

I. Introduction and review.

II. Pay your debts. v. 8

A. Let no earthly debt remain outstanding. v. 8

1. Does this mean Christians should never ever borrow or lend money? Ex. 22:25 Ps. 37:26 15:5 Dt. 15:7f
 - a. Usury, the taking advantage of the desperate need of others, is condemned in Scripture. Ex. 22:25 Pr. 28:8 Lev. 25:35-36 Neh. 5:4,7
 - b. Lending to those in need is an act of charity. Mt. 5:42
 - c. Borrowing sometimes is a necessity or an allowable convenience. .
 - d. Debt is dangerous and can be enslaving. Dt. 15:6 28:12,44 Pr. 22:7
 - e. It is very unwise to make yourself liable for the debts of others (cosigning). Prov. 6:1-5 22:26-27
2. The point is that you should meet your obligations on a timely basis. Ps. 37:21 15:4 Pr. 3:27-28 21:5

B. Love is the debt you will never fully repay. v. 8b

1. Love is your highest obligation.
2. How did you incur this debt? 5:5 John 13:14,34-35 I Jo. 4:11,19 3:16 Eph. 4:32 Matt. 25:25-26,40 18:28
 - a. Christ loved you and paid a great debt for you. Col. 2:14
 - b. He wants you to forgive and love others for His sake. Eph. 4:32
3. How much do you owe? What is the standard of love?
 - a. As you love yourself. v. 9b Eph. 5:28-29 Mt. 7:12
 - b. As God has loved you. John 13:34-35 15:12-13
4. Love is a permanent obligation.

C. To whom do you owe the debt of love? v. 8,9b,10 Le. 19:18 Gal. 6:10 I Th. 3:12

1. Jesus defines “neighbor” broadly. 12:14,17 Lu. 10:25-37 Mt. 5:43f Lev. 19:34
2. Remember how God loved you when you were an enemy. 5:8

D. Only Christians can fulfill this debt. I John 4:19

1. The natural man loves himself and thinks everyone else owes him. II Ti. 3:2
2. Believers have the spiritual resources by which we can set aside self-love and love others for Christ’s sake. 12:1-2 Ga. 5:22 Eph. 5:28 Phil. 2:3-4

III. Love fulfills God’s law. v. 8b, 9, 10

A. What is the relationship between love and the law? v. 8b,9,10

1. Some place law and love in opposition. Actually they are harmonious. *Love needs law for its direction, while law needs love for its inspiration.*
2. Law without love is cold and pharisaical. .
3. Love without law is empty sentimentality.
4. Love does not displace law. Rather, love is defined by the law. v. 9-10 Jo. 14:15

B. In what sense does love fulfill the law? v. 8c, 10c 8:4 Mt. 5:17 22:40 Gal. 5:14

1. Paul is not saying that by loving you can be made righteous by the law. 3:20 8:3
2. By the life giving Spirit, we are able to love in fulfillment of the law. 8:4
3. The true meaning of the law is summarized by love. Ga. 5:14 Js. 2:8 Mt. 22:36-40
4. Love is the goal of the law. The law expounds how to love. I Jo. 3:18

C. What place does law have under the New Covenant?

1. We are not under the law as far as its judgment and penalty are concerned. 8:1-2
2. The fact that we are not under law but under grace does not mean we have no obligation to obey God. Antinomianism. 16:19 John 14:15 Eph. 2:10 Mt. 7:21
3. It is significant that Paul quotes from the ten commandments as an authoritative summary of God's moral law. v. 9 Eph. 6:2

IV. Show your love by keeping God's law. v. 9a

A. Expressing love through keeping the law has both negative and positive elements.

1. Don't harm your neighbor. v. 10a
2. Do good for your neighbor. v. 8 12:9-21

B. Don't commit adultery: The sacredness of the marriage covenant. 2:22 Ex. 20:14 Mt. 5:27-32 Js. 2:11 I Co. 6:9-10 He. 13:4 Ge. 38:8-9.

1. Sexual sin is a gross violation of love.
2. Jesus applies the 7th commandment beyond the act of adultery. Mt. 5:27-32 19:3-9
3. Positively, love delights in and builds one's own marriage, and respects the marriages of others. Eph. 5:22f Heb. 13:3 II Ti. 2:22

C. Don't murder: The sacredness of human life. 1:29 Ex. 20:13 Mt. 5:21f 15:19 19:18 Acts 9:1 Js. 4:2 2:11 Ga. 5:17

1. Murder is the unjust taking of a human life.
2. Jesus teaches murder can be committed in the mind or with the tongue. Mt. 5:21f
3. Positively, love does good for the neighbor. Luke 10:25-37 I Jo. 3:17 Js. 2:8

D. Don't steal: Your neighbor's property rights. 2:21 Mt. 19:18 Eph. 4:28

1. God wants you to respect the property rights of others.
2. Stealing also can be very subtle.
3. Positively, work hard and give to others. Eph. 4:28 Ex. 20:15 I Th. 4:11

E. Don't covet. 7:7-8 Js. 4:2 Col. 3:5 Js. 1:14-15

1. Selfish desires are at the root of all sin. Js. 1:14-15 4:1-2 Mt. 15:19 5:21-22,27-28
2. How is covetousness a violation of love?
3. Positively, find your ultimate satisfaction in God and find joy when He blesses others. Isa. 55:1-2

V. Concluding applications.

Discussion Questions

1. Is it wrong for Christians to be in debt or lend? Explain your answer.
2. Why is it important for Christians to meet their obligations?
3. Why is love a debt you can never fully repay?
4. To whom do you owe the debt of love?
5. Why does law without love fail?
6. Why is true love impossible without the law?
7. In what sense does love fulfill God's law?
8. What place does the law have in the life of a New Covenant believer?
9. How do we express love through keeping the 10 Commandments?
10. What are the positive duties of the commandments Paul quotes? v. 9