

THE BELIEVER AND HIS FELLOW CITIZENS ROMANS 13:08–10

Introduction

The commandments of God to believers are clear and forceful — especially when dealing with their neighbours, that is, with the fellow-citizens of the world. God’s laws are few, but they are striking.

- I. The basic law (v. 8).
- II. Love forbids adultery (v. 9).
- III. Love forbids murder (v. 9).
- IV. Love forbids stealing (v. 9).
- V. Love forbids covetousness (v. 9).
- VI. Love sums up all the commandments (v. 9).
- VII. Love does no harm to a neighbour (v. 10).

I. *Romans 13:08 The Basic Law: Owe Nothing but Love*

There is one very basic law that sums up all the other laws of men. It is amazing to think that all the laws of human life can be summed up into one law, yet they can. The one law that embraces all others is *love*. Scripture clearly declares: “Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellow-man has fulfilled the law” (v. 8). Note two significant points.

1. The believer is to owe no man anything. At first glance, the verse seems to be saying that the believer is not to borrow and become indebted to any man. In light of what has just been taught this is true, and it is both God’s will and a *must* for Christian believers to practice. A believer is to *set the example* in paying men honour when honour is due as well as in paying debts when debts are due (v. 7).

How does this commandment work out in day to day practice? Does this commandment mean that a believer should never borrow money or purchase things on an instalment plan, for example, a house or a car? There are, of course, different interpretations as to how this commandment should be related to various societies and monetary practices. Three things can be clearly said and should be diligently practiced by all believers.

- a. Nothing should ever be purchased by a believer that is not really needed. The money should be used to meet the needs of a world that is reeling under the weight of starving, diseased and dying masses every day.
 - b. Nothing should ever be purchased unless a believer can meet the obligation of paying for it.
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- c. If the believer *has to purchase* an expensive item such as a car or house and make periodic payments, he *must be able to make* his payments or else not purchase the item. In reality, he does not owe the money until the payment is due, but he does owe it *when it is due*. If he does not pay when it is due, he is definitely disobeying God.

The point is this: a believer is to owe no one anything. The reason is clearly seen. The people of the world live for the world and its money and possessions. It is all they have; therefore, they judge men by how much they have. It does not matter who the person is, Christian or non-Christian, he is judged by how well off he is financially. If a believer is not prompt in paying what he owes and in meeting his obligations, he is considered unethical and dishonest, a crook and a thief. And he is, for he has taken something that belongs to someone else. Moreover, he has deceived and lied to the man from whom he bought the item. He convinced the man that he could and would pay, and now he is not paying what he owes.

Very simply, a Christian believer *must* always pay his debts and fulfil his obligations. He must never owe any man anything lest he damage the name of Christ, and push men farther away from the Kingdom of God because of a negative view of Christian believers. The believer must live above reproach, and one of the most significant ways to live above reproach is to owe no man anything — to pay his debts and fulfil his obligations promptly.

Mat 23:25 *“Woe to you, teachers of the law and Pharisees, you hypocrites! You clean the outside of the cup and dish, but inside they are full of greed and self-indulgence.”*

Rom 13:7 *Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honour, then honour.*

James 5:4 *Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.*

2 Kng 4:7 *She went and told the man of God, and he said, “Go, sell the oil and pay your debts. You and your sons can live on what is left.”*

Prov 16:8 *Better a little with righteousness than much gain with injustice.*

Prov 21:6 *A fortune made by a lying tongue is a fleeting vapour and a deadly snare.*

Jer 17:11 *Like a partridge that hatches eggs it did not lay is the man who gains riches by unjust means. When his life is half gone, they will desert him, and in the end he will prove to be a fool.*

Jer 22:13 *“Woe to him who builds his palace by unrighteousness, his upper rooms by injustice, making his countrymen work for nothing, not paying them for their labour.*

Ezek 22:13 *“I will surely strike my hands together at the unjust gain you have made and at the blood you have shed in your midst.*

2. The believer is to owe no man anything *but love*. Love will do more to win men to Jesus Christ and to bring about the ideal society than any other virtue. As this verse says, love fulfils the law. Therefore, if everyone will love one another, then everyone will be fulfilling the law; and the ideal society and life for which we all long will become a reality. This is clearly seen in this passage; in fact, it is the major thrust of these verses. God is telling believers to love one another in order to demonstrate what society *can* be. The world and society can live in love if they will turn to Him. However, if believers continue to live owing debts they cannot or will not pay and keep committing the sins about to be discussed, then believers are no different from the world. They prove to be men of false profession. Believers become nothing more than hypocrites. For this reason believers *must* obey God: “Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellow-man has fulfilled the law” (v. 8).

