

# **Romans – Gospel of God Exalted**

*Facilitated by Sister Patricia Weaver*

**Zoom Meeting ID:**

 **828 7580 6094 ► Thursday September 11, 2025**

**Women of Excellence**

**Bible Study 7pm**

## **Memory Verse**

**Romans 14:7-8 (NLT)** <sup>7</sup> For we don't live for ourselves or die for ourselves. <sup>8</sup> If we live, it's to honor the Lord. And if we die, it's to honor the Lord. So, whether we live or die, we belong to the Lord.

## **Love Fulfills the Law**

**Romans 13:8–10 (NLT)**

<sup>8</sup> Owe nothing to anyone—except for your obligation to love one another. If you love your neighbor, you will fulfill the requirements of God's law. <sup>9</sup> For the commandments say, "You must not commit adultery. You must not murder. You must not steal. You must not covet." These—and other such commandments—are summed up in this one commandment: "Love your neighbor as yourself."

<sup>10</sup> Love does no wrong to others, so love fulfills the requirements of God's law.

**Romans 13:8–10 (NASB95)**

- 8 Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled *the* law.**
- 9 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."**
- 10 Love does no wrong to a neighbor; therefore, love is the fulfillment of *the* law.**

# Romans – Gospel of God Exalted

## *Facilitated by Sister Patricia Weaver*

### POINT 1 - THE DEBT OF LOVE

**Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law. (13:8)**

Paul has just been speaking of paying taxes (vv. 6–7), and the admonition to **owe nothing to anyone** continues his focus on the *Christian's financial obligations*.

That phrase is sometimes interpreted to mean that a Christian is never justified in going into debt of any sort. But neither the Old nor New Testament forbids borrowing or lending.

The *Mosaic Law* did require that, “If you lend money to My people, to the poor among you, you are not to act as a creditor to him; you shall not charge him interest” (**Ex. 22:25**; cf. Ps. 15:5). It is obvious from this verse that if lending was permitted, so was borrowing. The moral issue involved is charging interest to the poor. “He who is gracious to a poor man lends to the Lord, and He will repay him for his good deed” (**Prov. 19:17**). Whether or not a gracious lender is repaid by the borrower, he unquestionably will be repaid by the Lord. The Law carefully regulated lending by prohibiting charging interest to those who were destitute, but it did not forbid lending with honest and reasonable interest.

When borrowing is truly necessary, the money should be repaid as agreed upon with the lender, promptly and fully. But Scripture nowhere justifies borrowing for the purpose of buying unnecessary things, especially luxuries, that cannot be afforded. And whatever is owed must be paid on time and in full. Those financial principles are the essence of Paul's admonition to **owe nothing to anyone**.

## **Romans – Gospel of God Exalted**

### ***Facilitated by Sister Patricia Weaver***

The apostle then makes what appears at first glance to be a radical transition, declaring that all Christians have a type of never-ending indebtedness. Completely apart from financial considerations or situations, *all* believers have the constant obligation **to love one another**. It is a debt we are constantly to pay against but can never pay off. The early church Father, Origen of Alexandria said, “The debt of love remains with us permanently and never leaves us. This is a debt which we pay every day and forever owe.” And by our Lord’s gracious provision, it is a debt we will always have the resources to pay and which, the more we pay toward it, the more willing and joyous the payment will be.

Our **love** toward **one another** applies first of all to fellow believers, our brothers and sisters in Christ. “A new commandment I give to you,” Jesus said, “that you love one another, even as I have loved you, that you also love one another. By this all men will know that you are My disciples, if you have love for one another” (**John 13:34–35**). To serve other Christians is to serve Christ. “I was hungry, and you gave Me something to eat,” He said; “I was thirsty, and you gave Me drink; I was a stranger, and you invited Me in; naked, and you clothed Me; I was sick, and you visited Me; I was in prison, and you came to Me.... Truly I say to you, to the extent that you did it to one of these brothers of Mine, even the least of them, you did it to Me” (**Matt. 25:35–36, 40**). “Ministering to the saints” not only demonstrates our love for them but also our love for God (Heb. 6:10).

