fallen flesh cannot love our brother! See related discussion on "The Believer's Relationship to the Law."

**Hodge** - The command... is, 'Acquit yourselves of all obligations, tribute, custom, fear, honor, or whatever else you may owe, but remember that the debt of love is still unpaid, and always must remain so; for love includes all duty, since he that loves another fulfills the law.'69 He that loveth another hath **fulfilled the law**. It is already done. That is, all **the law** contemplated, in its specific commands relating to our social duties, is attained when we love our **neighbor** as ourselves. ([Romans 13 - Hodge's Commentary on Romans](#))

**William Newell** - Notice carefully that it is **love**, and not law-doing which is the fulness of **law**! The one who loves has (without being under it - **Ed**: cp Ro 6:14) exhibited what the Law sought! For the law said: Thou shalt love thy neighbor as thyself; and lo, love has, from another principle (**Ed**: the principle of Spirit given love and grace - cp Ro 5:5, 1Cor 15:10), zealously wrought no ill to others. Love, therefore, is shown to be the fulness... of the law. It is only those not under law (**Ed**: Born again ones, believers, all of whom possess the potential power of the indwelling Spirit - cp Ro 8:9, Gal 5:22-23) that are free to love others. Love, and not righteousness (**Ed**: That is **not** "self-righteousness" or our vain attempts to achieve righteousness or merit righteousness by our "right" actions), is the active principle of Christianity. And lo, One loving, has wrought (**Ed**: effected, produced, actuated)



righteousness (**Ed:** cp 1Cor 1:30, 2Cor 5:21)! Thus, only those not under law show its fulness. Of course, the believer is in a "new creation," (2Cor 5:17) and is to walk by that infinitely higher "rule of life" (Galatians 6:15-16, **Ed:** cp Col 2:6, Gal 5:16-18), and not by the Law. Nevertheless, in loving he has fulfilled the lower law! ([Romans 13 - Newell's Commentary on Romans](#))

**Calvin** - "Paul's design is to reduce all the precepts of the **law to love**, so that we may know we are duly obeying the commandments when we are maintaining **love**."

**Kent Hughes** asks "How does loving one's neighbor fulfill the Law? The Ten Commandments contain two divisions, sometimes called the two tablets. The first division gives us vertical, God ward commands such as, "You shall have no other gods before me" (Ex 20:3). The second division contains horizontal commands which pertain to human relationships. Each of the divisions can be summed up with a single comprehensive commandment, just as Christ explained in Mt 22:37, 38, 39, 40 (Mk 12:30, 31) when he was asked which is the great commandment. Keep both the vertical and the horizontal commandments and you will keep the whole Law! Here in his letter to the Romans, Paul is assuming that his readers have a vertical love for God, but do they have a horizontal love for others? If so, they are fulfilling God's Law. When we love our neighbors we will refrain from breaking the horizontal relational commands. (in Ro 13:9 1Jn 4:20) ([Hughes, R. K. Romans: Righteousness from heaven. Preaching the Word. Wheaton, Ill.: Crossway Books](#))

**Fulfilled** (completed) ([4137](#))(**pleroo**) means to be fill to the brim (a net, Mt 13:48, a building, Jn 12:3, Acts 2:2, a city, Acts 5:28, needs Phil 4:19), to make complete in every particular, to cause to abound, to furnish or supply liberally, to flood, to diffuse throughout, to pervade, to take possession of and so to ultimately to control.

#### Related Resources:

- [What is the meaning of the Parable of the Good Samaritan?](#)
- [What is a Samaritan?](#)
- [The Samaritan who showed mercy - Whyte's Dictionary of Bible Characters](#)
- [What does it mean that love is the fulfillment of the law in Romans 13:8?](#)
- [Do Christians have to obey the Old Testament law?](#)

Romans 13:9 For **this**, "YOU SHALL NOT **COMMIT ADULTERY**, YOU SHALL NOT **MURDER**, YOU SHALL NOT **STEAL**, YOU SHALL NOT **COVET**," and **if** there is **any other commandment**, it is **summed** up in **this saying**, "YOU SHALL **LOVE** YOUR **NEIGHBOR AS YOURSELF**." (**NASB: Lockman**)

**Greek:** to gar ou moicheuseis (2SFAI) , ou phoneuseis(2SFAI) , ou klepseis, ouk epithumeseie(2SFAI) , kai ei tis hetera entole, en to logo touto anakephalaoutai (3SPPI) (en to): agapeseis (2SFAI) ton sou os seauton.

**Amplified:** The commandments, You shall not commit adultery, You shall not kill, You shall not steal, You shall not covet (have an evil desire), and any other commandment, are summed up in the single command, You shall love your neighbor as [you do] yourself. [Exod. 20:13-17; Lev 19:18] ([Amplified Bible - Lockman](#))

**Phillips:** 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 all other commandments are summed up in this one saying: 'You shall love your neighbour as yourself'. Love hurts nobody: therefore love is the answer to the Law's commands. ([Phillips: Touchstone](#))

**Wuest:** For this, You shall not commit adultery, you shall not kill, you shall not steal, you shall not covet, and if there is any commandment of a different nature, in this word it is summed up, in this, You shall love your neighbor as yourself.