Just how love fulfils the law is the subject of the following points. Note that the laws mentioned are the laws dealing with man’s behaviour toward his neighbour, all of which are taken from the ten commandments. Love fulfils the commandments of God.

II. *Romans 13:09 Love Forbids Adultery*

Love forbids adultery. “You shall not commit adultery” (Exo. 20:14; Dut. 5:18: see note *Adultery, Sex*, Mt. 5:27-30). Note two significant points.

1. In the context of the ten commandments, adultery refers to all forms of sexual immorality. This would include sex before marriage, homosexuality and all other sexual deviations.
2. Love forbids adultery, that is, any sex outside the marriage bond. How can love forbid a loving act? Is not sex an act of love, an act of mutual sharing that enriches life? Scripture says:

⇒ Yes, if it is experienced within a true marriage, that is, a marriage that is truly spiritually united by God.

⇒ No, if it is experienced outside a true marriage, outside a couple who have been truly bound together by God.

Scripture is pointed and clear about this fact. Note closely what Scripture says:

1 Cor 6:18 *Flee from sexual immorality. All other sins a man commits are outside his body, but he who sins sexually sins against his own body.*

How is sexual immorality a sin against the human body? How is a person’s body affected by immorality? There are five ways that the body is affected by sexual immorality.

3. Sexual immorality destroys a person’s rationality and intelligence. This is a critical point that is clearly seen by the honest and thinking person. Men and women are

rational creatures; therefore, they can look at themselves and their world, and study and learn and know what is happening when a man and woman have sex. Sex is the means of procreation, that is, of having children and carrying on the human race. Now note: it is through the act of sex that a person's innermost being, his or her genes and nature, flow into another person and produce another life. That is, sex involves the most private and intimate part of a person — a person's very genes and nature. Therefore, *by its very nature*, sex is the most private and intimate act of a person. From this fact alone, a rational creature knows that sex is bound to require some privacy, some limitation. But there is much more to think about that tells us just how private and limited sex should be.

Consider having and bearing children. By nature a woman cannot have a child by herself. It requires a man as well as a woman. One man and one woman have a child, and to have the child requires...

- the most private parts of their *two bodies*
- the most intimate act of their *two bodies*

Therefore while rearing the child, rational and moral creatures know that the *two are meant* to be each other's. Why? The man and woman have put their *very nature and genes* into the child, and the child has their nature and genes; therefore...

- they are the ones who should *rear* the child
- they are bound together, their genes and nature, within the body *of the child*

No closer bond and relationship, no greater love or trust or hope exists than the union of the three. The man has given the woman his very nature, and the woman has willingly received his nature and given both his and her nature to the child. The three are bound together in a most unique relationship, no matter how much it may be ignored, denied and abused. The husband and wife and their sexual relationship is a very unique relationship. But note this: men and women are set off from other animals by their rationality. This is one of the features that makes man's sexual relationship different from the relationship between animals. They can know who they are and what is happening to them when other animals do not. Men and women can know that their relationship is not just *animalistic*. Therefore when they have immoral relationships, they ignore, neglect, violate, abuse and damage their minds. They do what they know should not be done. As God says:

Rom 1:18-19 *The wrath of God is being revealed from heaven against all the godlessness and wickedness of men who suppress the truth by their wickedness, since what may be known about God is plain to them, because God has made it plain to them.*

Rom 2:14-15 *(Indeed, when Gentiles, who do not have the law, do by nature things required by the law, they are a law for themselves, even though they do not have the law, since they show that the requirements of the law are written on their hearts,*

their consciences also bearing witness, and their thoughts now accusing, now even defending them.)

