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# Owe No Man Anything But to Love

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*Measuring Our Affection for One Another Against the Unchanging  
Standard of God*

*A Reflective Devotional for the Body of Christ*

**by Oludare Akinbo**

*"Owe no one anything except to love one another, for he who loves another has fulfilled the law."*

*— Romans 13:8 NKJV*

*"By this all will know that you are My disciples, if you have love for one another." — John 13:35 NKJV*

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## The Nature of God's Love

Before we can examine how we love one another, we must first understand how God loves us. This is not a small thing – it is the very foundation upon which the entire Christian life is built. God's love is not a reward for good behaviour. It is not something we earn by attending church, giving offerings, or saying the right prayers. God's love is an extension of who He is.

Scripture declares plainly: 'God is love' (1 John 4:8). Not merely that He loves – but that love itself is the substance of His being. This means His love for us exists independently of us. It was there before we were born. It remained when we sinned. It has never wavered because of what we have done or failed to do.

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*Yes, I have loved you with an everlasting love; therefore with lovingkindness I have drawn you.*

— Jeremiah 31:3 NKJV

Notice the word *everlasting*. That word destroys the idea that God's love fluctuates with our performance. An everlasting love has no beginning point tied to our merit, and no end point triggered by our failure. It simply is – because He simply is.

It is sin, not God, that creates the distance between us. When man embraces sin, he builds a wall – brick by brick – of shame, rebellion, and separation. But God does not move. He is the same God who called to Adam in the garden not with a hammer of condemnation but with a question of longing: 'Where are you?' (Genesis 3:9). He already knew where Adam was. What He wanted was for Adam to return.

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*I will never leave you nor forsake you.*

— Hebrews 13:5 NKJV

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*All that the Father gives Me will come to Me, and the one who comes to Me I will by no means cast out... And this is the will of the Father who sent Me, that of all He has given Me I should lose nothing, but should raise it up at the last day.*

— John 6:37, 39 NKJV

No devil, no enemy, no accusation, no past failure can snatch a yielded believer out of God's hand (John 10:28–29). This is a declaration of God's unconditional love and absolute commitment to those who walk with Him. But it must not be twisted into a licence for wilful, unrepentant sin.

Some have read these assurances and concluded that a believer may live however they wish without consequence — a teaching often called ‘once saved, always saved’ or ‘eternal security.’ But this is a serious misreading of what Scripture actually teaches. Paul confronted this very error directly:

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*What shall we say then? Shall we continue in sin that grace may abound? Certainly not! How shall we who died to sin live any longer in it?*

— Romans 6:1–2 NKJV

Grace — God's unmerited pardon — is not a blank cheque for reckless living. Paul also warned plainly that those who wilfully and persistently embrace evil will face God's righteous judgement. Scripture does not contradict itself: there is indeed no condemnation for those who are in Christ Jesus (Romans 8:1) — but being in Christ means walking after the Spirit, not the flesh. It is a present, active relationship of yielded discipleship, not merely a past moment of confession.

God's love does not prevent His justice. The same Scripture that declares His mercy also declares that the unrighteous — those who consciously and wilfully choose to remain in sin, rejecting every call to repentance — will face the lake of fire (Revelation 21:8). God does not love them less. But love that does not hold the unrepentant accountable is not the love of a holy God — it is mere sentimentality. His commitment to see us refined is precisely why He does not simply excuse wilful rebellion.

His promise to never leave nor forsake us is therefore not a guarantee that we can live recklessly and remain untouched. It is an assurance of a far greater gift: that as we respond to His Spirit's leading, as we turn from sin when convicted, as we allow Him to guide and correct us — He will not abandon the process. He will not give up on our transformation. His commitment to bring us to Christlikeness is absolute and eternal. The door of return is always open, because He is always present, always drawing, always longing for the wandering child to come home.

