



Love Is The Fulfilling Of The Law

“Love worketh no ill to his neighbour: therefore love is the fulfilling of the law” (Romans 13:10).

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“Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law. 9 For this, Thou shalt not commit adultery, Thou shalt not kill, Thou shalt not steal, Thou shalt not bear false witness, Thou shalt not covet; and if there be any other commandment, it is briefly comprehended in this saying, namely, Thou shalt love thy neighbour as thyself. 10 Love worketh no ill to his neighbour: therefore love is the fulfilling of the law” (Romans 13:8-10).

INTRODUCTION — THE DEBT THAT CAN NEVER BE FULLY PAID

Let me begin with a simple illustration. Imagine that somebody comes to you and says, **“You owe me £10,000.”** You are surprised, but you check your records and discover that it is true. You plan and eventually pay every penny. The day comes when you make the final payment. The debt is cleared. You can say, **“I no longer owe you anything.”**

But Paul introduces us to a different kind of debt: **“Owe no man any thing, but to love one another.”** There is a debt that God expects us never to consider completely discharged. You may repay money. You may return what you borrowed. You may fulfil a contractual obligation. But when it comes to love, there is always another opportunity to love; another person to encourage, forgive, help, and who needs to experience Christ through us.

Paul therefore says that the Christian should live with a continuing **obligation of love**. And this is not merely about having warm feelings towards people. Romans 13 tells us that **love is demonstrated through righteous conduct**. We will consider the following eight points in this message:

- 1) LOVE IS A CHRISTIAN DEBT
- 2) BIBLICAL LOVE IS ACTION, NOT MERELY EMOTION
- 3) LOVE DOES NO ILL TO ITS NEIGHBOUR
- 4) LOVE YOUR NEIGHBOUR AS YOURSELF
- 5) WHO IS MY NEIGHBOUR?
- 6) LOVE DOES NOT MEAN COMPROMISING TRUTH
- 7) LOVE IS THE FULFILLING OF THE LAW
- 8) CHRIST IS THE SUPREME EXAMPLE OF LOVE

1. LOVE IS A CHRISTIAN DEBT

Romans 13:8 “Owe no man any thing, but to love one another....” Paul has just been speaking about our responsibilities towards civil authority and our obligations to others. Now he brings the matter to its highest practical expression: **love**. The Christian should be a person who takes his obligations seriously. If we owe someone money, we should seek to pay it. If we make a promise, we should keep it. If we have a responsibility, we should fulfil it.

But there is one obligation that continues: **“to love one another.”** Why? Because we ourselves have received an immeasurable love from God. **1 John 4:19** confirms that “We love him, because he first loved us.” We do not love because people are always lovable. We love because **Christ first loved us**. And Jesus gives us the standard:

John 13:34–35 says: “A new commandment I give unto you, That ye love one another; as I have loved you... By this shall all men know that ye are my disciples, if ye have love one to another.” Notice those words: “**As I have loved you.**” Christ is not merely asking us to love people when it is convenient. He says, **love as I have loved you.** That is sacrificial love. That is forgiving love. That is patient love. That is practical love.

2. BIBLICAL LOVE IS ACTION, NOT MERELY EMOTION

We often use the word “love” very loosely. People say:

- “I love this food.”
- “I love this football team.”
- “I love my friends.”
- “I love God.”

But biblical love is more than an emotion. **1 John 3:18** says “My little children, let us not love in word, neither in tongue; but in deed and in truth.” Love must eventually become visible as illustrated in the story of the **Good Samaritan**. Jesus told the story of a man who was attacked, robbed and left wounded. A priest saw him. A Levite saw him. But they passed by. Then a Samaritan saw him. The Samaritan:

- stopped;
- had compassion;
- treated his wounds;
- transported him;
- paid for his care.

Jesus then asked in **Luke 10:36–37** “Which now of these three, thinkest thou, was neighbour unto him that fell among the thieves?” The answer was: “He that shewed mercy on him.” Jesus then said: “**Go, and do thou likewise.**” That is biblical love.