4. Sexual immorality destroys a person's body in that it lowers his body to the level of an animal. It is simply the wrong view of a man. It views man as a beast, ignoring man's spirit. It declares that life is to be lived on the level of passion and instinct, ignoring the life of the spirit. (See *Immorality*, 1 Cor. 6:18.)
5. Sexual immorality destroys a person's body in that it corrupts the most intimate temple of the Holy Spirit. Scripture declares that the human body was made to be the temple of the Holy Spirit. God created man to be His child. Man is spirit as well as body, and when a man truly believes in Christ, Christ is said to enter and to dwell *within* the man's body. Therefore, when a man commits sexual immorality, he destroys his body; that is, he violates, misuses and abuses the temple of God.
6. Sexual immorality destroys a person's body in that it uses the human body only as an object or tool to satisfy urges and passions. It keeps a human body from reaching its fullest potential. It ignores the *satisfaction and peace and fulfilment and development* of both the spirit and mind that comes from a union wrought by God.
7. Sexual immorality destroys a person's body in that it creates all sorts of emotional and spiritual problems for the persons involved. Having sex outside marriage creates guilt and negative thoughts within a person whether admitted or not. After an illicit act, when the person is alone with his thoughts, he thinks about his life and senses lack and need. No matter who the person is and no matter how long the person has been engaged in sexual misbehaviour, there are times when the person thinks about his or her life and the need for something more meaningful. God sees that we all have these thoughts. They are a safeguard to try and turn us back to Him. Sexual misconduct eats away at our emotions and thoughts and spirits until we are destroyed, unless we repent and turn to God.

Now, the thrust of the point is this: love forbids sexual immorality. A person who really loves someone would never destroy the body of his loved one. Anyone who honestly loves a person could never cause such problems for the one loved.

Mat 5:27-28 *"You have heard that it was said, 'Do not commit adultery.' But I tell you that anyone who looks at a woman lustfully has already committed adultery with her in his heart."*

Rom 1:26-29 *Because of this, God gave them over to shameful lusts. Even their women exchanged natural relations for unnatural ones. In the same way the men also abandoned natural relations with women and were inflamed with lust for one another. Men committed indecent acts with other men, and received in themselves the due penalty for their perversion. Furthermore, since they did not think it worthwhile to retain the knowledge of God, he gave them over to a depraved mind, to do what ought*

not to be done. They have become filled with every kind of wickedness, evil, greed and depravity. They are full of envy, murder, strife, deceit and malice. They are gossips.

1 Cor 6:9 *Do you not know that the wicked will not inherit the kingdom of God? Do not be deceived: Neither the sexually immoral nor idolaters nor adulterers nor male prostitutes nor homosexual offenders.*

Gal 5:19, 21 *The acts of the sinful nature are obvious: sexual immorality, impurity and debauchery; and envy; drunkenness, orgies and the like. I warn you, as I did before, that those who live like this will not inherit the kingdom of God.*

2 Pet 2:13-15 *They will be paid back with harm for the harm they have done. Their idea of pleasure is to carouse in broad daylight. They are blots and blemishes, revelling in their pleasures while they feast with you. With eyes full of adultery, they never stop sinning; they seduce the unstable; they are experts in greed — an accursed brood! They have left the straight way and wandered off to follow the way of Balaam son of Beor, who loved the wages of wickedness.*

III. Romans 13:09 Love Forbids Murder

Love forbids murders. “You shall not murder.” The law against murder is the sixth commandment (Exo. 20:13; Dut. 5:17). God gave the commandment to protect human life. Life is to be respected and cherished; no life is to be taken — not one’s own life nor the life of anyone else. Civilized societies have always considered murder to be a serious crime and worthy of judgment. However, note what Scripture says:

Mat 5:21-22 *“You have heard that it was said to the people long ago, ‘Do not murder, and anyone who murders will be subject to judgment.’ But I tell you that anyone who is angry with his brother will be subject to judgment. Again, anyone who says to his brother, ‘Raca,’ is answerable to the Sanhedrin. But anyone who says, ‘You fool!’ will be in danger of the fire of hell.”*

1 John 3:15 *Anyone who hates his brother is a murderer, and you know that no murderer has eternal life in him.*

Mat 19:18 *“Which ones?” the man inquired. Jesus replied, “Do not murder, do not commit adultery, do not steal, do not give false testimony.”*

1 Pet 4:15 *If you suffer, it should not be as a murderer or thief or any other kind of criminal, or even as a meddler.*

Christ says that anger and hate are equal to murder. Therefore, the answer to solving the problem of murder and killing is to get rid of anger and hate. How? Scripture has the answer. Look at...