#### FOR THIS YOU SHALL NOT COMMIT ADULTERY: to gar ou moicheuseis (2SFAI):

- Exodus 20:12-17+; Deuteronomy 5:16, 17, 18, 19, 20, 21; Matthew 19:18,19; Mark 10:19; Luke 18:20
- [Romans 13 Resources](#) - Multiple Sermons and Commentaries

**For** - The preposition "**for**" brings out the logical connection.

Paul proceeds to cite 4 of the 10 commandments to show that if one loves, these commandments will be fulfilled. Paul has just said

that loving one's neighbor fulfills the Law & now he reiterates with 4 laws relating to our neighbor as found in the second half of the 10 commandments, concluding with the "key" (coveting) that is involved in the other three (Ro 7:7-note).

In the original giving of the 10 commandments murder preceded adultery but here Paul places the "7th" commandment adultery ahead of the "6th", murder.

**This** ("this saying") - See Mt 22:37-40, where Jesus applies the commands of Deuteronomy 6:5 and Leviticus 19:18 as summarizing the first and second tables of the law, respectively (the first table dealing with our responsibility to God). No one can be saved by keeping the law, but one who is saved by grace will love God's law and diligently seek to obey it. ([Defender's Study Bible Note](#))

**William Barclay** - It is Paul's claim that if a man honestly seeks to discharge this debt of love, he will automatically keep all the commandments. He will not commit adultery, for when two people allow their physical passions to sweep them away, the reason is, not that they love each other too much, but that they love each other too little; in real love there is at once respect and restraint which saves from sin. He 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 not by killing him, but by seeking to make him a friend. He will never steal, for love is always more concerned with giving than with getting. He will not covet, for covetousness (epithumia) is the uncontrolled desire for the forbidden thing, and love cleanses the heart (**Ed**: Read Ro 5:5), until that desire is gone (**Ed**: In my opinion, in this present life, coveting will NEVER be completely eradicated from our heart, for we still retain the residual "weeds" of the fallen flesh!). There is a famous saying, "Love God--and do what you like." If love is the mainspring of a man's heart, if his whole life is dominated by love for God and love for his fellow men, he needs no other law (**Ed**: Yes, this aphorism is true, but it could easily be perverted and turn the grace of God into licentiousness!). ([Romans 13 - William Barclay's Daily Study Bible](#))

**Barclay** commenting on adultery as a failure to discharge the debt of love writes "When two people allow their physical passions to sweep them away, the reason is, not that they love each other too much, but that they love each other too little; in real love there is at once respect & restraint which saves from sin". ([Daily Study Bible Series](#))

**Adultery** (3431) (**moicheuo** from **moichós** = an adulterer) is used of one unfaithful to marriage vows. This was a figure of speech in the OT and was synonymous with unfaithfulness to God especially manifest by idolatry.

**Henry Morris** - The law has not been abrogated by Christ, but fulfilled by Him and its curse removed (Matthew 5:17; Galatians 3:13; 1Corinthians 15:56-57). All of God's Ten Commandments are repeated, in effect, in the New Testament (see note on Hebrews 4:9 relative to the law of the sabbath, which is sometimes said to be an exception to this). Here the commands of the second table of the law are cited, having to do with our responsibilities to our fellow men. ([Defender's Study Bible](#))

**Jesus** broadened the meaning of **adultery** to include not just **acts** but **thoughts**, explaining "You have heard that it was said, 'YOU SHALL NOT COMMIT ADULTERY' but I say to you, that **everyone who looks (blepo) on a woman to lust (epithumeo) for her has committed adultery with her already in his heart**. And if your right eye makes you stumble, **tear** (aorist imperative - Do it immediately!) it out, and **throw** (aorist imperative - Do it immediately!) it from you; **for (term of explanation)** it is better for you that one of the parts of your body perish, than for your whole body to be thrown into hell. And if your right hand makes you stumble, **cut** it **off** (aorist imperative - Do it immediately!), and **throw** (aorist imperative - Do it immediately!) it from you; **for (term of explanation)** it is better for you that one of the parts of your body perish, than for your whole body to go into hell." (Mt 5:27-30-note)

**Paul** used **moicheuo** in (Ro 2:22-note) in his prosecution of the Jews who knew the Law but were not backing up with their life what they were saying with their lips, writing to them "You who say that one should not **commit adultery**, do you **commit adultery**? You who abhor idols, do you rob temples?"

#### Related Resources:

- Solomon's warnings and preventatives against sexual immorality and adultery - See exposition of Pr 5:1-23, Pr 6:20-35 and Pr 7:1-27 (**Notes** = Proverbs 5:1-14; Proverbs 5:15-23; Proverbs 6:20-35; Proverbs 7:1-27) [What does the Bible say about adultery?](#)
- [What is the biblical punishment for adultery?](#)
- [Why is "You shall not commit adultery" in the Ten Commandments?](#)
- [What is spiritual adultery?](#)
- [Is remarriage after divorce always adultery?](#)
- [What is the difference between fornication and adultery?](#)
- [What can we learn from the woman caught in adultery?](#)
- [Do I have to confess my adultery to my spouse?](#)
- Nave Topical Bible [Adultery](#)
- Thompson Chain Reference [Adultery](#)