Love sees a need and does something about it. Church, we must ask ourselves: **Who needs to experience the love of Christ through me this week?**

3. LOVE DOES NO ILL TO ITS NEIGHBOUR

Paul gives us a remarkable definition in **Romans 13:10** “Love worketh no ill to his neighbour.” That means genuine love places boundaries upon our behaviour. If I love you, I will not deliberately seek your destruction, deceive you or damage your reputation; If I love you, I will not exploit you and not covet what belongs to you. Paul then gives practical examples as discussed below in sub-points A – E below:

A. LOVE DOES NOT COMMIT ADULTERY

Romans 13:9 “Thou shalt not commit adultery.” Adultery is not merely the breaking of a rule. It causes deep human damage. It destroys trust. It wounds spouses. It damages families. It can affect children for years. God's command therefore protects people and relationships. **Hebrews 13:4** reminds us that “Marriage is honourable in all, and the bed undefiled: but whoremongers and adulterers God will judge.” **Biblical love respects God's boundaries.**

B. LOVE DOES NOT DESTROY

Paul says: “Thou shalt not kill.” Jesus went deeper than the outward act and addressed the heart. In **Matthew 5:21–22** Jesus warned about anger and hatred. There are people who have never physically killed anybody but have destroyed people with their words.

- A reputation can be murdered.

- A marriage can be destroyed.
- A person's confidence can be crushed.
- A ministry can be damaged.

That is why Scripture says in **Proverbs 18:21** "Death and life are in the power of the tongue." Therefore, before we speak, we should ask: **Will my words bring life or unnecessary destruction?** This does not mean that love never corrects. The Bible says in **Ephesians 4:15** "But speaking the truth in love...." Love can correct. Love can confront. But its objective should be restoration, not destruction.

C. LOVE DOES NOT STEAL OR EXPLOIT

Paul says: "Thou shalt not steal." Love respects what belongs to another person. It applies to our business dealings, employment, finances and personal relationships. Ephesians 4:28 gives us the positive alternative: "Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth". Notice the transformation.

- Before: **it was taking from others.**
- After: **it became working so that we can give to others.**

That is what the Gospel does. Christ does not merely change our destination. **He changes our character.**

D. LOVE DOES NOT BEAR FALSE WITNESS

Paul says: "Thou shalt not bear false witness." Love and deliberate dishonesty cannot live comfortably together. This includes false accusations, malicious gossip, rumours and deliberate misrepresentation. **Proverbs 16:28** warns that "A froward man soweth strife: and a whisperer separateth chief friends." How many friendships have been destroyed by gossip? How many families have been divided because somebody repeated something that should never have been repeated? How many churches have experienced unnecessary division because somebody accepted an accusation without establishing the facts? Scripture says in **Proverbs 18:13** "He that answereth a matter before he heareth it, it is folly and shame unto him." Love seeks truth. Love does not spread everything it hears. Love asks: **Is it true? Is it necessary? Is it helpful?**

E. LOVE DOES NOT COVET

Finally, Paul says: "Thou shalt not covet." Covetousness says: **"I want what you have."** It can produce jealousy, resentment and competition. God says in:

- **Exodus 20:17** "Thou shalt not covet thy neighbour's house... nor any thing that is thy neighbour's." Biblical love changes our attitude towards another person's success. Instead of becoming jealous when somebody else succeeds, we can rejoice with them.
- **Romans 12:15** "Rejoice with them that do rejoice, and weep with them that weep." It takes spiritual maturity to celebrate somebody else's blessing when we are still waiting for our own. But love does not need to compete. **Your neighbour's blessing does not cancel God's ability to bless you.**

4. LOVE YOUR NEIGHBOUR AS YOURSELF

Paul summarises all these commandments in **Romans 13:9** - "Thou shalt love thy neighbour as thyself." Jesus said the same thing in **Matthew 22:37-40** "Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind."

