***Owe no Man Anything but Love  
Romans 13:8-10  
RO167-02***

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Please turn in your Bibles to Romans 13:8-10. We come now to a new section, and our subject is "The Debt of Love."

**Government**

The apostle Paul thus far, in Romans 13, has been explaining the relationship and the obligations of Christians to human government, certainly an apropos subject today. And we have delved into that in considerable detail. We have pointed out that the divine institution of government, which God provided for the human race, was established to preserve law and order in society for the free and peaceful proclamation of God's Word. The divine institution of government was provided to keep the human race from turning into the jungle that it did before the Noahic flood. Government has the right, therefore, from God to punish lawbreakers with sentences ranging from fines to executions. Government within the divine limitations is a blessing: to its citizens; and, to the world at large, because it is conforming to the planned purposes of God. Therefore, it is entitled to our full support.

**Christians Obey Governments**

The wise Christians indeed obeys God's laws, both because there is punishment for not obeying them on the human level, but more importantly, Paul says, because it's a matter of conscience – it's the right thing to do. So, the Christian obeys the laws of man, except when those laws are in clear conflict with the laws of God in Scripture.

**Taxes**

Furthermore, government, we were told by the apostle, has the right to levy and collect taxes. These taxes should be, however, sufficient only for its biblical mission of protecting the citizens in terms of their life; their liberty; and, their property, from external and internal threat. Beyond that, the government has no right to your money.

In Romans 13:8-10, God the Holy Spirit begins instruction to us now for successful social relationships which result in divine blessings. And I'll tell you, and put it right up front: verse 8 gives us one of the toughest demands upon a human being to be found anywhere in Scripture. It is the key to everything, and it is a key that we regularly seem to lose in our experience.

**Owe Nothing to Anyone**

The apostle Paul says, "Owe no man anything." The Greek word "owe" looks like this: "opheilo." "Opheilo" is a word that refers to unpaid indebtednesses: "Owe no man anything." In the Greek, there is a play on words. The words "no man" and "anything" is the Greek word "medeis." This is an adjective, and literally it says, "Owe nothing to anyone." What this principle is stating is that Christians are constantly to have their debts paid in full. It is active voice, which means that it's your personal condition. It's imperative. It's a divine command.

Literally, the phrase says, "Do not keep on owing anyone anything." That is the implication of the way it is put in the Greek grammar: "Do not keep on owing anyone anything."

**Money**

Now at this point, we may all examine our own past experience. And suddenly, we may feel a little tinge of discomfort that, someplace in our experience in the past, we have beaten somebody out of something that we owed them, beginning, of course, with finances. But this word "owe" goes much broader than just money. But let's begin with money.

**Temporal Fellowship**

How many people do you owe payments for something that you have never made? How many people do you owe something such that, at some time in the past, you couldn't come across with the money, so you delayed and delayed? And now they have quit bugging you, and you just forgot about it, and drifted it off, and let it go, not realizing that you have placed yourself in an enormously disastrous position. This principle declares to us that owing a debt is a major fracture of your temporal fellowship with your Father in heaven. And as long as you are dead-beating somebody out of money that you owe them, and you have not repented of that, and you have not made restitution and made things right, you are out of temporal fellowship. And if that puts a chill through you, then it should, because you may suddenly realize, "Good heavens! Ten years ago, I beat this person out of this money, and I've never paid him, and for ten years, I've been out of temporal fellowship. Have I ever wasted a big chunk of my life?"

While you're out of temporal fellowship, all you're doing is existing. You're not living. You can't even give God an offering that stores treasures in heaven. It goes in an offering box, and it does good, but you don't get any credit for it, because you're out of the inner circle of temporal fellowship – that inner circle of spirituality, where all known sins have been confessed, and all fractures of moral conduct have been made right.

"Do not keep on owing anyone anything." The idea is not to let any debt remain unpaid in full.