- verse 8: “He who loves his fellow-man has fulfilled the law.”
- verse 9: “Love your neighbour as yourself.”

- verse 10: “Love does no harm to its neighbour.”
- verse 10: “*Love* is the fulfilment of the law.”

Love is the answer to anger, hate and killing. It is the duty of men to love one another: God expects and demands it. But how? It is not enough to simply say that men must love each other. Words alone will not get rid of the anger, hate and killing in the world. How can men be turned from their anger and hate to love? The answer is found in God’s people, in those who follow God and are already loving others.

=> God’s people must *demonstrate* love before the world more clearly and forcefully than ever before.

=> God’s people must proclaim love to the world more than ever before — explaining just how a man can have his heart changed from hate to love.

Very simply stated, Christian believers must demonstrate what it is to love and proclaim how a person can have his heart changed from anger and hate to love. There are four steps in *securing* a changed heart and in *learning* how to love.

1. A person must come to know God and be born of God through His Son, Jesus Christ. The Bible clearly says that true love is possible only if a person is born of God.

1 John 4:7-11 *Dear friends, let us love one another, for love comes from God. Everyone who loves has been born of God and knows God. Whoever does not love does not know God, because God is love. This is how God showed his love among us: He sent his one and only Son into the world that we might live through him. This is love: not that we loved God, but that he loved us and sent his Son as an atoning sacrifice for our sins. Dear friends, since God so loved us, we also ought to love one another.*

2. A person must think upon and understand the love of God. When a person truly comes to know the love of God, he will then love others. In fact, if he does not love others, the Bible says that he does not know the love of God. Therefore, the answer to changing a person’s heart from anger and hate is to share the love of God with him.

1 John 3:16 *This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers.*

3. A person must seek the *gift of love* from the Holy Spirit. The Holy Spirit of God can stir men to love one another if they will seek Him.

1 Cor 14:1 *Follow the way of love and eagerly desire spiritual gifts, especially the gift of prophecy.* (see 1 Cor. 13:1-13)

Rom 5:5 *And hope does not disappoint us, because God has poured out his love into our hearts by the Holy Spirit, whom he has given us.*

Gal 5:22 *But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness.*

4. A person must diligently seek to obey the very special commandment of the Lord Jesus.

John 13:34-35 “A new command I give you: Love one another. As I have loved you, so you must love one another. By this all men will know that you are my disciples, if you love one another.”

IV. Romans 13:09 Love Forbids Stealing

Love forbids stealing. “You shall not steal” (Exo. 20:15; Dut. 5:19). In the Bible the word “steal” (*klepheis*) means to cheat, to take wrongfully from another person, *either legally or illegally*. Note that the laws of men are not the determining rule governing whether a person is stealing or not. This is what is so often misunderstood about stealing.

=> Men can sometimes use the law to steal.

=> Men can take from others without ever breaking a law.

=> Men can secure too much of something, well beyond what they need — something that rightfully belongs to others.

Very simply stated, the Bible teaches that stealing is the taking of anything that *rightfully* belongs to others. There are at least three forms of stealing.

1. A person steals by taking something which is *actually possessed or personally owned* by another person. If he owns it and we take it, then we are guilty of stealing. It may be something as simple as a pencil from the office or an answer to a test from a fellow student, or it may be something as complex as embezzlement of funds through book-keeping procedures. If we take it, we have broken God’s commandment and stand guilty as thieves.

Titus 2:10 And not to steal from them, but to show that they can be fully trusted, so that in every way they will make the teaching about God our Saviour attractive.

1 Pet 4:15 If you suffer, it should not be as a murderer or thief or any other kind of criminal or even as a meddler.

Prov 11:1 The Lord abhors dishonest scales, but accurate weights are his delight.

Prov 20:14 “It’s no good, it’s no good!” says the buyer; then off he goes and boasts about his purchase.

Prov 21:6 A fortune made by a lying tongue is a fleeting vapour and a deadly snare.

Hosea 12:7 The merchant uses dishonest scales; he loves to defraud.