- The Topic Concordance [Adultery](#)
- American Tract Society [Adultery](#)
- Bridgeway Bible Dictionary [Adultery](#)
- Baker Evangelical Dictionary [Adultery](#)
- Charles Buck Dictionary [Adultery](#)
- Easton's Bible Dictionary [Adultery](#)
- Fausset Bible Dictionary [Adultery](#)
- Holman Bible Dictionary [Adultery](#)
- Hastings' Dictionary of the Bible [Adultery](#)
- Hastings' Dictionary of the NT [Adultery](#) [Adultery](#)
- King James Dictionary [Adultery](#)
- Morrish Bible Dictionary [Adultery](#)
- Smith Bible Dictionary [Adultery](#)
- Vines' Expository Dictionary [Adulterer](#), [Adulterous](#), [Adultery](#)
- Webster Dictionary [Adulteries](#) [Adultery](#)
- Watson's Theological Dictionary [Adultery](#)
- 1911 Encyclopedia Britannica [Adultery](#)
- International Standard Bible Encyclopedia [Adultery](#)
- Kitto Biblical Cyclopedia [Adultery](#)
- McClintock and Strong's Bible Encyclopedia [Adultery](#)
- The Jewish Encyclopedia [Adultery](#)

**YOU SHALL NOT MURDER YOU SHALL NOT STEAL YOU SHALL NOT COVET: ou phoneuseis (2SFAI) ou klepseis ouk epithumeseie (2SFAI):**

- [Romans 13 Resources](#) - Multiple Sermons and Commentaries

Exodus 20:13+ (Dt 5:17) "You shall not murder."

**Murder** ([5407](#)) (**phoneuo**) means to kill a man unjustly. Webster (modern version) says that murder is the crime of unlawfully killing a person especially with malice aforethought. (See topic [Murder](#)) In the OT passages (Exodus 20:13; Deuteronomy 5:17) the Hebrew word for "murder" refers to pre-meditated, deliberate, intentional murder not accidental killing.

The 1828 Webster's Dictionary defines **murder** as "he act of unlawfully killing a human being with premeditated malice, by a person of sound mind. To constitute murder in law, the person killing another must be of sound mind or in possession of his reason, and the act must be done with malice prepense, aforethought or premeditated; but malice may be implied, as well as express."

**Moses** records God's decree after the flood - And surely I will require your lifeblood; from every beast I will require it. And from every man, from every man's brother I will require the life of man. Whoever sheds man's blood, By man his blood shall be shed, For in the image of God He made man. (Genesis 9:5,6)

**Ryrie** - Homicide (which in a sense is always fratricide [killing a "brother"]) demands a punishment that matches the crime. The justification for capital punishment, here established, is the nobility of human life, which is made in the image of God. Thus murder shows contempt for God as well as for one's fellow man. See Ro 13:4-note, where government is given the power of life or death. ([The Ryrie Study Bible: New American Standard Translation: 1995. Moody Publishers](#))

Before you say this one surely doesn't apply to me, note that Jesus explains that to the Jews (and to us) that "You have heard that the ancients were told, 'YOU SHALL NOT COMMIT **MURDER**' and 'Whoever commits **murder** shall be liable to the court.' "But I say to you that everyone who is angry with his brother shall be guilty before the court; and whoever shall say to his brother, '[Raca](#),' shall be guilty before the supreme court; and whoever shall say, '**You fool**,' shall be guilty enough to go into the fiery hell.'" (Mt 5:21-22 - note)

#### **Related Resources:**

- Torrey Topical Textbook [Murder](#)
- American Tract Society [Murder](#)
- Baker Evangelical Dictionary [Murder](#)
- Charles Buck Dictionary [Murder](#)

- Easton's Bible Dictionary [Murder](#)
- Fausset Bible Dictionary [Murder](#)
- Holman Bible Dictionary [Murder](#)
- Hastings' Dictionary of the Bible [Murder](#)
- Hastings' Dictionary of the NT [Murder](#) [Murder \(2\)](#)
- Hawker's Poor Man's Dictionary [Murder](#)
- Smith Bible Dictionary [Murder](#)
- Vines' Expository Dictionary [Murder](#) [Murderer](#)
- Webster Dictionary [Murder](#)
- Watson's Theological Dictionary [Murder](#)
- 1911 Encyclopedia Britannica [Murder](#)
- International Standard Bible Encyclopedia [Murderers](#) [Murder](#)
- McClintock and Strong's Bible Encyclopedia [Self Murder](#) [Murder](#)
- The Jewish Encyclopedia [Murder](#)

**Steal** (2813) (**klepto**) (our English *kleptomaniac*) Paul had used this term once before describing the "religious" Jews in (Ro 2:21-note). If you love your neighbor you won't take from him.

- [Why is "You shall not steal" in the Ten Commandments?](#)
- Bridgeway Bible Dictionary [Steal](#)
- Easton's Bible Dictionary [Stealing](#)
- Hastings' Dictionary of the Bible [Stealing](#)
- Hastings' Dictionary of the NT [Stealing](#)
- Vines' Expository Dictionary [Steal](#)
- Wilson's Bible Types [Steal](#)
- Webster Dictionary [Stealing](#) [Stealer](#) [Steal](#)
- International Standard Bible Encyclopedia [Stealing](#)
- McClintock and Strong's Bible Encyclopedia [Steal](#)

**Covet** (1937) (**epithumeo** from **epi** = upon or intensification + **thumos** = passions) (See also noun **epithumia**) literally means to fix the desire upon and thus is a graphic word picture. Furthermore, prefix preposition **epi**- expresses motion **toward** an object!

