

a Bible Lesson from ROMANS 13:8:

OWE NO MAN ANYTHING, BUT TO LOVE ONE ANOTHER

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I. INTRODUCTION

How is it that men will know that we are Christians? What does our Lord say? And what do we owe to GOD and to one another?

JOHN 13:34-35 ¹

³⁴ A New Commandment I give unto you, That ye love one another; as I have loved you, that ye also love one another.

³⁵ By this shall all men know that ye are My disciples, if ye have love one to another.

See that CHRIST does not say, “Seek all the money and possessions you can, and men will see you are blessed because you bear My Name!” Nor does JESUS say, “Sell yourself into debt to obtain the riches of the world, that you may be my followers.” No! Instead He says:

**Love one another!

**Love one another as I have loved you!

**By this all men shall know that you are Mine!

**Therefore, pay the debt of love to one another!

II. WHAT KIND OF DEBTS DO WE OWE TO GOD AND TO MEN?

ROMANS 13:8 [KJV] ²

⁸ Owe no man any thing, but to love one another: for he that loveth another hath fulfilled The Law.

ROMANS 13:8 [NIV] ³

⁸ Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled The Law.

The word in The Greek Text here is **ὀφείλω** – opheilo, ⁴ meaning:

**to owe a debt

**to owe money, be in debt for that which is due

**a metaphore for the goodwill due to others

**to be bound

**to have a duty towards others

**to be a debtor to another

**to be guilty of a debt

¹ 1, KJV, JOHN 13:34-35.

² 1, KJV, ROMANS 13:8.

³ 2, NIV, ROMANS 13:8.

⁴ 3, Strong's Data, 3784 **ὀφείλω** – opheilo, Meaning: 1) to owe 1a) to owe money, be in debt for 1a1) that which is due, the debt 2) metaphore, the goodwill due. Usage: - ought 15, owe 7, be bound 2, be (one's) duty 2, be a debtor 1, be guilty 1, be indebted 1, misc 7; total 36.

Certainly, if we borrow money or possessions from other men, we are duty bound as Christians to repay those debts. Matthew Henry counsels, “do not continue in any one’s debt, while you are able to pay it, further than by, at least, the tacit consent of the person to whom you are indebted. Give every one his own. Do not spend that upon yourselves, which you owe to others... Many that are very sensible of the trouble [of other sins] think little of the sin of being in debt!”⁵

Paul says that we should not be in debt to other men for borrowed money or possessions. And if we are, we are to then repay them quickly and fully. But what then is it that Saint Paul says we are to owe? Love. But not as the world loves. As GOD loves. That Divine Love is pictured most clearly at The Cross of CHRIST, where The Son of GOD suffered and died for us, that we might be reconciled back to GOD The Father!

So Paul uses in The Greek Text the word *ἀγαπάω* – agapao:⁶

- **to love someone dearly
- **to be deeply fond of another person
- **to be well pleased and content with a thing

As Matthew Henry says, to those whom we owe respect, to our parents, our superiors, The Almighty, we are called to have:⁷

- **”a loving, reverent, respectful, obediential fear.”
- **”if there is not this respect in the heart to our superiors, no other duty will be paid aright.”

Do we claim to love GOD, Who is Perfect Love? Then we will show forth the good works, the fruit of The Spirit, dwelling within us:

I JOHN 4:7-11⁸

⁷ Beloved, let us love one another: for love is of GOD; and every one that loveth is born of GOD, and knoweth GOD.

⁸ He that loveth not knoweth not GOD; for GOD is Love.

⁹ In this was manifested The Love of GOD toward us, because that GOD sent His only begotten Son into the world, that we might live through Him.

¹⁰ Herein is love, not that we loved GOD, but that He loved us, and sent His Son to be The Propitiation [The Atoning Sacrifice⁹] for our sins.

¹¹ Beloved, if GOD so loved us, we ought also to love one another.

⁵ 4, Matthew Henry Notes, ROMANS 13, Verses: 7 – 10, I., 3.

⁶ 3, Strong’s Data, 25 *ἀγαπάω* – agapao, Meaning: 1) of persons 1a) to welcome, to entertain, to be fond of, to love dearly 2) of things 2a) to be well pleased, to be contented at or with a thing. Usage: love 135, beloved 7; total 142.

⁷ 4, Matthew Henry Notes, ROMANS 13, Verses: 7 – 10, I., 2.

⁸ 1, KJV, I JOHN 4:7-11.

⁹ 2, NIV, I JOHN 4:10, “This is Love: not that we loved GOD, but that He loved us and sent His Son as an Atoning Sacrifice for our sins.”

