

**Tabernacle Missionary Baptist Church**  
**2080 West Grand Blvd.**  
**Detroit, Michigan 48208**  
**Nathan Johnson, Senior Pastor**

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

**Date: April 2006**

**OPENING PRAYER**

**SCRIPTURE LESSON: Romans 13: 8**

“Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.” (King James Version)

“Pay all your debts, except the debt of love for others. You can never finish paying that! If you love your neighbor, you will fulfill all the requirements of God’s law.” (New Living Translation)

“Owe no one anything except to love one another, for he who loves another has fulfilled the law.” (New King James Version)

“Owe no one anything except to love one another, for he who loves another has fulfilled the law.” (Holman Christian Standard Bible)

“Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law.” (New American Standard Bible)

“Let love be your only debt! If you love others, you have done all that the Law demands.” (Contemporary English Version)

“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)

“Don’t run up debts, except for the huge debt of love you owe each other. When you love others, you complete what the law has been after all along.” (The Message)

**GOAL:** To understand the depth of Christ’s love and our obligation to demonstrate that same love towards each other.

**OBJECTIVES**

- 1) Understand the difference between the love commonly expressed among believers and the kind of relationship Christ promised for all those who obey His commandments.
- 2) Explore Jesus’ example of obedience and His modeling of love for us.
- 3) Explore the significance of” owe no man any thing” and how it affects the ability of the Body of Christ to fulfill God’s purpose.

## **ESSENTIAL INSIGHT/QUESTIONS:**

Why is love for others called a debt? We are permanently indebted to Christ for the love He demonstrated by the pouring out His life. The repayment of this debt of love rests in our obedience and continuous love for each other. Because Christ's love for us is infinitely greater than ours, we have an obligation to love our neighbors.<sup>1</sup>

- What are the characteristics of a love that reflects Christ's love for us?
- Does it emanate from our human nature or must we seek God's help to love this way?
- What are some practical ways we can demonstrate Christ-like love for others?

## **LESSON INTRODUCTION/BACKGROUND:**

In verses 1-12, Paul's letter to the Romans shows the duty, reverence, and obedience, which all Christians owe governing authorities, magistrates and those over us. To the authorities, subjection, reverence, obedience, and tribute are owed. Paul broadens the circle to include our neighbors as well. To them, we owe nothing but mutual love (verse 8). Therefore, the Apostle Paul says, "Owe no man". He said, you owe nothing but mutual love.<sup>2</sup> We are not to continue in anyone's debt while we are able to pay it. Love is all the law demands.

## **LESSON CONTENT (Input and Modeling)**

*"If a man loves me, he will keep My words; and My Father will love him, and will come unto him, and make our abode with him." (John 14:23)*

Jesus provides the standard of love. He taught that our obedience demonstrates our love for Him and our desire to be in relationship with Him. Additionally, it is obedience that opens the door for a deeper relationship with God that is expressed by His abiding in us. As we continue in obedience, God allows us to progress from just "knowing" Him to sharing His love with others.

Two commandments summarize God's laws: love God and love others. These commands represent the summation of Old Testament laws, and Christ's death on Calvary is the perfect fulfillment of that law (*Deuteronomy 6:5; Leviticus 19:18*). Similarly, we fulfill the law when we love God and each other completely. This love ought to govern our thoughts, decisions, and actions. When you are uncertain about what to do, ask yourself, "Does my life demonstrate love for God and willingness to love others?"

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<sup>1</sup> Live Application Study Bible, Romans 13:8 Commentary Section

<sup>2</sup> Adams Clarke's Commentary, Electronic Database. Copyright (c) 1996 by BibleSoft)

## Physical Debt

Jesus came to remove barriers to experiencing the kind of relationship God desires to have with us. During the writing of this letter to the Romans, high taxes and duties throughout the Roman Empire caused extraordinary suffering. In Romans chapter 13:1-7, Paul reveals the Christian duty and responsibilities to governing authorities. When Paul speaks in Romans 13:8 “Owe no man anything” he is referring to a physical debt. Paul’s point is that all our financial obligations must be paid when they are due. While our civil debts must be paid, our financial obligation to our fellowman must also be settled. “*Withhold not good from them to whom it is due, when it is in the power of thine hand to do it*” (Proverbs 3:27).