Recall Paul's description in Romans 7 - "What shall we say then? Is the Law sin? May it never be! On the contrary, I would not have come to know sin except through the Law; for I would not have known about **coveting** if the Law had not said, "YOU SHALL NOT **COVET**." But sin (the fallen nature still present even in believers!), taking opportunity through the commandment, produced in me **coveting** of every kind; for apart from the Law sin is dead." (Ro 7:7-8+) The point is that in order to obey this command we must give up "trying" and begin daily "dying" (to self, to reliance on our old fallen flesh nature), instead relying on the indwelling Holy Spirit's infilling to empower us to put sin to death (Ro 8:13). Don't try to NOT COVET (or steal or commit adultery, etc) by relying on your natural strength but on the supernatural power of the Spirit!

Sometimes **epithumeo** is used in a "good" sense as in (Lk 22:15, Acts 20:33, 1Co 10:6, 1Ti 3:1, Heb 6:11-note, 1Pe 1:12-note) but that is obviously not how Paul is using it in this verse.

It is interesting to note that **coveting** underlies all the other sins dealt with in the specific commandments which Paul quotes. Why? Because coveting or a strong desire for something that is not mine leads to committing adultery (*desiring* another's wife), murder (*desiring* another's life), and stealing (*desiring* another's goods)!

When your neighbor drives up in a new automobile, how do you feel about it? Sometimes we say, *'I wish we had the car and they had one just like it.'* What we really mean is that we would rather have that car than see them have it.

Paul is saying that our love for our neighbor is *revealed in what we do* rather than in *what we say*. He is not putting the Christian back under the Law; he is saying that love manifests itself in not committing adultery, not killing, not stealing, not coveting. You can talk about love all you want to, but if you commit these acts against your neighbor, you have no love for him and you are breaking the law (not fulfilling the law).

Clearly Paul is making reference to desiring something one should not desire a meaning also seen James' question "What is the source of quarrels and conflicts among you? Is not the source your pleasures that wage war in your members? You **lust** (**epithumeo**) and do not have; **so** (term of conclusion) you commit murder. And you are envious and cannot obtain; **so** you fight and quarrel. You do not have because you do not ask. You ask and do not receive, because you ask with wrong motives, **so that** (term

expressing purpose) you may spend it on your pleasures. (James 4:1-3+)

**Paul** writes that "the flesh **sets its desire** (present tense = continually = this is a lifelong war!) against the Spirit, and the Spirit against the flesh; **for (term of explanation** - what is Paul explaining?) these are in opposition to one another, **so that** (term expressing purpose) you may not do the things that you please (Thelo - wish, want, desire - present tense = continually want)." (Gal 5:17+).

**Paul** uses **epithumeo** to illustrate the purpose of the law (and the power of our fallen **flesh**), asking the rhetorical question "What shall we say then? Is the Law sin? May it never be! On the contrary, I would not have come to know sin except through the Law; for I would not have known about coveting if the Law had not said, "YOU SHALL NOT **COVET**." (Ro 7:7+)

#### Related Resources:

- Trench Synonyms - [Covetousness](#)
- Torrey Topical Textbook [Covetousness](#)
- Baker Evangelical Dictionary [Covetousness](#)
- Charles Buck Dictionary [Covetousness](#)
- Easton's Bible Dictionary [Covetousness](#)
- Holman Bible Dictionary [Covet](#), [Covetous](#)
- Hastings' Dictionary of the Bible [Covetousness](#)
- Hastings' Dictionary of the NT [Covetousness](#)
- Vines' Expository Dictionary [Covet](#), [Covetous](#), [Covetousness](#)
- Webster Dictionary [Covetous](#), [Covetousness](#)
- International Standard Bible Encyclopedia [Covetousness](#)
- McClintock and Strong's Bible Encyclopedia [Covetousness \(2\)](#) [Covetousness](#)
- The Jewish Encyclopedia [Covetousness](#)

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**Love Your Neighbor** - When Jesus commanded the rich young ruler to "love your neighbor as yourself" (Matthew 19:19), what did He mean by the words "as yourself"? And what did the apostle Paul mean when he repeated those words in Romans 13:9?

The statement by our Lord and by Paul is not a command to love ourselves more; it's a recognition that most of us already look after our own welfare in reasonable ways. That is, we love ourselves enough to feed and clothe ourselves, to keep a roof over our heads, and to avoid being cheated or injured. In practice, we should love our neighbor at least that much.

But there's more. In John 15:12, Jesus also commanded His disciples to love one another just as He had loved them. He used the Greek word *agape*, which signifies an active love that is unconditional, self-sacrificial, and for the good of others. This love is often more of a decision than an emotion. Author David Walls wrote,

"We cannot command feelings, but we can command an active determination of our will."

Even when we don't feel love for someone, if we choose to show love our feelings will usually follow. Let's take the initiative to love our neighbor every day. —J E Yoder (see also [What Is Real Love?](#)) ([Our Daily Bread](#), Copyright RBC Ministries, Grand Rapids, MI. Reprinted by permission. All rights reserved)

Lord, teach us the lesson of loving,  
To love as You showed us the way;  
Then help us to love one another—  
For this we most earnestly pray.  
—Anon.