III. TO LOVE GOD AND MEN FULFILLS ALL THE LAW OF GOD

Now we keep talking about our imitation of Divine Love as fulfilling all “The Law” of GOD. But what are we referring to here? We refer to The Moral Law of GOD as contained in The Ten Commandments. These are The Foundation of what The LORD both calls us to live out and The Standard by which He judges us.

We speak of “The First Table” of The Ten Commandments, which declare man’s duty to GOD. And we speak of “The Second Table” of The Ten Commandments, which declare man’s duty to man.¹⁰

Keep The First Table of The Ten Commandments, and we shall by nature learn to keep The Second Table! Duty to GOD kept should produce duty to man kept. Matthew Henry says, “But to love one another, this is a debt that must be always in the paying, and yet always owing. Love is a debt. The Law of GOD and the interest of mankind make it so...”¹¹

Keeping The Ten Commandments of GOD “...is not a thing which we are left at liberty about, but it is enjoined us, as the principle and summary of all duty owing one to another; for love is the fulfilling of The Law; not perfectly, but it is a good step towards it. It is inclusive of all the duties of The Second Table..., and these suppose the love of GOD” in The First Table.¹²

The First Table of The Ten Commandments – Man’s Duty to GOD¹³

**You shall have no other gods before Me.¹⁴

**You shall not make unto you any graven images.¹⁵

**You shall not take The Name of The LORD your GOD in vain.¹⁶

**You shall remember The Sabbath and keep it holy.¹⁷

¹⁰ 5, Bible Knowledge Commentary – Old Testament, The Decalogue (20:1-21), page 138-139.

¹¹ 4, Matthew Henry Notes, ROMANS 13, Verses: 7 – 10, II.

¹² 4, Matthew Henry Notes, ROMANS 13, Verses: 7 – 10, II.

¹³ 6, Parsons, “A Brief Overview of The Ten Commandments,” Commandments I-IV, Protestant version.

¹⁴ 1, KJV, EXODUS 20:1-3, “And GOD spake all These Words, saying, I am The LORD thy GOD, which have brought thee out of the land of Egypt, out of the house of bondage. Thou shalt have no other gods before Me.”

¹⁵ 1, KJV, EXODUS 20:4-6, “Thou shalt not make unto thee any graven image, or any likeness of any thing that is in heaven above, or that is in the earth beneath, or that is in the water under the earth: Thou shalt not bow down thyself to them, nor serve them: for I The LORD thy GOD am a jealous GOD, visiting the iniquity of the fathers upon the children unto the third and fourth generation of them that hate Me; And shewing mercy unto thousands of them that love Me, and keep My Commandments.”

¹⁶ 1, KJV, EXODUS 20:7,, “Thou shalt not take The Name of The LORD thy GOD in vain; for The LORD will not hold him guiltless that taketh His Name in vain.”

¹⁷ 1, KJV, EXODUS 20:8-11, “Remember The Sabbath Day, to keep it holy. Six days shalt thou labour, and do all thy work: But The Seventh Day is The Sabbath of The LORD thy GOD: in it thou shalt not do any work, thou, nor thy son, nor thy daughter, thy manservant, nor thy maidservant, nor thy cattle, nor thy stranger that is within thy gates: For in six days The LORD

The Second Table of The Ten Commandments – Man’s Duty to Man ¹⁸

- **Honor your father and mother. ¹⁹
- **You shall not murder. ^{20 21}
- **You shall not commit adultery. ²²
- **You shall not steal. ²³
- **You shall not bear false witness. ²⁴
- **You shall not covet anything that belongs to your neighbor. ²⁵

Matthew Henry observes, “If the love be sincere, it is accepted as the fulfilling of The Law. Surely we serve a Good Master, that has summed up all our duty in One Word, and that a short word and a sweet word - Love, the beauty and harmony of the universe. Loving and being loved is all the pleasure, joy, and happiness, of an intelligent being. GOD is love (I JOHN 4:16 ²⁶), and Love is His Image upon the soul: where it is, the soul is well moulded, and the heart fitted for every good work!” ²⁷

IV. REPAYING OUR DEBTS OF LOVE TO GOD AND MAN

So what is GOD’s prescription regarding debts of the world verses debts of Love? Again we return to Saint Paul:

ROMANS 13:8 ²⁸

⁸ Owe no man any thing, but to love one another: for he that loveth another hath fulfilled The Law.

- As The Geneva Bible Notes observe: ²⁹
- **Few Divine Judgements shall be executed upon us
 - “if we so order our life as no man may justly require anything from us”
 - “besides only that which we owe one to another

made heaven and earth, the sea, and all that in them is, and rested the seventh day: wherefore The LORD blessed The Sabbath Day, and hallowed it.”

¹⁸ 6, Parsons, “A Brief Overview of The Ten Commandments,” Commandments V-IX, Protestant version.