And: "Thou shalt love thy neighbour as thyself." Then Jesus says: "On these two commandments hang all the law and the prophets." The Christian life therefore has two directions:

1. **Upward — love God.**
2. **Outward — love your neighbour.**

And our love for God should influence our treatment of people. **What does "as thyself" mean?** Think about how naturally we care for ourselves.

- When we are hungry, we look for food.
- When we are cold, we seek warmth.
- When we are sick, we want treatment.
- When we make a mistake, we want forgiveness.
- When somebody misunderstands us, we want them to give us another opportunity.

Jesus says: **Extend that concern to your neighbour.**

5. WHO IS MY NEIGHBOUR?

Our neighbour is not simply the person who lives next door. Jesus demonstrated this through the Good Samaritan. Our neighbour is the person God places within our sphere of influence and gives us an opportunity to help. That may be a family member, A fellow Christian, A colleague, A stranger or Somebody who is struggling. And Jesus takes the matter even further in **Matthew 5:44** "But I say unto you, Love your enemies, bless them that curse you, do good to them that hate you, and pray for them which despitefully use you, and persecute you." That is supernatural Christianity. Natural love says: "**I love those who love me.**" Jesus says: "**Love your enemies.**" That requires the grace of God.

6. LOVE DOES NOT MEAN COMPROMISING TRUTH

This point is essential.

- Biblical love does not mean approving everything.
- Love does not mean: "**Whatever you do is acceptable.**"
- Love does not mean abandoning God's standards.
- Love does not mean refusing to confront sin.

Paul says in **1 Corinthians 13:6** "Rejoiceth not in iniquity, but rejoiceth in the truth." Therefore: **Love rejoices in truth. Love does not celebrate sin. Love seeks the restoration of the sinner.** Jesus loved people, but He also called them to repentance. And He said in **John 14:15** "If ye love me, keep my commandments." So we must avoid two extremes.

- **Truth without love** can become harsh and destructive.
- **Love without truth** can become compromise.

The biblical balance is: "**Speaking the truth in love.**" — **Ephesians 4:15**

7. LOVE IS THE FULFILLING OF THE LAW

Paul reaches the conclusion in **Romans 13:10** "Love worketh no ill to his neighbour: therefore love is the fulfilling of the law." Does this mean we earn salvation by loving people? No. Salvation is by grace through faith as stated in **Ephesians 2:8–9**. But Paul continues in **Ephesians 2:10** "For we are his workmanship, created in Christ Jesus unto good works..." We are not saved **by** good works. We are saved **unto** good works. Therefore, love becomes an expression of the new life Christ has

produced in us. Jesus said in **John 13:35** "By this shall all men know that ye are my disciples, if ye have love one to another." People should see something different in us. For example:

- Where the world expects revenge, we demonstrate forgiveness.
- Where the world expects selfishness, we demonstrate generosity.
- Where the world expects hatred, we demonstrate mercy.
- Where the world expects deception, we demonstrate truth.
- Where the world expects division, we pursue reconciliation.

The Gospel should be visible in our behaviour.

8. CHRIST IS THE SUPREME EXAMPLE OF LOVE

If we want to know what Romans 13:8–10 looks like, look at Jesus. **John 15:13** says "Greater love hath no man than this, that a man lay down his life for his friends." But Christ went even further. He did not die only for friends. **Romans 5:8** adds "But God commendeth his love toward us, in that, while we were yet sinners, Christ died for us." Think about that. He loved us when we were sinners, when we did not deserve it, and when we were far from God. Calvary is therefore the greatest demonstration of love. And if Christ has loved us like that, how can we refuse to love others? **1 John 4:11** demands "Beloved, if God so loved us, we ought also to love one another."

PRACTICAL APPLICATION

Let us bring Romans 13:8–10 into everyday life.