**True love is an action,  
not just a feeling.**

**AND IF THERE IS ANY OTHER COMMANDMENT IT IS SUMMED UP IN THIS SAYING YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF: kai ei tis hetera entole, en to logo touto anakephalaoutai (3SPPI) (en to): agapeseis (2SFAI) ton plesion sou os seauton:**

- Leviticus 19:18,34; Matthew 22:39; Mark 12:31; Luke 10:27; Galatians 5:13; James 2:8, 9, 10
- [Romans 13 Resources](#) - Multiple Sermons and Commentaries

## LOVE IS THE CONSUMMATION OF THE COMMANDMENTS

**Summed up** (346) (*anakephalaiomai* from *aná* = again + *kephalaíó* = sum up, recapitulate) means to bring something to a head or bring together under one head or in literary terms under one heading. This word is used only here and in (Ep 1:10 - note)

**Rienecker** - This is a rhetorical term used of the summing up of a speech or argument and hence of including a large number of separate details under one head.

**Paul** is saying in essence that the command to **love** is the category heading and all the other commands are listed under love as part of it or expressions of it. Paul says the law of love brings to a head all the law.

Keep both the **vertical** (relationship to God - commandments 1-4 - Ex 20:3-7+) and the **horizontal** (man to man - commandments 5-10 - Ex 20:8-17+) commandments and you will keep the whole Law! Here in his letter to the Romans, Paul is assuming that his readers have a **vertical love** for God (Ro 5:5+ *for God has poured out His love within their hearts*), but do they have a horizontal love for others? If so, they are fulfilling God's Law. When we love our neighbors we will refrain from breaking the horizontal relational commands-- from adultery, murder, stealing, coveting. When you love your neighbor you will regard his life as inviolable. When you love your neighbor you will respect his ownership of property.

**There is a sense in which love for our neighbor is a more obvious measure of where we stand with God than our love for God Himself.** In fact you cannot divorce one from the other! We can easily convince others that we love God, but it is far more difficult to feign love for our neighbors! They are not fooled as easily on that score, and neither are we. Thus our love for others provides a helpful measure of our spiritual state.

**Who is our neighbor?** Remember that our "**neighbor**" is anyone "**near**" (Greek word for **neighbor** is **plesion** (4139) which is derived from word meaning "**near**"!), and thus is anyone we encounter in our life who needs our help. Love is the inevitable response of the heart in which God's love has been poured by the Holy Spirit (Ro 5:5-note).

It is easy to "love" in an abstract way (is that really Biblical love?), but Paul wants his readers to love the people they actually meet day by day (with all their faults). Love is something that takes effect in the home, in the marketplace, in the workshop, on the village green, wherever people are met. God's love manifests itself through the loving acts of His children. Where it is absent, any claim to a family relationship is merely pretense.

## THE MOST QUOTED OLD TESTAMENT VERSE

Paul's quote is from Leviticus 19:18+ and is the single most quoted verse in the NT (**Nine times** - see Mt 5:43, Mt 19:19, Mt 22:39; Mark 12:31, Mark 12:33; Lk 10:27, Ro 13:9; Gal. 5:14; James 2:8). Sadly this verse is also one of the most **inaccurately** interpreted and **inappropriately** applied verses by many in the church, where it is frequently used as justification for we should *love ourselves* ("self-love"). This is **NOT** a command to love **ourselves** but to the contrary is a recognition that we (as depraved sinners) have no difficulty whatsoever in loving **ourselves** -- and because this is a fact that any mirror would readily attest to, Paul commands us to love others just as genuinely and sincerely as we love **ourselves**. Luther wrote "because of the defect of his nature, man loves himself above everything else".

**Hendrickson** - "it is a certain thing that a person will love himself, and it is also certain that he will do so in spite of the fact that the self he loves has many faults!" ([Hendriksen, W., & Kistemaker, S. J. New Testament Commentary: Baker Book House](#))

This commandment from (Leviticus 19:18 is the one commandment that expresses all that the Law enjoins (or summarizes in one law all the prior commands - no adultery, murder, stealing or coveting, etc) and to obey this one is to fulfill the Law.

How is this humanly possible? It's not -- it is **IM**possible and is only **HIM**possible! (Ro 8:4+, Gal 5:16+, etc) We must jettison self-reliance, yield to the Spirit (daily and daily be filled- Eph 5:18+) and experience Spirit-reliance. Only the Holy Spirit can enable holy actions. Only a supernatural Source and empower a supernatural life.

It's the Spirit of Christ's enabling power and it is our responsibility as Spirit controlled believers who are no longer our own. Genuine agape love is Spirit enabled self-less not self-love. See the "[Paradoxical Principle of 100% Dependent and 100% Responsible](#)" (100/100)

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**Steven Cole** ([The Debt You Always Owe Romans 13:8-10](#)) - A Roman nobleman died, leaving enormous debts that he had successfully concealed during his lifetime. When the estate was put up for auction, Caesar Augustus instructed his agent to buy the

man's pillow. When some expressed surprise at the order, he explained, "That pillow must be particularly conducive to sleep, if its late owner, in spite of all his debts, could sleep on it." (The Little, Brown Book of Anecdotes, ed. by Clifton Fadiman [Little, Brown and Company, p. 28])

Debt creates pressure and no one likes pressure. But there is one debt that you will always owe and never be able to pay off fully: The debt of love to others. You'll never reach the place where you can say, "Now I love others as much as I ought to." And so, no matter how long you've been a Christian and how much you have grown as a Christian, you still have room to grow in love.