## The God Who Does Not Treat Us as We Deserve

God revealed His own character to Moses in one of the most intimate encounters in all of Scripture. When Moses asked to see His glory, God passed before him and proclaimed His own name:

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*The LORD, the LORD God, merciful and gracious, longsuffering, and abounding in goodness and truth, keeping mercy for thousands, forgiving iniquity and transgression and sin...*

— Exodus 34:6–7 NKJV

Merciful. Gracious. Longsuffering. This last word is key. God is *long* in His suffering — meaning He bears long with our weakness, our inconsistency, our repeated failures, before His patience reaches any boundary. And even then, it is not vengeance that motivates Him, but restoration.

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*He has not dealt with us according to our sins, nor punished us according to our iniquities. For as the heavens are high above the earth, so great is His mercy toward those who fear Him... For He knows our frame; He remembers that we are dust.*

— Psalm 103:10–11, 14 NKJV

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*“Come now, and let us reason together,” says the LORD, “Though your sins are like scarlet, they shall be as white as snow; though they are red like crimson, they shall be as wool.”*

— Isaiah 1:18 NKJV

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*But God demonstrates His own love toward us, in that while we were still sinners, Christ died for us.*

— Romans 5:8 NKJV

This is the standard. God loved the undeserving. God loved the broken. God loved the rebellious. He loved us before we asked, before we repented, before we even knew we needed to be loved. This is the love we are called to measure ourselves against.

## The Standard We Must Aim For

Paul, writing by the inspiration of the Holy Spirit, described the nature of genuine, Christlike love — what the Greeks called *agape* — in one of the most searched and quoted passages in all of Scripture:

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*Love suffers long and is kind; love does not envy; love does not parade itself, is not puffed up; does not behave rudely, does not seek its own, is not provoked, thinks no evil; does not rejoice in iniquity, but rejoices in the truth; bears all things, believes all things, hopes all things, endures all things. Love never fails.*

— 1 Corinthians 13:4–8 NKJV

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*...till we all come to the unity of the faith and of the knowledge of the Son of God, to a perfect man, to the measure of the stature of the fullness of Christ.*

— Ephesians 4:13 NKJV

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*Owe no one anything except to love one another, for he who loves another has fulfilled the law.*

— Romans 13:8 NKJV

Every other debt can and should be settled. This one is permanent — because love itself is the fulfilment of God’s entire moral law (Romans 13:10).

## Ten Ways We Fall Short — A Mirror for the Believer

If God's love is the standard, then the most honest spiritual exercise we can undertake is to hold our treatment of others up to that standard — and see where the reflection falls short. What follows is not a list of condemnation but a mirror for self-examination. Read it prayerfully.

### 01 Jealousy and Envy Disguised as Concern

In Christian communities everywhere, envy rarely presents itself plainly. It wears the clothing of concern: 'I am just worried about her,' or 'Why should they be so blessed when they are not even living right?' It shows in the reluctance to celebrate another person's promotion, marriage, or success — or in celebrating it with the mouth while the heart burns quietly. Yet Paul says clearly: love does not envy (1 Corinthians 13:4). And James warned: 'Where envy and self-seeking exist, confusion and every evil thing are there' (James 3:16). When we cannot rejoice with those who rejoice (Romans 12:15), we are not loving them — we are competing with them.

### 02 Slander and the Loose Tongue

The loose tongue is perhaps the most common weapon used against fellow believers. Prayer meetings become gossip circles. Family gatherings become courts of judgement. Slander — speaking damaging things about another, whether true or false — is treated lightly, yet Scripture treats it with the gravest seriousness. 'Do not speak evil of one another, brethren' (James 4:11). Paul lists slanderers and backbiters among those whose conduct is incompatible with the nature of the Spirit (Romans 1:29–30). Agape love thinks no evil. 'Above all things have fervent love for one another, for love will cover a multitude of sins' (1 Peter 4:8).

**03 Condemnation — Playing God Over Another's Failure**

When a fellow believer falls — into immorality, financial misconduct, addiction, or any other visible sin — the temptation in many communities is swift and decisive condemnation. They are written off. Their past goodness is forgotten. Their struggle is ignored. But God does not treat us as our sins deserve (Psalm 103:10). Jesus did not condemn the woman caught in adultery — He lifted her and then redirected her (John 8:10-11). Paul instructed: 'You who are spiritual restore such a one in a spirit of gentleness, considering yourself lest you also be tempted' (Galatians 6:1). Condemnation closes the door. Genuine love opens the way back.