¹⁹ 1, KJV, EXODUS 20:12, “Honour thy father and thy mother: that thy days may be long upon the land which The LORD thy GOD giveth thee.”

²⁰ 1, KJV, EXODUS 20:13, “Thou shalt not kill.”

²¹ 7, NKJV, EXODUS 20:13, “You shall not murder.”

²² 1, KJV, EXODUS 20:14, “Thou shalt not commit adultery.”

²³ 1, KJV, EXODUS 20:15, “Thou shalt not steal.”

²⁴ 1, KJV, EXODUS 20:16, “Thou shalt not bear false witness against thy neighbour.”

²⁵ 1, KJV, EXODUS 20:17, “Thou shalt not covet thy neighbour's house, thou shalt not covet thy neighbour's wife, nor his manservant, nor his maidservant, nor his ox, nor his ass, nor any thing that is thy neighbour's.”

²⁶ 1, KJV, I JOHN 4:16, “And we have known and believed The Love that GOD has for us. GOD is Love, and he who abides in Love abides in GOD, and GOD in Him.”

²⁷ 4, Matthew Henry Notes, ROMANS 13, Verses: 7 – 10, II.

²⁸ 1, KJV, ROMANS 13:8.

²⁹ 8, Geneva Bible Notes, ROMANS 13:8, notes 1-3.

---“by The perpetual Law of Charity.”

**Christian Love is “a concise statement of The whole Law” of GOD.

**if we keep The Commandment of Divine Love

---we shall be found keeping all The Moral Law of GOD.

What are debts of the world?

**We should not be placing ourselves into worldly debts by borrowing money without very careful and good cause.

**If we must borrow money, we must seek to pay our debts off as soon as possible.

**inordinate slavery to debt and lenders keeps us from paying our true debts.

**because if money, possessions and lenders are our masters, how can we then claim that JESUS CHRIST is our Master?

**We must choose:

---Either the slavery of earthly debt for worldly things

---Or the liberty of Divine Love in JESUS CHRIST

What are debts of love?

Think of how much GOD loves us in His Mercy:

PSALM 103:10-13³⁰

¹⁰ He hath not dealt with us after our sins; nor rewarded us according to our iniquities.

¹¹ For as the heaven is high above the earth, so great is His Mercy toward them that fear Him.

¹² As far as the east is from the west, so far hath He removed our transgressions from us.

¹³ Like as a father pitieth his children, so The LORD pitieth them that fear Him.

Think of how much GOD loves us in His Sacrifice for us:

JOHN 3:16³¹

¹⁶ For GOD so loved the world, that He gave His only begotten Son, that whosoever believeth in Him should not perish, but have everlasting life.

**This is the debt we owe to GOD, that He has saved us by His Grace while we were yet sinners

Think of how much GOD pursues us with His Grace:

ROMANS 5:8³²

⁸ But GOD commendeth His Love toward us, in that, while we were yet sinners, CHRIST died for us.

**If we are then thankful and love our Lord for His great Love towards us, we shall seek to repay our debt to Him by loving others:

³⁰ 1, KJV, PSALM 103:10-13.

³¹ 1, KJV, JOHN 3:16.

³² 1, KJV, ROMANS 5:8.

John Calvin observes, "...The whole Law is fulfilled when we love our neighbors; for true love towards man does not flow except from the love of GOD, and it is its evidence, and as it were its effects. But Paul records here only the precepts of The Second Table, and of these only he speaks, as though he had said, — "He who loves his neighbor as himself, performs his duty towards the whole world," for he must first love GOD with all his heart, mind and soul.³³

V. IN CONCLUSION

This is why Saint Augustine says, "Love is itself the fulfillment of all our [good] works. There is the goal; that is why we run: we run toward it, and once we reach it, in it we shall find rest" in Thee, O CHRIST!³⁴

Worldly debt to obtain money and possessions by borrowing money and possessions are debts that must be incurred very judiciously. They must be paid off as soon as possible. They must not become our earthly masters, making us their slaves.

The only true debt that we must forever carry is that of returning some amount of The Divine Love of GOD for us! So we must love GOD and our fellow man. And not merely with our mouths, but in our lives as well. Not only for the spiritual needs of others, but also for their physical needs.

Let us then heed The Word of The LORD commanded to us by Saint Paul:

ROMANS 13:8³⁵

Owe no man any thing, but to love one another: for he that loveth another hath fulfilled The Law!

In The Name of GOD The Father, The Son and The Holy Ghost. AMEN!

³³ 9, Calvin, "Commentary on ROMANS," ROMANS 13:8, "For he who loves another, etc," p 296, paragraph 2.

³⁴ 10, Catechism of The Catholic Church, # 1829, p 502.

³⁵ 1, KJV, ROMANS 13:8.

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