The biblical emphasis on love is not exactly minor or infrequent! Jesus said that love is the distinguishing mark of His followers (John 13:34-35): "A new commandment I give to you, that you love one another, even as I have loved you, that you also love one another. By this all men will know that you are My disciples, if you have love for one another." In case they missed it, in the same discourse He added (John 15:12), "This is My commandment, that you love one another, just as I have loved you." Then, in case they missed it again, five verses later He repeated (John 15:17), "This I command you, that you love one another."

The apostle Paul frequently hammered on the same note. He said (Rom. 12:9, 10), "Let love be without hypocrisy.... Be devoted to one another in brotherly love." Again (1 Cor. 16:14), "Let all that you do be done in love." In the same vein as our text, he wrote (Gal. 5:14), "For the whole Law is fulfilled in one word, in the statement, 'You shall love your neighbor as yourself.'" He told the Ephesians (5:2), "And walk in love, just as Christ also loved you and gave Himself up for us ...." He wrote to the Thessalonians (1 Thess. 4:9), "Now as to the love of the brethren, you have no need for anyone to write to you, for you yourselves are taught by God to love one another ...." And, of course, he wrote the great love chapter, 1 Corinthians 13. In addition, in Hebrews, James, 1 Peter, and 1 & 2 John there are repeated commands to love one another (Heb. 10:24; 13:1; James 2:8; 1 Pet. 1:22; 4:8; 1 John 3:11, 23; 4:7-21; 2 John 5).

The revival preacher, Jonathan Edwards, in trying to determine the reality of the many professions of faith that were made during the First Great Awakening, put love at the top of the list for determining whether someone's faith was genuine. He believed "that evidences of love (or their absence) were the best test by which 'Christians may try their experience whether it be real Christian experience'" (George Marsden, Jonathan Edwards: A Life [Yale University Press], p. 190).

Would you pass the test? Or, more importantly, would your family or those you live with say, "Yes, he (or she) is a loving person"? Granted, it's a lifelong growth process and we all often fail to love as we ought. But love should be your diligent focus and over time there should be progress. In our text, Paul tells us,

As Christians, we should pay our debts, including the debt of love for others, because love fulfills God's law.

The flow of thought (going back to Rom. 12:1-2) is: based on the mercies of God, we should present our bodies as a living and holy sacrifice to God. Rather than being conformed to this evil age, we are to be transformed by the renewing of our minds, so that we prove in practice God's good, acceptable, and perfect will. The renewed mind will be humble (Ro 12:3) and will serve as a gifted member of the body of Christ (12:4-8). Love, even toward those who mistreat us, will be our aim (Ro 12:9-21). Our obligation as believers also includes living in subjection to the governing powers, including paying our taxes (Ro 13:1-7). "Did I say, 'Pay your taxes'? Also, pay your debts. But there is one debt that you always will have and always need to be paying, namely, the debt of love. This debt sums up all the commandments and fulfills God's law."

Don't miss that the foundation for loving others must always be that you have experienced God's love in Jesus Christ (Rom. 8:35-39). If you try to love others when you have not experienced the love of God in Christ, you are just into moralism. You mistakenly think that your good deeds will commend you to God. But the Bible is clear that by nature, we all are selfish (Rom. 7:5). Our attempts to love others are based on wrong motives. We may love others because we want to get something from them or because of what love does for us. It's only after we have come to the cross as guilty sinners and received God's gift of eternal life that we have the capacity to deny ourselves and to love others as we should. Only then will our motive be to glorify the God who loved us while we were yet sinners (Rom. 8:1-4).

But before we look at Paul's instruction on love, we need to consider his brief phrase regarding debt.

### **1. As Christians, we should pay our financial obligations.**

Romans 13:8a: "Owe nothing to anyone ...." Although some godly Christians, such as George Muller, believed that this phrase prohibits all borrowing, I could not find a single commentator who agreed. There are many Scriptures that regulate, but do not prohibit, debt and borrowing (Ex. 22:25; Lev. 25:35-37; Deut. 15:7-9; Neh. 5:7; Ps. 15:5; 37:21, 26; Ezek. 22:12; Matt. 5:42; Luke 6:34). In the parable of the talents, the lazy servant at least should have put his money into the bank and given it back with interest (Matt. 25:27). Implicit in that story is that the bank pays interest by loaning money. Jesus didn't condemn that system, but rather condemned the slave for not using the system to earn a profit. And so all commentators agree that Paul isn't forbidding all debt. Rather he is saying that we must pay our debts when they are due.

At the same time, the Bible warns against the dangers of debt. Proverbs 22:7 says, “The borrower becomes the lender’s slave.” Often debt reveals underlying greed that drives us to buy things that we can’t afford. Or it reveals that we love the world and the things that are in the world (1 John 2:15). We want the status that goes with having nice things, and so we go into debt to get those things. If we borrow too much and have to declare bankruptcy, it is not a good witness and is tantamount to stealing. Also, if you’re in debt, you’re not free to give generously to the Lord’s work. And so we need to be very cautious about taking on debt, especially for depreciating items. Never incur debts that you cannot pay on time.

Paul uses the transition from “pay your taxes and pay your debts” to say that there is one debt you will always owe:

## **2. As Christians, we should work at, but can never fully pay, our debt of love toward others.**

Romans 13:8: “Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law.”

