Owe nothing to anyone except to LOVE ONE ANOTHER; for he who LOVES HIS NEIGHBOR has fulfilled the law. 

Romans 13:8

“A new commandment I give to you, that you LOVE ONE ANOTHER, even as I have loved you, that you also LOVE ONE ANOTHER.”

John 13:34

Let LOVE be without hypocrisy. Abhor what is evil; cling to what is good. Be devoted to ONE ANOTHER in brotherly love; give preference to ONE ANOTHER in honor; 

Romans 12:9-10

As the Apostle Paul continues to discuss the believers conduct and areas of Christian service, he incorporates his earlier urgent call for LOVE (Romans 12:9-10) as an essential ingredient of Christian service. This verse is connected to the previous section through the fact that “owe” (οφείλω) in verse 13:8 is the primary root for “due” (οφείλω) in verse 13:7 (“Render to all what is due them …”). This transitions to the very highest demand on the child of God. He owes submission and honor to the civil authorities, but he owes all men much more. While Romans 12:9-10 was focused earlier on fellow believers only, it is now applied to everyone (e.g., “one another,” “his neighbor”). A believer’s LOVE is for EVERYONE.

The NIV translation “Let no debt remain outstanding” (NIV) has the advantage over the less literal “Owe nothing to anyone” by avoiding giving a wrong impression. If incurring any indebtedness whatever is contrary to God’s will, the Lord would not have said, “Do not turn away from the one who wants to borrow from you” (Matthew 5:42). But it is also NOT good to be perpetually in debt, or to refuse to make good one’s obligations. But there is ONE EXCEPTION to the rule. There is a continuing debt to love one another, a debt that most people would feel they have not completely paid.

in order that the requirement of the Law might be fulfilled in us, who do not walk according to the flesh, but according to the Spirit. 

Romans 8:4

But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, self-control; against such things there is no law. 

Galatians 5:22-23

He who loves his neighbors has fulfilled the law. This truth parallels Paul’s statement in Romans 8:4 about the righteous requirement of the law being fulfilled in those who live in accordance with the Spirit. The connecting link between these two passages is Galatians 5:22-23 where first place in the fruit of the Spirit is given to love and the list is followed by the observation that against such fruit there is no law. So the Spirit produces in the believer a love to which to law can offer no objection, since love fulfills what the law requires, something the law itself cannot do.

For this, ”YOU SHALL NOT COMMIT ADULTERY, YOU SHALL NOT MURDER, YOU SHALL NOT STEAL, YOU SHALL NOT COVET,” and if there is any other commandment, it is summed up in this saying, ”YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF.”

Romans 13:9

“You shall not take vengeance, nor bear any grudge against the sons of your people, but you shall love your neighbor as yourself; I am the LORD.”

Leviticus 19:18
We would typically think about what the law requires through the satisfaction of a list of “don’t.” But Paul reminds us that, even in the Old Testament, these negative prohibitions are summed up in the positive command “Love your neighbor as yourself.”

**Love does no wrong to a neighbor; therefore love is the fulfillment of the law.**

*Romans 13:10*

<table>
<thead>
<tr>
<th>A new commandment</th>
<th>I give to you, that you love one another, even as I have loved you, that you also love one another.</th>
<th><em>John 13:34</em></th>
</tr>
</thead>
<tbody>
<tr>
<td>For the whole Law is fulfilled</td>
<td>in one word, in the statement, “YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF.”</td>
<td><em>Galatians 5:14</em></td>
</tr>
</tbody>
</table>

Love is more than just NOT doing wrong, but the negative is stated to be in line with verse 9. Paul returns to verse 8 with the restatement that **love is the fulfillment of the law.** The relationship of love and the law is found in Jesus Christ. His commandment is to love others with the love He exhibited. If this love is present it will make possible the keeping of all his other commandments (“If you love Me, you will keep My commandments.” - John 14:15). Love promotes obedience, and the two together constitute the law of Christ. (“Bear one another’s burdens, and thus fulfil the law of Christ.” - Galatians 6:2).

**Do this, knowing the time, that it is already the hour for you to awaken from sleep; for now salvation is nearer to us than when we believed.**

*Romans 13:11-13*

<table>
<thead>
<tr>
<th>The night is almost gone, and the day is near.</th>
<th>Therefore let us lay aside the deeds of darkness and put on the ARMOR OF LIGHT.</th>
<th>Romans 13:11-13</th>
</tr>
</thead>
<tbody>
<tr>
<td>Let us BEHAVE PROPERLY as in the day, NOT in carousing and drunkenness, NOT in sexual promiscuity and sensuality, NOT in strife and jealousy.</td>
<td>Romans 13:11-13</td>
<td></td>
</tr>
</tbody>
</table>

for you are all sons of light and sons of day. We are NOT of night nor of darkness; … But since we are of the day, let us be sober, having put on the breastplate of faith and love, and as a helmet, the hope of salvation.

*I Thessalonians 5:5,8*

This final section of chapter 13, while not containing the word itself, is focused on the theme of HOPE. The element of TIME is logically introduced, as hope is focused on the future. Christians are to know WHAT TIME IT IS – the fact that the end times are coming soon. Darkness is symbolic of evil and sin, and the light depicts those who are saved. We must decide to lay aside our old nature and put on God’s armor for a warfare in this world. Christians are to live as though that final day had actually arrived, along with the personal presence of Christ. There should be no place for conduct similar to those of the unsaved. Examples of that past life are given in the order of early intemperance setting the stage for the other sets. It is **TIME to act.**

**SUGGESTED MEMORY VERSE OF THIS LESSON**

But put on the Lord Jesus Christ, and **make no provision for the flesh** in regard to its lusts.

*Romans 13:14*

In conclusion, Paul returns to the figure of putting on (in verse 12) clothing, but has personalized it with the Lord Jesus Christ. Paul states in Galatians 3:27 “For all of you who were baptized into Christ have clothed yourselves with Christ.” In addition, we have a **CONSCIOUS CHOICE** that we make every day of our lives … for Christ or our flesh.

But I say, **walk by the Spirit**, and you will NOT carry out the desire of the flesh.

*Galatians 5:16*

Beloved, I urge you as aliens and strangers to abstain from fleshly lusts, which wage war against the soul.

*I Peter 2:11*

Unless otherwise noted, all Bible verses are from the New American Standard Bible (NASB).