Now verse 8 follows, of course, very logically from verse 7. Verse 7 ended up talking about our relationship to governmental authorities (civil authorities): that we are to pay the taxes that are due; and, that we are to pay the custom (that is, the excise taxes on goods). We are to exercise respect for those who are in positions of authority. The individual may not be respectful, but the position of office that he holds is one that we respect. And we are to give honor to who deserves honor because of the services they provide as government officials. So, there is a payment that is due, and we are to make it.

Very logically now, he shifts in verse 8 to the social scene. There are obligations of one person to another, and these also are in the all-inclusive statement: "Owe not one thing to not one person." Now that is a very powerful Greek statement. It only takes three words in the Greek language, and that's what it says. The closest we can come to giving you the impact of the Greek statement is: "Owe not one thing to not one person." That includes everybody. And it's a period. It's over and out.

**Borrowing Money**

This word, "owe," of course, does apply to financial obligation. The principle enunciated here, however, does not mean that Christians cannot borrow money or buy things on the installment plan. This is clear by the fact that the Lord Jesus Christ Himself recognized the legitimacy of borrowing for meeting legitimate needs. He stated this in Matthew 5:42, where He said, "Give to him that asks you. And from him that would borrow of you, do not turn away." So, borrowing money is a legitimate business transaction.

This was permitted by God very clearly under the system of Judaism – the system of life under which the Jewish people live. For example, in Exodus 22:25, borrowing is explicitly permitted: "If you lend money to any of My people who is poor among you, you shall not be to him as an usurer; neither shall you lay upon him usury." In the Old Testament system, you were required to lend to a brother who was in need. He was expected and obliged to pay you back, but you couldn't charge him interest on it. It was a system of assisting one another within the religious community. That was a specialized condition, we recognize, because the Jews lived under a theocracy. It is not quite the same in the society under which we live.

We may add to this Psalm 37:26: "He is ever merciful, and lends, and his seed is blessed." God describes the Godly person as merciful enough to make a loan to the person that asks, and who legitimately deserves it.

So, are you in debt when you borrow money? Do you know somebody something when you borrow money? Do you owe a debt when you buy something on time payments? The answer is "no." Until the payment is due on the money borrowed, the debt is in abeyance, and it does not violate this principle of not owing anyone anything. On the first of the month, when the $250 payment is due on the money you borrowed (or whatever), then you owe it. But until the first of the month comes, you do not hold that money.

So, the principal does not forbid borrowing, but it does forbid your borrowing beyond your capacity to repay at the due date. So, I need to qualify this immediately for you credit card aficionados who have discovered that everything is free. God says, "Don't borrow beyond what you can pay when the date comes to pay the fiddler.

Now, unbelievers and carnal Christians do not mind violating this principle. Unbelievers and carnal Christians are in the same category. This is true of a Christian who is out of temporal fellowship, and who is acting in violation of the leading of both Scripture and the Holy Spirit. Psalm 37:21: "The wicked borrows, and does not pay again, but the righteous shows mercy and gives." The wicked are borrowing in order to beat you out of your money, because they don't intend to repay you. They're trying to con you out of it. And maybe you've done that to someone. And everybody looks at you, and thinks you're a wonderful person, and you're riding high, and you're moving along in life, and things are going along in your career, and you think you're something.

However, you must understand that there is a totally different monitor screen up in heaven. And all those angels are all looking at you, and God Himself is looking at you, and it's like looking through an x-ray scope that pierces right through the body and sees all those bones. And you think that you're very handsome and beautiful looking. You've just put your cosmetics on, and you're really a glamorous doll. And they display put the x-ray screen, and all you are is a bag of bones, because the real thing is shown up internally for what you are.

**Loss of Eternal Rewards**

So, this is a very serious thing. The unbeliever, by character, wants to beat you out of the money that you have never paid, and that you do owe. The carnal Christian will slough off and not pay what he has taken from others, because it's such a big obligation, and it would just be so painful to do what is right. Well, you're going to find what pain is when you get to heaven and discover how much of your life you have run down the rat hole of carnality. That is pain. So, the Christian who refuses to pay his financial debts by some arrangement is constantly out of temporal fellowship. And he is what the Bible says: "Losing his life," in terms of losing the value of your days for storing treasures in heaven. You are losing your life in terms of investing it for eternal rewards.

