

*Love Fulfills the Law: Romans 13:8-10*

Ben Reaoch, Three Rivers Grace Church

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There's an old song that goes like this:  
 What the world needs now is love, sweet love  
 It's the only thing that there's just too little of  
 What the world needs now is love, sweet love  
 No, not just for some but for everyone

Well, I think we'd all agree with those lyrics. It begs the question though, What is love? Love is one of those words that people use in many ways, and in very different contexts. We might speak of our love for World Cup soccer, our love for pierogis, our love for air conditioning on hot summer days, and on and on. Others will say, "I love so-and-so," "I'm *in* love," but as you begin to understand the relationship you find that it would be better described as infatuation or lust. But the love that the world so desperately needs is not that kind of love. It's the kind of love that Christ modeled for us and manifested toward us in such a sacrificial way. As followers of Christ, as those who are forgiven through His sacrifice and have been made into new creatures, this is the love we are to show to those around us. We can't do this perfectly. But we can love. We can love now in a way that was impossible for us apart from saving grace.

So we can praise God this morning for the love that has been shown to us. And we can pray that His love will shine through in our lives, that others will see His love in us, and that they will be drawn to this powerful and transforming love.

Love is a major theme in Romans 12-13. We read in 12:19, "Let love be genuine." Verse 10 says, "Love one another with brotherly affection." Verses 14 and following give some concrete ways of showing love, even in very counter-intuitive ways (which is what makes them so powerful), "Bless those who persecute you . . . Do not be haughty, but associate with the lowly . . . Repay no one evil for evil . . ."

Then there was Romans 13:1-7, which was a bit of a parenthesis, dealing with how the Christian ought to think of the governing authorities. And now Paul returns to the theme of love. He transitions from the one section to the next with the concept of debt. He concludes the section about government by exhorting us to "Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed." (Romans 13:7, ESV)

And now, in verse 8, we are told, “Owe no one anything . . .”

Let’s look at this paragraph in 4 parts. A debt of love. Love does no wrong. Love fulfills the law. Love your neighbor as yourself.

### **A Debt of Love**

Verse 8 begins with the command, “Owe no one anything.” He doesn’t mean to say here that it’s wrong to take a loan of any kind. That’s not what he’s getting at. The Bible assumes the legitimacy of lending and borrowing (see, for example, Matthew 5:42; Luke 6:35). The point here is, make sure you pay back what you owe. The verb is present tense, implying an ongoing action. So the sense is, Do not continue owing. As the previous verses made clear: pay your taxes to whom taxes are owed, pay revenue to whom revenue is owed . . .

We do need to hear this exhortation. Borrowing is a way of life for Americans, and it easily becomes the downfall of many. If you do take a loan, think carefully about it beforehand. Are you sure you’ll be able to pay it back? Do you have any loans right now that you have fallen behind on? You need to do all that you can to be responsible and pay it back. If you’re behind, talk with the lenders, be honest with them, and work out a plan to move toward paying that off.

Part of our Christian witness is to be men and women of integrity, and to do that we need to be men and women who pay what we owe. I don’t say this to beat you up for past mistakes. But let this be an encouragement to you today to take your debts seriously. Work toward being debt-free. Don’t be content to remain perpetually in debt.

There is one way, though, in which we will remain perpetually in debt. Paul writes, “Owe no one anything, except to love each other . . .” The debt of love is the one debt that we will continue to owe for our entire lives.

Because “debt” has so many negative connotations for us, it may be difficult for us to see this “debt of love” in a positive light. But compare it with something Paul wrote at the beginning of this letter to the Romans.

“I am under obligation both to Greeks and to barbarians, both to the wise and to the foolish. So I am eager to preach the gospel to you also who are in Rome.” (Romans 1:14–15, ESV)

The word for obligation is the same root word that Paul uses in 13:8 when he says, “Owe no one anything, except to love each other . . .”

In Romans 1 Paul describes his eagerness to preach the good news in terms of being under obligation. Literally, the Greek reads, “I am a debtor.” The question is, How is he a debtor? How did he get into debt, and how can he get out of debt? Well, he’s not a debtor in the sense that he borrowed something and owes it back. There’s another kind of debt, and that’s when someone gives you something to pass along to someone else.