2. A person steals by hoarding and banking more than he needs. *Keeping back* is stealing. It is...

- keeping what is not needed for one’s own needs
- keeping back what is desperately needed by others
- taking away what nature and the earth have provided to meet the needs of the human population

- hoarding the knowledge and gifts and blessings God gave to be used for the welfare of a desperate world filled with so many who are less privileged and gifted

We may call it by whatever name we wish, but to God it is stealing. God has put within the earth enough resources to meet the needs of His people, and He has given *men both* the ability and command to subdue and have dominion over the earth. Look closely at His command:

Gen 1:28 *God blessed them and said to them, “Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the ground.”*

The earth is to be subdued and taken dominion over by men. Men are commanded by God to develop the technology to explore the universe and to control nature, and to feed, clothe, house and give health to people. Note what God is saying. He is not saying this: only some are to have the benefits and blessings of the earth. God is saying this: men are to love each other and *share* the blessings of the earth together. When men use their God-given ability to make money and produce goods and then begin to keep back and hoard, they are stealing; they are keeping for themselves what rightfully belongs to others. Therefore, they will suffer catastrophic loss in the next world. They will suffer total devastation (Lk. 12:20; 16:22-23). Why? Because they did not *love enough* to do what they and their particular talents were put on earth to do: provide for those who were less gifted and less fortunate.

Mat 6:19-21 *“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”*

Luke 3:13 *“Don’t collect any more than you are required to,” he told them.*

Eph 4:28 *He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need.*

1 Tim 6:9 *People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction.*

1 Tim 6:17-19 *Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.*

Ezek 22:12 *In you men accept bribes to shed blood; you take usury and excessive interest and make unjust gain from your neighbours by extortion. And you have forgotten me, declares the Sovereign Lord.*

3. A person steals by living extravagantly, beyond what he needs. There are some who give to meet the crying needs of the world, yet they do not live sacrificially. They *keep plenty* for themselves, indulging their flesh...

- in clothing
- in transportation
- in food
- in recreation
- in jewellery
- in possessions
- in housing
- in property

Many within industrialized nations are guilty of *selfishness* despite a tenderness and concern for the needy in the world. However, *concern and some giving* are not enough to fulfil the demand of God that we share and meet the needs throughout the world. Every day that we awaken and arise out of bed, the world is reeling under the weight of *masses*...

- who are hungry and starving to death
- who are without drinking water
- who are without adequate clothing
- who are diseased and without medicine
- who have no roof over their heads
- who have no one to teach them

There is no question, the means to help meet the needs of the world exist today. The lack is not manpower and resources: the lack is *sacrificial commitment* to give the resources and to go and become personally involved. The extravagant and indulgent are stealing from the needy, and the gifted are not meeting the needs of the less gifted. The scene is tragic, for God put the gifted upon earth to *sacrificially* meet the needs of the less gifted. But instead of meeting their needs, the gifted are living in excessive comfort and pleasure, indulging the whims of their flesh.

Mat 19:21 *Jesus answered, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me."*

Mat 23:25 *"Woe to you, teachers of the law and Pharisees, you hypocrites! You clean the outside of the cup and dish, but inside they are full of greed and self-indulgence."*

Mark 4:19 *But the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful.*

Luke 12:33 *"Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys.*

Amos 5:11 *You trample on the poor and force him to give you grain. Therefore, though you have built stone mansions, you will not live in them; though you have planted lush vineyards, you will not drink their wine.*

What is the answer? Love — loving people enough to stop stealing from them. However, we *must always remember* that words alone are not enough. Just *telling* a person not to steal will not keep him from stealing. Some very practical steps must be taken.

- a. A person must follow Christ by giving all he is and has to the poor. This is unequivocally proclaimed by Christ time and again (see notes Lk. 18:18-30).

Luke 14:33 *“In the same way, any of you who does not give up everything he has cannot be my disciple.”*

Luke 18:22-25 *When Jesus heard this, he said to him, “You still lack one thing. Sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me.” When he heard this, he became very sad, because he was a man of great wealth. Jesus looked at him and said, “How hard it is for the rich to enter the kingdom of God! Indeed, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.”*

Ecel 5:10 *Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.*

- b. A person must stop playing the fool and start storing up treasure in heaven; he must remember that his soul can be required of him this very night.