It is a terrible thing for people to call in for a report on your credit rating, and for the report to come back with the word "deadbeat" on it. That's what they stamp. Do you know what a deadbeat is? That's a sucker who doesn't pay his bills, and who goes around beating people out of his legitimate obligations to them. On earth, they use the word "deadbeat," be up in heaven, they stamp your record with the word "thief," because that is what it amounts to.

So, the wise Christian, reading a Scripture like this, must indeed be struck with the necessity of thinking back and wondering whether there is someone that he has beaten out of their just do, monetarily, and to get back into Christian fellowship by making restitution.

**Declaring Bankruptcy**

I found it amusing that there is a current ad on television, placed there by a legal firm, that tells people that they can wipe out their indebtedness by simply contacting them and declaring bankruptcy. Then it says, "Simply call us." Then it gives the name of the firm, which is a string of lawyers’ names. And I find very interesting that the last name on that list is "Cheatam." And I wonder if they're doing that intentionally. I'm glad the person's face isn't on there. I'd have a hard time keeping a straight face reading: "Contact us and wipe out your debt. We can help you declared bankruptcy: Johnson, Jones, Brown, Green, Black, and Cheatam." I think on that ad, I'd get this guy's name off, especially not at the end. Pretty soon you have the picture: "Aha, declare bankruptcy, and cheat them out of it." How realistic indeed.

So, this is the world system. I saw a whole TV discussion program that dealt with people who are explicitly in the business of getting people off the hook, who have secured 20 or 25 credit cards, and then piled up thousands of dollars until they had $50,000 on credit cards. Then they go to a lawyer, and they declare bankruptcy, and they cheat them all out of it. They wipe out that indebtedness. I see a glint in the eyes of the carnal gang here today. For the first time, you've learned how to become rich. There are plenty of Christians that are that low, such that they do that.

There are these people sat. People said, "Don't you have any qualms of conscience? Don't you realize that all that money you spent; all those things you bought; all that travel you enjoyed; all those places you went to; and, all those restaurants you visited – that somebody out there (the rest of the people who are in the credit world) – they're having to pay for that? And all those prices have been raised to cover what you stole?" They say, "No, it doesn't bother me. That's the credit company's fault. They shouldn't have let us build up such an indebtedness." They said, "What did you say?" And they said, "I said that they shouldn't have let us build up such an indebtedness." They're blaming the credit company for letting them build up their cards like that. This is what this Scripture says that a godly person will never do.

**Capitalism**

We live under the biblical system of economics in this country. The economy of the United States is a capitalist economy. Capitalism is based on private ownership of the fruits of one's labors, and it is the economic system which is taught in Scripture.

**The Parable of the Talents**

This is demonstrated to us, for example, in the parable of the talents in Matthew 25:14-30, where each man is given a sum of money by the master, and he is told to take this as capital to be invested with which to make a profit, so that there will be a return. That is clear capitalism.

The prosperity from one's labor comes from God who honors those who honor God, and who honor the Word of God. This is one reason that this Scripture about not owing anybody anything is so important, because this is one way to increase your financial holdings – to have personal integrity in paying your bills, because God is the One who gives you prosperity. It isn't your cleverness. It isn't the fact that you happen to be a dumb bunny who happen to get a lease on a piece of land that proved to have oil. It is God who gave you whatever prosperity you have.

Please notice Matthew 6:33: "But seek first the Kingdom of God and His righteousness" – do what is doctrinally and spiritually right first. Pursue God's plan for your life first, and all these things (material things) shall be added to you." Added to you by whom? By God, Who prospers your efforts and your labors. In Romans 8:32, we read, "He that spared not His Own Son, but delivered Him up for us all; how shall he not, with Him, also freely give us all things?" Now that's a very logical question, and the answer is, "Of course, He will." But God, who would give us the hardest thing, justification, will certainly give us the easier thing of what we need to live with day-by-day, in order to go about doing His business.