### **A. WE OWE THE DEBT OF LOVE TO ALL PEOPLE.**

Certainly “one another” includes those who are believers, but this command extends to all people. “His neighbor” (13:8) is literally, “the other,” which includes any other person. In the parable of the good Samaritan (Luke 10:29-37), Jesus showed that the command (Lev. 19:18), “You shall love your neighbor as yourself,” extends even to strangers in need. It applies to people whom we may not especially like and to those who have wronged us. We do not necessarily have to like them, but we do need to love them. We need to treat them as we treat ourselves.

### **B. WE PAY THE DEBT OF LOVE OUT OF THE SURPLUS OF GOD’S INEXHAUSTIBLE LOVE FOR US.**

You may wonder, “How did we incur this debt of love to others?” They haven’t given us anything to put us in their debt. We may not even know these people! We find a clue to this question back in Romans 1:14, where Paul wrote, “I am under obligation both to Greeks and to barbarians, both to the wise and to the foolish.” “Under obligation” is literally, “I am a debtor.” Paul’s debt was to preach the gospel to all people (Rom. 1:16). The reason he incurred that debt is that he received God’s gracious love while he was yet a sinner (Rom. 5:8).

Even so, if you have received the gracious gift of eternal life, then you owe a debt of love to all people. But you don’t have to pay it out of your own meager store of love. Rather, you pay it out of the limitless overflow of God’s love toward you. As the Lord enables you to be rooted and grounded in love and to know the love of Christ which surpasses knowledge (Eph. 3:17-19), that abundant love of God spills over onto others. That’s why I emphasized a moment ago that you must have experienced the love of God in Christ before you can love others as you should.

You may also wonder why Paul does not mention here the first great commandment, that we are to love God with all our heart, soul, mind, and strength (Matt. 22:37). The answer is twofold: First, Paul’s focus here is on our relationships with others, not directly on our relationship with God. Second, he is assuming that you’ve been reading Romans 1-11, where he spelled out in detail God’s great love for us, which is the source and motivation for our love for God and for others.

### **C. THE MEASURE OF OUR LOVE FOR OTHERS IS WHETHER WE LOVE THEM AS WE LOVE OURSELVES.**

In the past 40 years, it has often been taught that your relational problems stem from your low self-esteem and because you don’t love yourself enough. So you must first learn to love yourself before you can properly love others. But hopefully that teaching is dying out. It does not come from the second great commandment or from anywhere else in the Bible. It came to us from worldly psychologists who do not know God.

There are only two great commandments, not three: Love God and love your neighbor. Self-love is the assumed standard by which to measure your love for others. We all love ourselves quite well. We all take care of ourselves. We give ourselves the benefit of a doubt in every situation. I’ve noticed that the guy who drives faster than I is a complete idiot who is going to cause an accident. And the guy who drives slower than I needs to take some driving lessons or get off the road. But I drive just right! Or, if my wife and kids would just get their acts together, our family would run just fine. But me? Hey, I don’t need to change!

William Hendriksen (cited by Leon Morris, *The Epistle to the Romans* [Eerdmans/Apollos], p. 469, note 60) astutely remarks, “It is a certain thing that a person will love himself, and it is also certain that he will do so in spite of the fact that the self he loves has many faults.” So Moses (in Lev. 19:18), Jesus (Matt. 22:39), and Paul are saying, “Extend the same grace to other faulty sinners that you extend to yourself as a faulty sinner.” Love your neighbor as you do in fact love yourself.

### **D. SINCE WE CAN NEVER EXHAUST THE DEBT OF LOVE, WE MUST KEEP WORKING TO PAY IT OFF.**

Paying off debts is hard work. It requires discipline. You’d really enjoy that \$4 latte at your favorite coffee shop, but you’re trying to get your credit card debt paid off, so you say no. You’d really like to get that latest computer gadget or smart phone, but you can’t



afford it, so you wait. It's not easy to get out of debt because it requires denying yourself in order to reach your goal.

It's the same with the debt of love, except that you never will get it paid off. You'll never get to the point where you can honestly say, "I love my wife as much as I should. I don't need to work at it any longer." The reason that it's difficult to love others is that it always requires self-sacrifice or self-denial. I'd really rather sit there and watch the news or a sports program on TV than get up and help my wife with the kids or with the dishes. Besides, doesn't she realize that I worked hard all day (as if she didn't!)? Or at church, you're so focused on talking with your friends that you don't notice a visitor who is standing there all alone. You have to take your focus off yourself and put it on others and their needs in order to work at this debt of love that you owe.

I'm countering the popular notion that love is spontaneous and effortless. We talk about "falling" in love. Falling doesn't take much effort. And if we've fallen out of love, there doesn't seem to be much that we can do about it. But according to the Bible, that's nonsense. The Bible commands us to love others, which implies that we can do it even though it requires some thought and effort.

### **E. THE DEBT OF LOVE INVOLVES NOT ONLY OUR FEELINGS, BUT ALSO OUR ACTIONS, BOTH POSITIVE AND NEGATIVE.**

While love, especially in marriage, should involve our feelings, at its core it's not a feeling but rather a commitment that results in action. Love is the commitment that we make to sacrifice ourselves in order to seek the highest good of the one loved. The highest good for every person is that he or she comes to know Jesus Christ and grow to be more like Him. So with a total stranger, love may be the commitment to sacrifice our time or our comfort level to tell him about Christ. Love may be the thoughtfulness to recognize a need and take action to meet that need without any request from the other person. Love may realize that a brother in Christ is drifting spiritually or is in sin and so you take the initiative to try to help restore him to the Lord.