Luke 12:18-21 *“Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I’ll say to myself, “You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.”’ But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself? This is how it will be with anyone who stores up things for himself but is not rich toward God.’”*

- c. A person must keep the truth before his mind: a selfish indulgent life that neglects and ignores the poor will send him to hell.

Luke 16:19-23 *“There was a rich man who was dressed in purple and fine linen and lived in luxury every day. At his gate was laid a beggar named Lazarus, covered with sores and longing to eat what fell from the rich man’s table. Even the dogs came and licked his sores. The time came when the beggar died and the angels carried him to Abraham’s side. The rich man also died and was buried. In hell, where he was in torment, he looked up and saw Abraham far away, with Lazarus by his side.”*

- d. A person must give all that he has and not try to cheat God.

Acts 5:1-5 *Now a man named Ananias, together with his wife Sapphira, also sold a piece of property. With his wife’s full knowledge he kept back part of the money for himself, but brought the rest and put it at the apostles’ feet. Then Peter said.*

“Ananias, how is it that Satan has so filled your heart that you have lied to the Holy Spirit and have kept for yourself some of the money you received for the land? Didn’t

it belong to you before it was sold? And after it was sold, wasn't the money at your disposal? What made you think of doing such a thing? You have not lied to men but to God." When Ananias heard this, he fell down and died. And great fear seized all who heard what had happened.

- e. A person must work at his job as though he serves the Lord Jesus. In fact, the Bible says that he is working for the Lord Jesus.

Col 3:22-24 *Slaves [employees], obey your earthly masters in everything; and do it, not only when their eye is on you and to win their favour, but with sincerity of heart and reverence for the Lord. Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.*

Eph 6:5-7 *Slaves [employees], obey your earthly masters [employers] with respect and fear, and with sincerity of heart, just as you would obey Christ. Obey them not only to win their favour when their eye is on you, but like slaves of Christ, doing the will of God from your heart. Serve wholeheartedly as if you were serving the Lord, not men.*

- f. A person must work to make more than he needs so that he can earn enough to help others.

Eph 4:28 *He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need.*

V. **Romans 13:09 Love Forbids Covetousness**

Love forbids covetousness. "You shall not covet" (Exo. 20:17; Dut. 5:21). The word "covet" (*epithumeseis*) means to crave and desire. A person can desire both good and bad things; the word can be used in both a good and bad sense (see 1 Cor. 14:1 for the good sense). In the present context the believer is not to covet in an evil sense. If he loves his neighbours and fellow citizens he will not covet. (See *Covetousness*, Rom. 1:29.) Note two points.

1. The commandment condemns not only the act of sin. but the *desire* to sin. The *desire* is what covetousness is; craving or desiring something is what covetousness means. It precedes the act. Therefore, this commandment strikes at the very heart of what a man is *deep within* himself. It exposes the innermost being of man, showing him that the cravings of his heart are evil. Why do we say this? Because desiring and craving are *natural*. It is a fact of human nature that we crave the thing which others have. We might not crave what they have; that is, we might not wish to steal their possessions, but we crave to have possessions like they have. As said, such desire is natural, but note: God is saying that we are not to covet what our neighbours have. To covet is evil. Why? Because it causes us to focus our attention, energy, and efforts — our lives — upon securing more and more. We neglect God and the needs of a world reeling under the weight of starving and dying masses. *Love* focuses upon sharing

and helping *people*, not upon craving *things*. There is a world of difference between centring one's life upon *people* instead of *things*.

The point is this: the commandment "You shall not covet" exposes the human heart. It shows us that we are depraved, basically sinful, and that we need a Saviour. We desperately need *Someone* who can change our hearts and turn them toward God and the needs of our fellow citizens — the lost and dying masses of the world.

2. Note the kinds of things we are forbidden to covet. The tenth commandment is clear: "You shall not covet your neighbour's..."

- house: personal provisions
- wife: companion and love
- manservant or maidservant: employee, position, employment, authority
- ox and donkey: possessions, property, wealth

And, if this list does not include all that our neighbours have, God adds: "You shall not covet...*anything* that is your neighbour's." Look at the commandment as a whole.