Imagine you have a wealthy relative, and you are put in charge of their estate. And you’re given specific instructions of how to disburse the assets once that relative has passed away. Certain family members are each supposed to receive certain things. Well, when that wealthy relative passes away, you are then a debtor to the rest of the family members. Not that you owe them something that they had loaned to you. But, rather, you owe them something that has been entrusted to you and is intended for them.

That’s what Paul is saying. There is something that has been entrusted to him, and it is intended for the nations. And what is this something? It is the gospel. The gospel message had been entrusted to Paul, as an apostle specifically called to the Gentiles. And so he has this obligation to preach the gospel to the Gentiles.

When we use words like debtor and obligation, those may not sound very good to us. It may sound like this is just a burden and a duty. But then in verse 15 he says that he is eager to preach the gospel in Rome. Paul understood his obligation, but it was not merely an obligation. It was something he was passionate about, and something he saw as a great privilege.

We, too, should see that God has entrusted us with this good news, and He doesn’t intend for us to just sit on it, or bury it. He wants us to tell others about it. The message has to go forth to the nations. It has to go forth to the folks in our neighborhoods and in the workplace and in the schools and in our families and around the world.

Similarly, we are debtors to show love to others. Love has been shown to us in a way that has an eternal impact on us. And that love shown to us places us in the debt of others, to show Christ’s love to them. We are responsible to show Christ-like, sacrificial love toward our fellow believers as well as toward the unbelievers who are around us—unbelievers within our extended families, unbelievers in our neighborhoods, unbelievers in the workplace and wherever else we may interact with people in the course of our lives. Think about that this week. I’m not saying that you need to stop every person you pass on the street and say, “I love you!” That would be awkward. But it would be good for us to think about ways to show the love of Christ to others in simple, practical ways.

## Love Fulfills the Law

The rest of verse 8 says, “for the one who loves another has fulfilled the law.” And the end of verse 10 says basically the same thing, “therefore love is the fulfilling of the law.” This is a really interesting point. To understand it rightly, we need to back up and review a couple other things Paul has said about the law.

Turn back a couple pages in your Bible to Romans 6. “For sin will have no dominion over you, since you are not under law but under grace. What then? Are we to sin because we are not under law but under grace? By no means!” (Romans 6:14–15, ESV)

There are a couple important things there. First of all, we need to understand that we are not under law but under grace. So when we think of love fulfilling the law, we must not read that in a way that would make us feel like we need to work hard at loving others because the quality of our love for others will determine whether or not God likes us. No, not at all. We are saved by grace. We are not under the burden of law-keeping.

But the other important thing to recognize here is that being under grace in no way encourages sin. The fact that we are under grace is no license to plunge into a lifestyle of sin. By no means, Paul says!

Then, in Romans 7 verses 4 and following, Paul describes this in the imagery of having died to the law and being joined to Christ. Verse 4 says, “so that we may bear fruit for God.” And verse 6 says, “so that we serve in the new way of the Spirit and not in the old way of the written code.” We have to understand this about the Christian life. It’s not about external rules pressing in us, giving us guilt-trips. Rather, the vibrancy of the Christian life arises from a new heart that has been put within us.

To see one more important aspect of this, look at Romans 8:3-4. “For God has done what the law, weakened by the flesh, could not do. By sending his own Son in the likeness of sinful flesh and for sin, he condemned sin in the flesh, in order that the righteous requirement of the law might be fulfilled in us, who walk not according to the flesh but according to the Spirit.” (Romans 8:3-4, ESV)

There’s debate over how to understand verse 4. Many interpreters in the Protestant tradition take this as a reference to Christ fulfilling the righteous requirement of the law for us. And I certainly agree with that point theologically. We see that in Romans 4 and 5, that Christ’s righteousness is counted to those who believe. Jesus fulfilled the righteous requirement of the law, and by faith we are united to Christ. And thus we are declared righteous by God. He justifies us. That is a glorious truth.

But the point I think Paul is making here in Romans 8:4 is about the sanctification that results from that. Christ has fulfilled the law for us, and that's the only foundation of our right standing before God. And it's also true that once that happens, there is a transformation in our lives such that we do actually obey, and we do actually fulfill the law (not perfectly, but significantly and increasingly as the Spirit is working in us).