In our text, Paul cites four of the Ten Commandments to show what love does not do. First, he cites the seventh commandment (Ro 13:9), "You shall not commit adultery." Although those who commit adultery convince themselves that they love the new partner, they are deceived. They love themselves and mistakenly think that the new partner will make them happy or meet their needs. But they aren't loving the new partner, because they are not committed to helping that partner know Christ and grow in Him. They certainly aren't loving their present spouse or their children.

Then Paul cites the sixth commandment, "You shall not murder." (He may have been following a LXX manuscript which reverses the sixth and seventh commandments in Deut. 5:17-18.) While most of us have never actually murdered anyone, Jesus pointed out that our anger towards others violates this command (Matt. 5:21-22). If you are angry at your mate or at your kids, you're not loving them.

Then Paul cites the eighth commandment, "You shall not steal." Obviously, taking what belongs to others is not loving them. It is loving yourself above them, because you think that you have a right to what they own.

Finally, Paul cites the tenth commandment, "You shall not covet." Coveting or desiring what others have is the attitude that lies beneath stealing. It's based on self-love, not on the love of God and others. When I covet, I want what others have because I mistakenly think that it will make me happy. I'm not thinking about how it will make them feel if I take it from them.

Paul is not being exhaustive and so he adds (Ro 13:9), "And if there is any other commandment, it is summed up in this saying, 'You shall love your neighbor as yourself.'" Since he has been citing the Ten Commandments, which are negative, he summarizes negatively (Ro 13:10a), "Love does no wrong to a neighbor."

Thus love involves concrete actions, often positive, but sometimes negative, towards others. It requires continual self-denial in order to meet the needs of others. Since self-denial runs counter to my flesh, love requires constant effort and thought. I have to take my focus off myself and think about how the other person must feel or what the other person may need.

### **3. As Christians, loving others fulfills God's law.**

Paul says this twice explicitly (Ro 13:8, "he who loves his neighbor has fulfilled the law"; Ro 13:10, "love is the fulfillment of the law") and a third time implicitly ("it is summed up," Ro 13:9).

Why does Paul bring up God's law here? Earlier in Romans (Ro 6:14) he has made the point that we are not under law, but under grace. We have died to the law in Christ (Ro 7:4). He has said (Ro 10:4) that "Christ is the end of the law for righteousness to everyone who believes." So, why does he now bring up the law and cite from the Ten Commandments?

In my estimation, this is one of the most difficult theological issues in the Bible. Most Reformed scholars say (and I used to teach) that the Mosaic Law is divided into three areas: civil, ceremonial, and moral. In Christ, the civil and ceremonial laws for Israel are done away with, but God's moral law is still binding on us. While there is some truth to that, in that there is a moral aspect to God's law, the problem is that the law isn't neatly divided into these three areas and so it's difficult to sort out which is which. Also, the law is a unity, and thus you can't pick and choose which parts of it you place yourself under. For Paul, either you're under the law in its

entirety or you're not (Douglas Moo, in Five Views on Law and Gospel [Zondervan], p. 363).

So my understanding here (Rom. 13:8-10) is that Paul is countering his critics who accused him of abandoning the law and promoting licentiousness (Rom. 3:8; 6:1). He is showing them that when believers in Christ love others, they are fulfilling the law of Moses. And while we always fall short of perfectly loving others, Christ, who is our righteousness, did perfectly fulfill the law on our behalf. But as we practice true biblical love, which is to seek the highest good of those we love, we will not commit adultery or murder or theft or coveting. We will obey God's holy commandments. Thus we fulfill the law through love.

**Conclusion** - So the question that Paul asks us here is, "Are you paying your debts?" Are you working at paying the debt that you will always owe, the debt of love for others? Are you making the effort to sacrifice your comfort and convenience to meet the highest good of others? If you're married, begin with your mate. If you have children, practice on them. We all have difficult members of our extended families who need God's love and we may be the only channel for it to flow to them. It may be someone at work. Love's aim is their highest good, which is to know Christ and be conformed to Him. It will take effort. But we owe such love to them, both in good deeds and in sharing the gospel as opportunities arise.

If you ask, "How can I develop this quality?" Paul's answer is, "Walk in the Spirit." Love is the first fruit of the Spirit (Gal. 5:16, 22). If you ask, "How can I know whether I am acting in love?" Paul gets pretty specific (1 Cor. 13:4-7): Love is patient, love is kind and is not jealous; love does not brag and is not arrogant, does not act unbecomingly; it does not seek its own, is not provoked, does not take into account a wrong suffered, does not rejoice in unrighteousness, but rejoices with the truth; bears all things, believes all things, hopes all things, endures all things. That's our debt to all people! Are you working on paying it off?

### **Application Questions**

Should we borrow to purchase a house? A car? A computer? How can we know when debt is permissible or wise?

Who is a person that you find difficult to love? How could you show God's love to him (or her)?

What is the difference between liking someone and loving him (her)? Are we required to like everyone?

Memorize 1 Cor. 13:4-7 and do an in depth study of these verses. Then ask God for opportunities to apply them. [Lesson 90- The Debt You Always Owe Romans 13:8-10](#)