Exo 20:17 *"You shall not covet your neighbour's house. You shall not covet your neighbour's wife, or his manservant or maidservant, his ox or donkey, or anything that belongs to your neighbour."*

A believer who loves his neighbour and fellow citizens will not covet what they have. Instead of desiring their possessions, he will be focusing upon blessing them and building them up. He will encourage them to know the Lord and to surrender their lives to the great task of meeting the needs of a lost and dying world.

Luke 12:15 *Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."*

Eph 5:3 *But among you there must not be even a hint of sexual immorality, or of any kind of impurity, or of greed, because these are improper for God's holy people.*

Col 3:5 *Put to death, therefore, whatever belongs to your earthly nature: sexual immorality, impurity, lust, evil desires and greed, which is idolatry.*

Phil 3:18-19 *For, as I have often told you before and now say again even with tears, many live as enemies of the cross of Christ. Their destiny is destruction, their god is their stomach, and their glory is in their shame. Their mind is on earthly things.*

1 Tim 6:9-10 *People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.*

2 Tim 3:1-2 *But mark this: There will be terrible times in the last days. People will be lovers of themselves, lovers of money, boastful, proud, abusive, disobedient to their parents, ungrateful, unholy.*

Heb 13:5 *Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."*

Jer 6:13 *"From the least to the greatest, all are greedy for gain; prophets and priests alike, all practice deceit."*

Ezek 33:31 *My people come to you, as they usually do, and sit before you to listen to your words, but they do not put them into practice. With their mouths they express devotion, but their hearts are greedy for unjust gain.*

Micah 2:2 *They covet fields and seize them, and houses and take them. They defraud a man of his home, a fellow-man of his inheritance.*

VI. Romans 03:09 The Commandment to Love

Love sums up all the commandments, no matter what the commandment is. The royal commandment is "Love your neighbour as yourself." We are supposed to love ourselves, but we are not to love *only* ourselves. God expects us to love our neighbours *as ourselves*. (See *Love*, Mt. 22:39).

VII. Romans 03:10 Love of Neighbour

Love does no harm or evil to a neighbour. To *do harm or evil* against a person does not mean just the doing or the carrying out of harm against a person. Doing harm means:

- thinking evil
- planning and devising evil
- withholding good
- wishing and hoping evil
- practicing and doing evil

Note the last fact, for it is often overlooked, but Scripture clearly states that withholding good from a person is plotting harm.

Prov 3:27-29 *Do not withhold good from those who deserve it, when it is in your power to act. Do not say to your neighbour, "Come back later; I'll give it tomorrow" — when you now have it with you. Do not plot harm against your neighbour, who lives trustfully near you.*

1 Cor. 13.4-7 *A person who loves will not do harm or evil against neighbour, but on the contrary, he will do good. He will love his fellow citizens, the neighbours of his world. What does it mean to love? Scripture spells out some very practical acts which are involved in love.*

=> Love is patient.

=> Love is kind.

=> Love does not envy (is not jealous).

=> Love does not boast (does not brag).

=> Love is not proud (is not vainglorious, arrogant).

- => Love is not rude (unbecoming, indecent, unmannerly).
- => Love is not self-seeking (is not selfish, insisting on one's rights and way).
- => Love is not easily angered (is not touchy, angry, fretful, resentful).
- => Love does not delight in evil (in wrong, sin, injustice), but rejoices with the truth (with justice, in righteousness).
- => Love keeps no records of wrongs.
- => Love always protects.
- => Love always trusts (exercises faith in everything under all circumstances).
- => Love always hopes (never gives up)
- => Love always perseveres (never weakens; has the power to endure).

The call of believers is to love their neighbours — all the citizens of the world. God's love is demonstrated to the world through us. The world is to be given the opportunity of seeing God's love in action so that they, too, will become worshippers of Him through His Son, the Lord Jesus Christ. The commandment is clear:

Rom 13:8-9 *Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellow-man has fulfilled the law. The commandments, "Do not commit adultery," "Do not murder," "Do not steal," "Do not covet," and whatever other commandment there may be, are summed up in this one rule: "Love your neighbour as yourself."*

Rom 15:1-2 *We who are strong ought to bear with the failings of the weak and not to please ourselves. Each of us should please his neighbour for his good, to build him up.*

Gal 5:14 *The entire law is summed up in a single command: "Love your neighbour as yourself."*

James 2:8 *If you really keep the royal law found in Scripture, "Love your neighbour as yourself," you are doing right. ■*