It's important to notice that verse 4 very clearly says "in us." Martyn Lloyd-Jones, who said that he was in the unhappy position of having to disagree with Charles Hodge on this verse, pointed out that Paul would have used a different preposition if he was saying that the righteous requirement of the law was fulfilled "with respect to us" or "concerning us" or "on our behalf." But the preposition he did use means "in us."<sup>1</sup>

Another compelling reason to see the verse in terms of sanctification is the way that it continues. Paul then describes the life of the person in whom the righteous requirement of the law is fulfilled. These individuals "walk not according to the flesh but according to the Spirit." And the following verses continue to expound that.

Love is one of the central aspects of this new life we have in Christ. As those who are dead to the law, joined to Christ . . . as we demonstrate Christ-like love to others, it can be said that we are actually fulfilling the law. This doesn't mean that we're earning God's favor through law-keeping. Christ kept the law for us, as only He could do. But the love in our lives, which is enabled by the Spirit, is actually a fulfilling of the law. This is fruit of the Spirit, and it is precisely in accord with God's loving character and thus in accord with God's commands.

### **Love Does No Wrong**

In verse 9 Paul quotes four of the Ten Commandments as representative of the specific commands which are all summed up in the command to love your neighbor as yourself. These four commands are from the part of the Ten Commandments that deal with our human relationships. Commandments 1-4 have to do with our relationship with God.

"You shall have no other gods before me."

"You shall not make for yourself a carved image . . ."

"You shall not take the name of the LORD your God in vain . . ."

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<sup>1</sup> Romans 7:1 – 8:4, pg. 303.

“Remember the Sabbath day, to keep it holy.”

And then the next 6 have to do with horizontal relationships, how we are to relate to our fellow human beings.

“Honor your father and your mother . . .”

“You shall not murder.”

“You shall not commit adultery.”

“You shall not steal.”

“You shall not bear false witness against your neighbor.”

“You shall not covet your neighbor’s house; you shall not covet your neighbor’s wife, or his male servant, or his female servant, or his ox, or his donkey, or anything that is your neighbor’s.” (Exodus 20:3–17, ESV)

Paul, in Romans 13, is dealing specifically with our human relationships. So he focuses on commands related to that. And the thing to notice is that to love others we must first be mindful not to do wrong to others. Love is also very active. Loving your neighbor involves going out of your way to do acts of kindness. But it also involves refraining from sinful actions toward others. And this is convicting, because we realize how easily we fall short. We must realize how dependent we are on the Spirit’s help, because our sinful tendencies are still very much with us, even though we are new creatures in Christ.

Think about these commands, also remembering Jesus’ comments on these commands as He gets to the real heart issues.

You shall not commit adultery. And Jesus says that lust in one’s heart is on par with actually committing adultery. Whether it actually takes place physically, or just in one’s mind, it is a grave sin in God’s eyes. Now, think about this in terms of loving one’s neighbor. If you are lusting after your neighbor’s spouse, how is that loving to your neighbor? It’s not! It’s the opposite of love. It’s hatred. Repent of that. And seek to love those around you by living in purity.

Those in adulterous relationships will say, “But we’re in love. How can this be wrong?” That statement reveals the sad irony of how the word “love” can be misused. The adultery is anything but love. It is sheer hatred toward the spouse (or spouses) who are being sinned against. It is hatred toward God. It is hatred toward the families that are being ravaged by this sin.

Or what about the guy whose looking at porn on his computer? He will say, But I'm not hurting anyone. Ah, but he is. He is showing utter hatred and scorn toward everyone involved in the porn industry. He is dehumanizing those individuals. And by his involvement, by his consumption of these materials, is contributing to their miserable bondage in that lifestyle. You may think it's passive, innocent, harmless. But it's anything but that. It is the very opposite of Christian love.

You shall not murder. And Jesus goes to the heart issue of hatred. How can you love someone whom you hate? That's so obvious it almost seems silly to say. But it's an application point to take home with you. Are there any individuals in your life whom you hate? You're commanded to show love to those individuals. So the place you'll have to start is by dealing with that hatred. You need to forgive. You need to overlook offenses. You need to let go of bitterness.