Love is the theme of John’s first letter. He tells us that “the one who loves his brother abides in the light and there is no cause for stumbling in him” (**1 John 2:10**). He reminds us that God commands “that we believe in the name of His Son Jesus Christ, and love one another, just as He commanded us” (**3:23**). He admonishes us, “Beloved, let us love one another, for love is from God; and everyone who loves is born of God and knows God” (**4:7**), and that “this

## **Romans – Gospel of God Exalted**

*Facilitated by Sister Patricia Weaver*

commandment we have from Him, that the one who loves God should love his brother also” **(4:21)**.

Paul also has much to say about loving fellow Christians. In his letter to Colossae, he wrote, “And so, as those who have been chosen of God, holy and beloved, put on a heart of compassion, kindness, humility, gentleness and patience; bearing with one another, and forgiving each other, whoever has a complaint against anyone; just as the Lord forgave you, so also should you. And beyond all these things put on love, which is the perfect bond of unity” **(Col. 3:12–14)**.

### **Discussion Questions:**

- 1. According to our lesson what does it mean to owe nothing to anyone?**
- 2. What is the one debt we all owe to others? Explain**
- 3. What stands out to you in this portion of the lesson ?**

**One another** also applies to unbelievers—all unbelievers, not just those who are likeable and friendly. Our Lord tells us, “You have heard that it was said, ‘You shall love your neighbor, and hate your enemy.’ But I say to you, love your enemies, and *pray* for those who persecute you” **(Matt. 5:44)**. As we have seen in the previous chapter of **Romans**, Paul commands: “Bless those who persecute you; bless and curse not” **(12:14)**, and, “If your enemy is hungry, feed him, and if he is thirsty, give him a drink” **(v. 20)**. In his letter to the Galatian churches he

## Romans – Gospel of God Exalted

*Facilitated by Sister Patricia Weaver*

admonishes, “So then, while we have opportunity, let us do good to *all men*, and especially to those who are of the household of the faith” (**Gal. 6:10**).

Righteous love is so important that *he who loves his neighbor has fulfilled the law.* a truth that Paul reiterates in verse 10. It is clear that righteous, godly love is much more than emotion or feeling. Love begins with “a *heart* of compassion, kindness, humility, gentleness and patience.” But it also and always finds ways to “*do good*” to those whom we love, whether they seem to deserve it or not. Because of distance or other circumstances beyond our control, sometimes the only good we can do is to pray for them or forgive them. There are, of course, no greater things to do for anyone than to pray for them and forgive them, especially if we are praying for their salvation and if our forgiveness of them might lead them to seek God’s. But, as noted above, “while we have opportunity,” we are also commanded to demonstrate our love in direct and *practical* ways. Godly love includes ministering to the physical and financial needs of others, unbelievers as well as believers. That truth is the central point of Jesus’ parable of the Good Samaritan (Luke 10:25–37).

There are many other ways to demonstrate godly love. Of supreme importance is to *teach and to live God’s truth*. For unbelievers, by far the most important truth to convey is the gospel of salvation. Believers teach God’s truth by *living faithfully* “in purity, in knowledge, in patience, in kindness, in the Holy Spirit, in genuine love, in the word of truth, in the power of God” (**2 Cor. 6:6–7**). Even when we find it necessary to warn or rebuke others, we are to speak “the truth in love” (**Eph. 4:15**).

Godly love never turns its “freedom into an opportunity for the flesh” (**Gal. 5:13**) and never rejoices in anything that is false or unrighteous (1 Cor. 13:6). Love refuses to do anything, even things that are not sinful in themselves, that might offend a brother’s conscience and cause him to stumble morally or spiritually

## **Romans – Gospel of God Exalted**

*Facilitated by Sister Patricia Weaver*

(Rom. 14:21). “Above all,” Peter reminds us, “keep fervent in your love for one another, because love covers a multitude of sins” (**1 Pet. 4:8**).

Godly love is forgiving. We are to “be kind to one another, tenderhearted, forgiving each other, just as God in Christ also has forgiven [us]” (**Eph. 4:32**). The Lord’s promise that “if you forgive men for their transgressions, your heavenly Father will also forgive you,” is followed by the sober warning, “But if you do not forgive men, then your Father will not forgive your transgressions” (**Matt. 6:14–15; cf. Luke 6:36–37**).