- In our families** - Are the people closest to us experiencing the love of Christ through us? It is possible to be polite to strangers and difficult at home. Our Christianity must work at home.
- In the church** - Can we disagree without becoming enemies? Can we correct without humiliating? Can we forgive? Can we serve without demanding recognition?
- In our speech** - **Ephesians 4:29** states "Let no corrupt communication proceed out of your mouth, but that which is good to the use of edifying..." Ask yourself: **Do my words build people up or tear them down?**
- When we are offended** - **Romans 12:19** says "Dearly beloved, avenge not yourselves..." Love does not mean pretending that an offence never happened. It means refusing to become controlled by bitterness and revenge. We allow God to judge rightly.
- When others succeed** - Can we genuinely rejoice with them? **Romans 12:15** commands "Rejoice with them that do rejoice..."
- In practical service** - James reminds us that faith must be demonstrated through action. **James 2:17** says "Even so faith, if it hath not works, is dead, being alone." Love therefore asks: **"What can I do?"** Not merely: **"What do I feel?"**

CONCLUSION — LET CHRIST BE SEEN IN US

Romans 13:8–10 brings us back to something profoundly simple: **"Love worketh no ill to his neighbour: therefore love is the fulfilling of the law."** Love is not weakness. Love is not compromise. Love is not merely emotion. **Love is a decision to seek the good of another person in accordance with God's truth.** Therefore:

- a) Love refuses adultery.
- b) Love refuses hatred and destruction.
- c) Love refuses stealing and exploitation.

- d) Love refuses false witness.
- e) Love refuses covetousness.
- f) Love speaks truth.
- g) Love forgives.
- h) Love serves.
- i) Love sacrifices.
- j) And above all: **Love looks like Jesus.**

The world needs to see Christ, not merely hear us talk about Christ. Our neighbours should see Christ in the way we speak. Our families should see Christ in the way we behave. Our fellow Christians should see Christ in the way we forgive. Even those who disagree with us should be able to see the character of Christ in us. Paul says in **Romans 13:8** "Owe no man any thing, but to love one another." We may pay many debts in this life. But let us never say: "**I have loved enough.**" There is always another opportunity. Another person to encourage. Another person to forgive. Another person to help. Another opportunity to show Christ. Therefore, let us make this our prayer: "**Lord, make me a person through whom Your love can be seen.**"

CONCLUDING PRAYER

Father, in the name of Jesus Christ, We thank You for Your great love towards us. Your Word says that You commended Your love towards us, in that, while we were yet sinners, Christ died for us. Lord, we confess that we have not always loved as You have commanded us to love. Forgive us for selfishness. Forgive us for unforgiveness. Forgive us for jealousy, anger, bitterness, harsh words and attitudes that have wounded others. Help us to love not merely in word and in tongue, but indeed and in truth. Teach us to love our families. Teach us to love our brethren. Teach us to love our neighbours. Give us grace even to love our enemies, bless those who curse us, do good to those who hate us, and pray for those who spitefully use us.

Lord, let our love never become an excuse for compromise. Help us to rejoice in the truth. Give us wisdom to speak the truth in love. Make us people who do no ill to our neighbours. Let our words bring life. Let our hands be ready to serve. Let our resources be available to bless others. Let our homes demonstrate Christ. Let our churches demonstrate Christ. Let our daily lives demonstrate Christ.

Father, make us faithful representatives of Jesus wherever You have placed us. May people see Christ in the way we speak, the way we forgive, the way we serve, the way we treat the weak, the way we treat those who disagree with us, and the way we conduct ourselves when nobody is watching.

Help us to fulfil the royal law: "**Thou shalt love thy neighbour as thyself.**" And above all, help us to love You with all our heart, soul, mind and strength. Let the love of Christ constrain us. Let the character of Christ be formed in us. Let our lives become living testimonies of Your grace. We surrender our hearts, our attitudes, our relationships and our actions to You. In the name of Jesus Christ, **Amen.**