Philippians 4:19 enunciates this same principle of provisions from God: "But my God shall supply all your need, according to His riches and glory by Christ Jesus."

The incident of Ananias and Sapphira, furthermore, teach us that the principle of biblical capitalism – that private property is your right. The fruits of your labor belong to you, and no one, including government, has the right to tell you how to distribute the fruits of your labor. Ananias and Sapphira were not executed by God because they did not give all their money to the Christian cause in Jerusalem, but because they lied about what they gave and what they held back, and they pretended to be something they were not. They were executed because of their hypocrisy in their financial dealings.

So, the principle of biblical capitalism is taught in the very law against stealing (the moral law against stealing from people), either by individuals or government. The reason that it's wrong to steal is because you have the right to private possession of what you have legitimately earned. It is the sin of covetousness that leads people into the swamp of indebtedness so that they cannot obey this principle of not owing anybody anything. It is important that all of us as Christians understand that *we are not automatically entitled to have what other people possess*. Just because you do not have an antique car like my 1961 Chevy does not entitle you to come and take mine, or to even covet it.

A man knocked on my door the other day, and Mrs. Danish answer, and he said, "Do you know who owns this beautiful 1961 Chevy?" She said, "Yes, I do." He said, "Do you think he'd sell it?" She said, "No, he wouldn't." This man would have liked to have that, because he'd like an antique car.

You don't have the right to have what everyone else necessarily has. God has promised to supply our need, but not our greed. We refer to this as logistical grace. The Bible says, "I'm going to give you what you need to survive day-by-day to be able to serve Me." I'm not going to give you, necessarily, extreme luxuries. You may decide that you're going to go for the luxuries, and waste a lot of your life that I would have used you in Christian service, but your volition is free to do that. You can count on Me to give you logistical provision that you need for surviving in order to be My servant. You do not have to keep up with what others possess. That is an automatic principle of truth. If you do not have enough from your labors to pay your bills, then you have bills that you had no business incurring. If you do not have enough money to pay your bills, and substantially support God's work, then you are spending money that belongs to the Lord's work on your own things.

It is interesting that Zacchaeus, in Luke 19, was a little man who climbed up in a tree to see Jesus. Immediately upon his salvation, he recognized that, in his very profession as a tax collector, he could be suspected of stealing from people, and taking what did not belong to him as a tax collector. He recognized immediately that it was incumbent upon a child of God not to owe anybody else anything they had coming. And he immediately declared, "I'm thinking through. I'm thinking back on my collections, on the execution of my role as a tax gatherer. And I tell you, Jesus, if I have beaten anybody unfairly out of any sum of money, I'm going to return it. I'm going to make it right. I will not owe anyone anything." This man is just born again, and he has put two and two together.

Luke 19:8-9: "And Zacchaeus stood and said unto the Lord, 'Behold, Lord, the half of my goods I give to the poor. And if I have taken anything from any man by false accusation (by a false taxation – by false assessments), I restore him fourfold.' And Jesus said unto him, 'This day is salvation come to this house; for as much as he also is the son of Abraham.'" And Jesus is telling the other people, "There you go, folks. Did you hear what he said? This shows the expression of integrity of this man relative to financial matters. He's not just conning. He's not just whistling Dixie. He really means this. And he is going to do this." This is the demonstration of what the grace of God does when it causes a man to be born again spiritually. One of the first inclinations he has is to clean up his financial act.

**Owing Beyond Financial Matters**

But of course, the word "owe" must go beyond financial matters to other obligations that we have to Christians. Any promise that a person makes is basically in the category of an obligation to be paid. Ecclesiastes 5:4-5 give some good advice on that matter: "When you vows a vow unto God, do not defer to pay it, for He has no pleasure in fools. Pay that which you have vowed. It is better that you should not vow than you should vow and not pay."