**04 Animosity and Harboursing Offence**

Offence is inevitable in community life. People will let you down. A friend will say something careless. A church leader will overlook you. A spouse will wound with words. The question is not whether offence will come — Jesus said it must come (Luke 17:1) — but what we do with it when it does. Many believers carry years of unresolved offence, allowing it to ferment into deep animosity. Yet God's own love is longsuffering (Exodus 34:6). Paul was direct: 'Let all bitterness, wrath, anger, clamour, and evil speaking be put away from you... be kind to one another, tenderhearted, forgiving one another, even as God in Christ forgave you' (Ephesians 4:31-32).

**05 Malice — Actively Wishing or Working Harm**

Malice goes beyond passive resentment. It is the deliberate desire to see another person hurt, failed, disgraced, or reduced. It may express itself in silent prayers that someone stumbles, in the satisfaction felt at their misfortune, or in actively working behind the scenes to undermine their reputation or relationships. In many communities this is practised under a religious cover — attributing a person's problems to their own sin while quietly delighting in what is happening to them. Scripture is clear: 'Laying aside all malice, all deceit, hypocrisy, envy, and all evil speaking, as newborn babes, desire the pure milk of the word, that you may grow thereby' (1 Peter 2:1-2). Malice and spiritual growth are incompatible.

**06 Turning Against Someone Because of a Fault**

This is one of the most painful wounds inflicted within Christian communities. A person is accused – sometimes wrongly, sometimes on rumour alone – and overnight they find that people who called them brother or sister are no longer speaking to them. Doors close. Names are whispered. Church cliques form and close ranks. God did not turn against us when we were genuinely guilty – He sent His Son while we were still in sin (Romans 5:8). Jesus taught: ‘If your brother sins against you, go and tell him his fault between you and him alone’ (Matthew 18:15) – a private process, not a public trial. Agape love believes all things, hopes all things (1 Corinthians 13:7) – it extends the benefit of the doubt.

**07 Creating Division and Sowing Discord Among Brethren**

When community is weaponised against a member, the damage is deep and lasting. Division in the body of Christ is not just a social problem; it is a spiritual one. When we create factions – aligning people against others, spreading division under the guise of loyalty or righteousness – we work against the very prayer of Jesus: ‘That they all may be one, as You, Father, are in Me, and I in You’ (John 17:21). Solomon listed among the seven things God considers an abomination: ‘one who sows discord among brethren’ (Proverbs 6:19). This is not a minor social failing – it grieves the heart of God and tears the very fabric of the fellowship Christ died to build.

**08 Selective Love – Favouritism and Partiality**

Many believers love generously – but only toward those who are useful to them, or of the same tribe, class, or denomination. The wealthy member receives warm greetings and honour at the door. The struggling widow sits unnoticed. James confronted this directly: ‘If you show partiality, you commit sin, and are convicted by the law as transgressors’ (James 2:9). God’s love was not selective – Christ died for all. ‘There is neither Jew nor Greek, neither slave nor free, neither male nor female; for you are all one in Christ Jesus’ (Galatians 3:28). Our love must reflect that same breadth.

**09 Withholding Forgiveness as a Form of Power**

Some believers have discovered, consciously or not, that withholding forgiveness gives them a sense of power and moral superiority over those who have wronged them. They make the offender beg. They draw out reconciliation. They forgive with words but never with the heart – bringing the offence back up at every fresh argument. But Jesus bound our own forgiveness to the forgiveness we extend: ‘If you do not forgive men their trespasses, neither will your Father forgive your trespasses’ (Matthew 6:14–15). God – who had every right to remain offended by our rebellion – chose to forgive us at tremendous cost. We are called to forgive as He forgave: fully, freely, and finally.