Today we live in a society where being in debt is a way of life. It seems to be the norm for people to have several credit cards charged to the maximum. The world has mastered ways to satisfy our lust for things to entrap us. We have mortgages, lease payments, special clothing we like wearing, cell phones, cars, computers, high definition TV, and the list goes on. How does this interfere with our relationship with GOD? A significant number of Christians are preoccupied with outstanding debt, bills and loans. This is a form of bondage that can prevent us from receiving the peace and joy that CHRIST has reserved for those who belong to Him. Our relationship with God frees us from worldly entrapments.

How can worldly blessings be a curse? Satan gives us a false sense of blessings through debt and our inability to repay. As interest rates increase the burden gets heavier. His goals are to make sure we never grow spiritually and that we remain distracted by worldly things. This lifestyle can stunt our spiritual growth. Satan’s blessings are a curse because he makes sure that we put them before God. Then we become fixed on the false blessing instead of the “one who blesses”. This is a subtle way people are led into idolatry. Satan has masterfully created ways to augment debt and limit our spiritual duties. Being in debt has a direct impact on our giving and our tithing obligation to the church (Malachi 3:8-10). Christ DOES NOT WANT us to be in bondage, he died to set us free (Galatians 4:3-7).

*And saith unto him, All these things will I give thee, if thou wilt fall down and worship me. Then saith Jesus unto him, Get thee hence, Satan: for it is written, Thou shalt worship the Lord thy God, and Him only shalt thou serve. (Matthew 4:8-10)*

Satan also tempted Jesus by offering Him the *kingdom of the world and the glory of them*. But Jesus demonstrated the power of God’s love and the freedom that lies in obedience to His Word. Let us not return to slavery. Christ paid the ultimate price on Calvary. This is the one debt we can never repay.

## **The Debt of Love:**

God's love, which is demonstrated by Christ's sacrificial death, is a debt we will always owe. We cannot repay that debt. God loved us when we were unlovely (Romans 5:8). God loved the world and sent His Son to die for us. Jesus, who was without sin, hung on the cross in our place. Our sins were laid upon Him and nailed to the cross. He shed His innocent blood, to purge our sins and give us eternal life. We have nothing great enough to offer in return. Loving others is the only way we can pay on the debt. Since His love is infinitely greater than ours and He paid our sin debt, we are always obligated to love others.

Where does this love originate? God is love. (I John 4: 7- 8) Love characterizes His nature. Romans 5:5 states, "*Now hope does not disappoint, because the love of God has been poured out in our hearts by the Holy Spirit who was given to us.*" God implanted within our hearts His love to overflowing that we might love Him who first loved us. (Galatians 5:22, Ephesians 3:14-19, I John 4:19) God's love initiated our salvation. (Ephesians 1:3-6, I John 3:1,) Just as God's love has been freely given, our love should be freely extended to others. We must allow the Lord to make our love increase and abound, not only to our Christian brothers and sisters, but also to everyone. (I Thess. 3:12, Matt. 5: 44-47) Through prayer, we can ask God to help us love those who have not been easy to love.

## **Fulfilling the Law:**

*"A new commandment I give unto you. That ye love one another; as I have loved you, that ye also love one another. By this shall all men know that ye are my disciples, if you have love one to another."* (John 13:34,35)

The royal law is better translated as the sovereign law; "You shall love your neighbor as yourself..." (James 2:8, Leviticus 19:18, Matthew 22: 36-40). The sovereign law when coupled with the command to love God with all of our hearts, souls, and strength (Deut. 6:4-5, Matt. 22:37), summarizes all the law in the Old Testament. "Jesus subsumes man's whole morale duty under two categories: love for God, and love for one's neighbors."<sup>3</sup> "Love is the living active principle of obedience to the whole law."<sup>4</sup> Obedience is our sincerest expression of gratitude for the price Jesus paid for our sins. Love is what the law of God requires.

It was Adam and Eve's disobedience in the Garden of Eden that separated man from God. For those who are redeemed, obedience begins our journey to the kind of relationship God originally desired with man. He wants to have an intimate relationship with us. Being in an intimate relationship with God means He continually lives and

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<sup>3</sup> MacArthur, John, The MacArthur Study Bible, 1992, study notes pg. 1439, Word Publishing,

<sup>4</sup> Henry, Matthew, Matthew Henry's Commentary in One Volume, 1961 pg. 1789 Zondervan Publishing House

abides within us. Is obedience too much to ask for Christ's sacrificial death? He gave his life as a ransom for our sins so that we might experience the life and relationship God originally planned for us?