**Making Promises**

Here's a piece of information that will stand you in good stead. If you learn this, you will have been greatly rewarded for having attended this service. Don't go around making promises of what you're going to do, and then not carry through – not only in money matters, but in anything else. That is a grievous sin. Don't go telling people, "I'm going to do this," and then you don't show up to do it. Don't go making promises of what you're going to do someday. Just keep it to yourself. And when you're ready to do it, then tell us about it. But don't go making promises to God, and then not keeping them. When you make a promise, you are obliged to keep it. Once you have made the promise, you owe it to the person to whom you promised. A Christian owes other people a moral conduct which is compatible with the laws of God, and God keeps his Word.

So, do not obligate yourself for something you don't intend to do. Furthermore, don't obligate yourself to having to do favors that can only be paid by your compromising your moral integrity. This is why you have to be careful dealing with the people of the world, and your unsaved relatives. You get into relationships with them, where they're playing ball with you under the understanding that you're going to play ball as a favor back to them in another situation. And all of a sudden, you are in a place where you are having to return the favor at the expense of your personal integrity. So, you should use the good judgment to look ahead and say, "Do I want to put myself in the position of having to pay what I do not really want to pay? I do not, in conscience, feel free to pay."

**Abraham**

An example of that was Abraham. Abraham's nephew Lot made a horrible, bad mistake, and a terrible factor of good judgment, he chose to live in Sodom and Gomorrah, the great, wicked cities of the ancient world. A number of kings came swooping down upon the city, and in the process, the four kings captured Lot and the king of Sodom. It was amazing that Abraham had a sufficient household of male strength, and had a military prowess and knowhow, that Abraham was able to mount a military expedition. And he charged out after those four kings and he recaptured Lot and the king of Sodom. And he actually conquered those four kings.

So, now, when the conquest was over, the victor always had two things. He has all the people who are involved – all those soldiers, and all that combat personnel. They're now his slaves. Secondly, there was all the material (the wealth – everything that they possessed) that was involved in the operation, and their personal gear. He's got all that wealth, and that amounted to a great deal.

The King of Sodom came to Abraham, and said, "Listen. You give me the men. You give me the people. I want the slaves, and I'll give you all the spoils of war. You take the booty." But Abraham said, "Nothing doing" (Genesis 21). That sounds like a good deal. But Abraham is not looking for favors that he could not repay, nor was he willing to make impressions that were going to be deceptive concerning his integrity before God.

Genesis 14:21: "And the team of Sodom said unto Abraham, 'Give me the persons, and take the goods to yourself.' And Abraham said to the king of Sodom, 'I have lifted up my hand onto the Lord, the Most High God, the possessor of heaven and earth. I have sworn my allegiance to the living God. I take that seriously. And I will not take from a thread, even unto a shoelatchet, and that I will not take anything that is yours, lest you should say, 'I have made Abraham rich;' save only that which the young men have eaten – the portion of the men which went with me, Aner, Eshcol, and Mamre; let them take their portion.'"

Abraham said, "Whatever we have used in the process of the expedition – the food and the material that the young men used, that's all I'm taking. I'll take nothing from you. You will never be able to point to me and say, 'Do you see that wealthy Abraham? I did it for him.'" God is the one who gives true wealth. And Abraham realized that he could have taken this from Sodom, and God would have wiped it out.

**The World**

How many times have you been wiped out because you took something from a sleazy source? The world does not seek to give favors to Christians. We seek favors from God alone, Whose Holiness does not cause us to compromise our integrity in return. Please remember that the world of Satan is not our Lord's friend, and it is not ours either, so we do not seek favors from that world. The world of Satan, which crucified our Lord, was polite, cultured, educated, religious, and smiling. As long as a Christian follows the ways and the goals of the world, he is rewarded, and he is left alone. But when a Christian fulfills his debt as God's ambassador to the world, and proclaims God's divine viewpoint, then that Christian is vilified. He is demeaned; he is undermined; and, if possible, he is silenced.