Godly love is characterized by humility, patience, and forbearance (Eph. 4:2). In his beautiful entreaty to the Corinthian church, Paul said, “Love is patient, love is kind, and is not jealous; love does not brag and is not arrogant, does not act unbecomingly; it does not seek its own, is not provoked, does not take into account a wrong suffered, does not rejoice in unrighteousness, but rejoices with the truth; bears all things, believes all things, hopes all things, endures all things. Love never fails” (**1 Cor. 13:4–8**).

The greatest test of godly love is its willingness to sacrifice its own needs and welfare for the needs and welfare of others, even to the point of forfeiting life if necessary. “Greater love has no one than this,” Jesus said, “that one lay down his life for his friends” (**John 15:13**). The supreme example of such love was the Lord Jesus Himself, “who, although He existed in the form of God, did not regard equality with God a thing to be grasped, but emptied Himself, taking the form of a bondservant, and being made in the likeness of men. And being found in appearance as a man, He humbled Himself by becoming obedient to the point of death, even death on a cross” (**Phil. 2:6–8**). We are to be “imitators of God, as beloved children; and walk in love, just as Christ also loved [us], and gave Himself

## Romans – Gospel of God Exalted

*Facilitated by Sister Patricia Weaver*

up for us, an offering and a sacrifice to God as a fragrant aroma” (**Eph. 5:1–2**). As John reminds us, “We know love by this, that He laid down His life for us; and we ought to lay down our lives for the brethren” (**1 John 3:16**).

But how, we ask, can we love in such a righteous and selfless way? First, we must keep in mind that our gracious heavenly Father provides His children every resource they need to obey His commands and to follow His example. We are divinely enabled to pay our great debt of love “because the love of God has been poured out within our hearts through the *Holy Spirit* who was given to us” (**Rom. 5:5**). God’s own love is the inexhaustible well from which, as it were, we can draw the supernatural love He commands us to live by.

In order to love as God commands, Christians must *submit* to the Holy Spirit. In doing so, we must surrender all hatred, animosity, bitterness, revenge, or pride that stands between us and those we are called to love. “Now as to the love of the brethren,” Paul says, “you have no need for anyone to write to you, for you yourselves are taught by God to love one another” (**1 Thess. 4:9**). Through His own Holy Spirit, God Himself teaches us to love! And because God Himself is love (**1 John 4:16**), it is hardly surprising that the first “fruit of the Spirit is love” (**Gal. 5:22**).

The love that God commands must be pure and genuine, because love cannot coexist with hypocrisy. Peter therefore admonishes, “Since you have in obedience to the truth purified your souls for a sincere love of the brethren, fervently love one another from the heart” (**1 Pet. 1:22**). Later in that same letter the apostle pleads for love with a sense of urgency: “The end of all things is at hand; therefore, be of sound judgment and sober spirit for the purpose of prayer. Above all, keep fervent in your love for one another, because love covers a multitude of sins” (**4:7–8**).

## **Romans – Gospel of God Exalted**

***Facilitated by Sister Patricia Weaver***

Godly love is a matter of choice, and nothing less than willing, voluntary love is pleasing to God or can energize and unify His people. “Beyond all these things put on love,” Paul says, “which is the perfect bond of unity” **(Col. 3:14)**. Our own godly love encourages other believers to love, and for that reason the writer of Hebrews calls us to “consider how to stimulate one another to love and good deeds” **(Heb. 10:24)**. The best opportunity we have for inspiring love in others, is by “not forsaking our own assembling together, as is the habit of some, but encouraging one another; and all the more, as you see the day drawing near” **(v. 25)**. “If therefore there is any encouragement in Christ,” Paul entreated the Philippians, “if there is any consolation of love, if there is any fellowship of the Spirit, if any affection and compassion, make my joy complete by being of the same mind, maintaining the same love, united in spirit, intent on one purpose” **(Phil. 2:1–2)**. And amazingly, in our Lord’s infinite grace, righteous love is reciprocal love. We know that we are able to love God only “because He first loved us” **(1 John 4:19)**.

### **Discussion Questions:**

- 1. What are some practical ways to demonstrate our love for others?**
- 2. What stands out to you in this lesson ?**
- 3. How can you apply this lesson to your life?**

### **Closing Prayer**