*“As the Father hath loved Me, so have I loved you; continue ye in My love. If you keep even as I have kept My Father's commandments and abide in His love. These things have I spoken unto you, that My joy might remain in you, and that your joy might be full. (John 15:9-11) My commandments, ye shall abide in My love;*

The Apostle Paul understood and experienced God's love in this way. Paul prays for the church at Ephesus to experience the depths of God's love when he writes, *“And to know the love of Christ, which passeth knowledge, that ye might be filled with all the fullness of God. Now unto Him that is able to do exceeding abundantly above all that we ask or think according to the power that worketh in us.” (Ephesians 3:19-20)*

#### **Summary/Review/Closure:**

*“Seek ye first the kingdom of God and His righteousness and all these things shall be added unto you.” (Matthew 6:33)*

Actively seeking God and His righteousness disables Satan's ability to tempt us to lust after things. It helps us keep possessions in perspective. God becomes the center of our lives. We trust Him to provide all that we need. Trust in God is what keeps us individually and corporately as the Body of Christ. What might happen if the church, God's chosen people trusted Him completely? When we study and apply God's Word, our faith is built up so we can trust Him completely.

It is important that we keep the channels clear so nothing stands between us and our relationship with God. Being indebted to no one does two things for believers. It keeps us from being distracted from worldly cares and getting caught up with competing for things that have no eternal value. Secondly, it helps us depend on God's love and providential care. What a wonderful thing it is to be in the hands of a loving Sovereign God. Submitting fully to His will for our lives individually is what empowers the church corporately. We become over comers who are not deceived by worldly treasures. Every commandment God gives us is designed to help us experience His love more fully. We can be filled with the abiding presence of God to the point that we become a reflection of His Divine image! The abiding presence of God within us compels us to love others. Imagine how the Body of Christ could transform a dying world if we put God first, trusted Him, and showed His love for everyone!

**DISCUSSION/ APPLICATION QUESTIONS:**

Do I have enough faith to believe that God will take care of me as I commit my life to Him?

As I reflect on my life, what must I overcome to experience the kind of relationship God desires with me?

How can I encourage my church family to seek the kind of relationship God wants us to have with Him and each other.

## Glossary

**OWE:** *Opheilo* (of-I'-lo): Word Origin: Greek, Verb, Strong #3784

1. to owe
  - a. to owe money, be in debt for
    - i. that which is due, the debt
2. metaphor, the goodwill due

**NOTHING:** *Medeis* (may-dice'): Word Origin: Greek, Adjective, Strong #3367

1. nobody, no one, nothing.

**But:** *Ei* (i): Word Origin: Greek, Conjunction, Strong #1508

1. if not, except, but.

**LOVE:** *Agapao* \_ (ag-ap-ah'-o); Word Origin: Greek, Verb, Strong #25

1. of persons
  - a. to welcome, to entertain, to be fond of to love dearly
2. of things
  - a. to be well pleased, to be contented at or with a thing.

### KJV Word Usage

Love; beloved.

**ONE ANOTHER:** *Allelon* (al-lay'-lone); Word Origin: Greek, Strong #240

1. one another, reciprocally, mutually

**ANOTHER:** *Heteros* (het'-er'os); Adjective, Strong #: 2087

1. the other, another, other
  - a. to number
    - i. to number as opposed to some former person or thing
    - ii. the other of two.
  - b. to quality
    - i. another: i.e. one not of the same nature, form, class, kind different.

**FULFILL:** *Pteroo* (play-ro'-o); Word Origin: Greek, Verb Strong#: 4137

1. to make full, to fill up, i.e. to fill to the full
  - a. to cause to abound, to furnish or supply liberally
2. to render full, i.e. to complete
  - a. to fill to the top; so that nothing shall be wanting to full measure, fill to the brim
  - b. to consummate: a number
    - i. to make complete in every particular, to render perfect
    - ii. to carry through to the end, to accomplish, carry out (some undertaking)
  - c. to carry into effect, bring to realization, realize
    - i. of matters of duty: to perform, execute
    - ii. of sayings, promises, prophecies, to bring to pass, ratify, accomplish
    - iii. to fulfill, i.e. to cause God's will (as made know in the law) to be obeyed as it should be, and God's promises (given through the prophets) to receive fulfillment.

**LAW:** *Nomos* (nom'-os); Noun, masculine, Strong#: 3551

1. anything established, anything received by usage, a custom, a law, a command
  - a. of any law whatsoever
  - b. by the observance of which is approved of God
  - c. of the Mosaic law, and referring , according to the context, either to the volume of law or to its contents
  - d. the Christian religion: the law demanding faith, the moral instruction given by Christ, especially the precept concerning love
  - e. the name of the more important part (the Pentateuch), is put for the entire collection of the sacred books of the Old Testament.