So, no Christian can enter any kind of peaceful coexistence with Satan's world system, and retain his integrity before God. Do not owe anybody anything in the material realm. Do not owe anybody anything on the basis of favors that you have secured from them, which you, in integrity, cannot repay. Steer clear of contaminating yourself with playing ball with the world system for its favors.

**But to Love ("Agape") One Another**

However, there is one debt that you will never repay, and Paul says, "But to love one another." "But" is a term of exception. Pay everything you owe, but there is one thing you cannot pay, and that is love. This is an important word. I have to show this word to you especially. It's the Greek word "agapao." This is one of the Greek words for love, and it expresses an attitude of mind rather than emotion, as in the Greek word "phile." These are two totally different Greek words with two totally different meanings.

Here, the word is "agapao." This word connotes an attitude of the mind rather than an emotion. It connotes a non-emotional mental esteem for some object. Mental attitude love is the kind which is free of the spirit of ill will; bitterness; vindictiveness; and, hatred. Mental attitude "agape" love is, in fact, a spirit of goodwill which is kindly disposed toward an object. "Agape" love is the kind which is concerned for another's welfare, and sacrifices in his behalf, even though the person himself may be rather unattractive. "Agape" love does not go to people only who are nice; who are attractive; and, who are winsome.

**Love is Instilled by God**

Now we have another bombshell statement. Not only are we told not to owe anybody ever, for one moment, anything that is due them, either in monetary or non-monetary obligations. But furthermore, we are told that here is the one thing we owe everybody in the human race that we can never pay in full. And that is a mental attitude toward that person. "Agape" love is something which is instilled, however, only in certain people. It is instilled by God. It is instilled specifically by God the Holy Spirit in spiritual Christians; that is, in believers who have known sins confessed, and therefore, they are walking in the inner circle of Christian fellowship.

**The Fruit of the Spirit**

The result of this is a God the Holy Spirit causes a fruit to blossom inside the mental processes of the Christian. And one of the elements of that fruit is love. We have this recorded in Galatians 5:22: "But the fruit of the Spirit is love, joy, peace, and it names nine segments of this fruit of the Spirit. The word used here, "the fruit of the Spirit is love" is "agape" love. This word is also referred to in Romans 5:5 that says, "But does not make ashamed, but the 'agape' love of God is shed abroad in our hearts by the Holy Spirit who is given to us.

So, all those good Joes that you meet with in your daily life, who are either in the category of non-Christians or in the category of carnal Christians – they cannot relate to you on the basis of a Holy Spirit-produced love within them. It's alien to them. There's no way they can express that. But in the small circle of human beings that you run into who are Christians, and who walk according to the Word of God, and whose sins are confessed to God the Father – from them exudes a spirit of a distinct kind of mental attitude called "agape" love. It is a byproduct of temporal fellowship and living in the Word of God.

This is the word which is use of God's mental attitude in John 3:16 toward the world of sinners. God doesn't hate sinners. God doesn't have any ill will attitude toward sinners. God doesn't want to see sinners burning in hell. God's heart goes out to these desperate creatures that he has made, and who have fallen victims to sin. And He wants to pull them out of that, and He offers them the way out.

This word is used of the attitude of the Lord Jesus Christ, in Galatians 2:20, as it describes His death to save sinners. It was this kind of "agape" love that drove Him to the suffering of the cross.

This is the word for love which is used in John 13:1, which describes the attitude of the Lord Jesus in washing the feet of His disciples – a very lowly, servant kind of function.