**10 Love That Is Merely Conditional – Transactional Affection**

Perhaps the subtlest failure of all: love that is really an exchange. I love you because you are useful to me. I love you because you honour me. I love my spouse when they make me happy. I love my church member when they are on my side. The moment the benefit ceases, the warmth withdraws. But God’s love was entirely one-directional in its initiation: ‘We love Him because He first loved us’ (1 John 4:19). He loved when there was nothing to gain. Christ died not to receive something from us but to give everything to us. Agape love does not seek its own (1 Corinthians 13:5). It gives without requiring a return. It serves without keeping a record of service rendered.

**Are You in the Faith? Examine Yourself**

Paul issued a searching challenge to the believers in Corinth: ‘Examine yourselves as to whether you are in the faith. Test yourselves’ (2 Corinthians 13:5). One of the clearest tests available to us is not how many chapters of Scripture we can recite, nor how many years we have been in church – but how we love the people around us.

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*We know that we have passed from death to life, because we love the brethren. He who does not love his brother abides in death.*

— 1 John 3:14 NKJV

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*If someone says, “I love God,” and hates his brother, he is a liar; for he who does not love his brother whom he has seen, how can he love God whom he has not seen?*

— 1 John 4:20 NKJV

John does not soften this. The love of God, if it truly lives in us, will find expression in how we treat the people in front of us — our spouse, our children, our fellow church member, our colleague in ministry, our neighbour. The real test is each weekly worship day and non-worship day, and how we treat people when no one is looking.

### Questions to Sit With Before God

- Is there any person – in my church, my family, my community – whom I am not speaking to, or treating coldly, because of an offence? Have I genuinely forgiven them, or merely stopped discussing it openly?
- When a fellow believer succeeds or is celebrated, what is my first, unguarded inner response? Do I rejoice freely, or does something quietly tighten inside me?
- Do I love people only when it is convenient and when they serve my interests? What happens to my warmth when someone stops being useful to me?
- Have I said things about another believer – in person, by phone, in messages – that I would not say to their face, and would not want God to read aloud?
- Is there anyone I have effectively ‘cast out’ – cut off, turned others against, or refused to restore – because of a fault, whether I truly know all the facts or not?
- When I think of a person who has hurt me, do I hope for their good? Do I pray for their flourishing – genuinely?
- If God treated me the way I treat the people who have disappointed me, how would I be standing before Him today?

### The Path Forward – Love as a Daily Discipline

The good news in all of this is that *agape* love is not produced by human willpower alone. Paul’s great declaration was not ‘try harder to love’ – it was: ‘the love of God has been poured out in our hearts by the Holy Spirit who was given to us’ (Romans 5:5). The capacity for this kind of love is a gift of the Spirit, and it is available to every believer who yields to Him.

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Therefore, as the elect of God, holy and beloved, put on tender mercies, kindness, humility, meekness, longsuffering; bearing with one another, and forgiving one another, if anyone has a complaint against another; even as Christ forgave you, so you also must do. But above all these things put on love, which is the bond of perfection.

— Colossians 3:12–14 NKJV

Above all these things, put on love. It is a daily act of clothing — a conscious, intentional choice to wear the nature of Christ into every encounter. Some days it will feel costly. Some days it will require forgiving what feels unforgivable. But the One who calls us to this love also empowers us to walk in it.

The Church — with all its vibrancy, community spirit, and deep faith — is capable of being one of the most powerful demonstrations of *agape* love the world has ever seen. But it requires each one of us to step before the mirror of God's love and ask honestly: *Do I love this way?*

#### THE PERMANENT DEBT

Owe no one anything except to love one another, for he who loves another has fulfilled the law (Romans 13:8). Every other debt can and should be settled. This one is permanent — because love itself is the fulfilment of God's entire moral law. It is the only debt that is honoured not by paying it off, but by paying it forward.

*Love suffers long.*

*Love is kind.*

*Love does not envy, does not parade itself, is not puffed up.*

*Love does not seek its own, is not provoked, thinks no evil.*

*Love bears all things, believes all things, hopes all things.*

*Love endures all things.*

*Love never fails.*

We did not earn it from God. We cannot withhold it from one another.

This is the debt that never ends.

## **Owe no man anything but to love.**

“

*By this all will know that you are My disciples, if you have love for one another.*

— John 13:35 NKJV