In the Word of God, we Christians are told to exercise this "agape" love in three distinct directions. One is toward God. Matthew 22:37 tells us that this is how we are to love God. So, the next time things get tough, be careful about that resentful attitude toward God: that little edge of bitterness that creeps into your feeling because things aren't going well for you; and, that pouting attitude that says, "Well, OK, if that's how you're going to treat me, then I'm going to act like this." When people don't like the treatment they're getting from God, and when people don't like the way things are going for them in life, I notice that one of the first things they do is absent themselves from the presence of the people of God. Have you noticed that? They quit coming to church. And when they quit coming to church, their expression is: "I don't have an "agape" attitude toward God. I'm fed up with Him. I'm resentful. I don't like it. I'm depressed. I hate it. And I just wish He wouldn't be doing this to me. So, you have a certain contempt. And all of a sudden, we don't see that there anymore.

Very often that's a bitterness toward somebody else. And when you have a non-"agape" attitude toward another person, you rebound against God, and then you rebound against all the people of God. It's a vicious cycle. When I don't see you here in church, you may think it's all right, and you may think it's a small thing, but I know that you have a problem when you could be here and you're not here.

We are told to have this love toward God, but we are also told to have this love, in Ephesians 5:25, toward our marriage partner. And third, John 15:13 tells us to have this kind of love toward our friends.

**Money**

Christians, however, 1 John 2:15 tells us, that we are not to have this kind of love toward the world. That again touches a raw-end nerve in many of us. How we do love the world: "Love not the world ('agapao' – 'agape' love); neither the things that are in the world. If any man loves the world, the love of the Father is not in him." And the biggest thing that is in the world is money. And that's why we're told by Paul, in his advice to Timothy, that the love of money is the root of all evil. It is the great evil which is in the world. Our affection for it takes us far away from the Word of God. We just go crazy spiritually, as well as in the natural realm.

The Word of God is very explicit. This world system that dangles all these material goodies before you – you better learn to hold those material goodies with a light hand, because your hand may die someday, and all those material goodies are going to go off to somebody else. Just like that, God will jerk you out of this world, and say, "OK, now you've busted yourself piling up this money. We'll leave it for somebody else, and I'm going to take you to heaven, and you'll stand here stripped poor before me. That's divine judgment. Or you may find that that material thing that you're depending upon so much is going to slip right out of your hand. Hold it lightly, and make your confidence and your trust in God. And I'm not even telling you to hold onto Him, because He will do that for you.

This word "love" is in the present tense, declaring that it is our constant duty. It is active. It is our personal conduct. In the Greek, it is in the infinitive mood, which tells us that it is God's purpose for the Christian. So, whatever else you learned today, learn that these two things are God's purpose for you: One is that, in monetary and non-monetary obligations, you pay up in full. Secondly, you constantly keep paying the debt of mental attitude love, which is an obligation which we owe to everybody, and cannot be met in full.

Paul says that: "We owe this to one another." "One another looks like this in the Greek Bible. It is the word "allelon." The object of love here is not God in this passage. It is other people. It refers first of all, of course, to love for Christians, but it extends also to all unbelievers. It is the quality of "agape" love which is to govern a Christian's relationship to all mankind.

**Self-Love**

And I want you to notice that it did not say here that you should love yourself. The popular pop-Christianity syndrome that is upon us now, that is promoting self-love, comes from human viewpoint of psychology. It does not come from the Bible. The Bible, as a matter of fact, tells us that if you get into the syndrome of self-love, the consequences are horrendous. The Bible tells us of the consequences of loving yourself. The apostle Paul says to Timothy that: "In the latter days, people will be lovers of themselves." And then he lists a long list of terrible consequences of people who have devoted their affections upon themselves. We are to love other people. That is our obligation. And the divine obligation to love one another is new every morning.

This same principle is stated by the Lord in John 13:34-35, when He said, "A new commandment I give unto you: that you love (and there it's 'agape') one another (a mental attitude love) as I have loved you: that you also love one another. By this shall all men know that you are My disciples: if you have love for one another."

Then the apostle Paul completes the verse by saying that the reason that this is important (loving one another) is because, in this way, the one who loves another person is the person who fulfills the Law. The word "fulfill" looks like this: "pleroo." "Pleroo" here means to have obeyed something. It's in the perfect tense, which tells us that when you operate on mental attitude love, in the past, it immediately fulfills all of the basic Law of God. The word "Law" here is "nomos." And, in this context, as we shall see next time, it is referring specifically to the Mosaic Law in terms of the moral code. The specific reference here is to the ten commandments. This same moral code, which is repeated for Christians in the New Testament (in the New Testament epistles for the church age) expresses the very character of God. And it automatically, we're told, fulfills the moral code.

**Love your Neighbor as Yourself**

Galatians 5:14 puts it this way: "For all the Law (the moral laws of God) is fulfilled in one word, even this: 'You shall love your neighbor as yourself.'" So, here's an amazing statement. Mental attitude "agape" love will automatically fulfill God's moral code in dealing with other people. Biblical morality is an expression of true love because it does not harm others. It blesses them and it ennobles them. It is the moral code of God which is the Christian's duty of love toward saved and unsaved. And all good relationships between people flow from "agape" love. All bad relations flow from violation of that love.

Now I must caution you not to violate a principle which has become popular in our day also. Paul says, "The one who loves (the one who operates on mental attitude love) fulfills the moral code of God. He does not say that love replaces the moral code of God, and therefore, love determines what is proper conduct. A lot of young people have gotten burned on that.

**Situation Ethics**

Some years ago, an Episcopalian bishop named Joseph Fletcher threw a bombshell out into the theological world by declaring that the moral code of the ten commandments must be understood as applicable in specific situations. So, the term came into use called "situation ethics." And what the bishops said was that if unmarried sex, for example, is the product of real love between two people, then it is an exception to God's moral law which says that you won't do that. So, when it says, "Thou shall not commit adultery," the bishop said, "You must qualify that with the word 'ordinarily:'" "You shall not commit adultery, ordinarily." And he was mistaken, of course, confusing the last of the old sin nature as justification for violating God's moral laws about unmarried sex.

**Joseph**

Now "agape" love is what is real love. And when real love is operating, it will not substitute itself for the moral code of God. When "agape" love is there, it will rise to reinforcing the moral code of God. When "agape" love is there, and you have an opportunity for illicit sex – when you are acting toward that person with God's mental attitude Holy Spirit-inspired love, your response will be the same as Joseph was when Potiphar's wife propositioned him in Genesis 39:7-10. His response was: "And it came to pass, after these things, that his master's wife cast her eyes upon Joseph, and she said, 'Lie with me.' But he refused, and said unto his master's wife, 'Behold, my master does not know what is with me in the house. And he has committed all that he has to my hand. There is none greater in this house than I; neither has he kept back anything from me but you because you are his wife. How then can I do this great wickedness, and sin against God?' And it came to pass, as she spoke to Joseph day-by-day, that he did not hearken unto her, to live by her or to be with her."

What was Joseph do? Joseph was expressing "agape" love for this woman. Was she a nice lady? Not really. Is she the kind of a girl you want to take home to meet your mother? Not really. This propositioning slut was not a winsome type character. And to a godly young man like Joseph, she was revolting. Yet he treated her with "agape" love. The object in itself does not have to be attractive. But when he acted toward her with God's love automatically, he fulfilled the moral code. That is a tremendous example.

God's moral laws are not subject to the word "ordinarily." "Agape" love is compatible with the justice of God, so it does not lead you to violate God's moral laws, but indeed it leads us to obey them. That is a tremendous verse. Yet, we have not finished the illustration that follows that we will go into next time.

Pay your bills. Think back. Make the restitution. It's not worth it. Blow the money. Get yourself back into temporal fellowship. Do right by the people that you've done wrong by, and then treat them with "agape" love. Treat everybody with that attitude, and the automatic result of your conduct will be that you will be doing right, and you will fulfill the moral standard of God in the highest possible way.

Dr. John E. Danish, 1988

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