You shall not steal. And the next command gets to the heart of stealing. You shall not covet. This is a very practical one. Probably a very common struggle. Maybe you've never stolen anything in your life . . . nothing of much value, anyway. But you have stolen with your thoughts. You (and I) have been jealous of someone else's possessions—house, car, family, spouse, career, accomplishments, appearance, clothes, popularity, general circumstances of life, personality, athletic ability, friendships, and the list could go on.

Now, when you're gripped with jealousy toward someone, gripped with covetousness, what are your feelings toward that person? Not very nice, usually. Jealousy breeds all kinds of criticism and subtle jabs. It can produce all kinds of ugly actions, all things that are the opposite of love. So in order to really love others, we must put to death covetousness. We need to be content with the things God has given us, so that we can extend love toward all those around us.

### **Love Your Neighbor as Yourself**

Jesus made a memorable point in the parable of the Good Samaritan. In response to the question, "who is my neighbor," Jesus told the story of a man who was robbed and beaten and left for dead. A priest and then later a Levite each passed by and did not help the man. But then a Samaritan stopped to help, someone who was despised in the eyes of the Jews. It was the Samaritan who rescued the man. It was the Samaritan who proved to be a neighbor. It was the Samaritan who showed true love (Luke 10:25-37).

Jesus makes the point that love for neighbor is impartial. It is not exclusive to a tight group of close friends. Truly Christ-like love is love for the least lovable. And that's exactly what we're called to do.

Now, there's an interesting question that comes up in this verse when we come to the words, "as yourself." You shall love your neighbor *as yourself*. What does that mean? What kind of self-love is this referring to? Is this a self-esteem text? No, this is not a *command* to love yourself. It's certainly not intended to be understood in terms of self-esteem.

It's a simple assumption about who we are as human beings, and who God made us to be. He made us with an intuitive, instinctive desire to care for ourselves, to make sure that we have food and clothing and shelter. We desire happiness and peace. There's nothing inherently wrong with that. It's part of how God made us. There's a similar command in Ephesians 5 where Paul exhorts husbands to "love their wives as their own bodies. He who loves his wife loves himself. For no one ever hated his own flesh, but nourishes and cherishes it, just as Christ does the church, because we are members of his body."

It's not a sinful, self-centered, love for self that Jesus or Paul are presupposing. Nor is it a self-esteem boost that they're commanding. Instead, they're presupposing the fact that we all care for ourselves (we want to live, and we desire happiness, and there's nothing inherently wrong with those desires), and we're exhorted to show concern and care towards others in similar ways.

Let me talk about this a little more, because this is an important part of understanding what it means to love one's neighbor. Is there a fundamental conflict between love for neighbor and love for self? Or do the two fit together somehow? In one sense, it seems curious that the command reads, "love your neighbor *as yourself*," rather than saying, "love your neighbor *instead of yourself*."

Here's the thing: There are two different ways that self-love can manifest itself. One path seeks satisfaction in God, another path seeks satisfaction apart from God. When self-love is disconnected from God, that is the essence of sinful pride. When we are seeking our happiness, our satisfaction, our treasure, in things other than God, that's sinful selfishness. And those other things can look so good sometimes, that we think they're going to bring us more joy than God can offer. That's the deception of sin. And that pursuit of pleasure will always breakdown, because sin can't follow through on its promises. It entices us with the



promise of some pleasure but then leaves us sad and frustrated shortly thereafter.

So there is sinful self-love which seeks pleasure outside of God and ends up being limited to one's own confined interests.<sup>2</sup> And that kind of self-love will leave you empty and miserable, and it will not produce love for neighbor. But contrast that now with another kind of self-love that is good and necessary. The self-love that seeks one's joy and satisfaction in God will produce much sacrificial love for others. Love your neighbor as yourself. You love yourself. That's a given. You yearn for happiness and pleasure. And when you pursue that pleasure in God, you will enter a whole new universe of pleasure. You will experience in a profound way the truth of the statement that it is more blessed to give than to receive. In this way you will show real love toward those around you.

Let us, then, joyfully bear this debt of love which fulfills the law and seeks to do no wrong to those around us but instead seeks to love our neighbors as we love ourselves.

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<sup>2</sup> See *Desiring God*, page 98ff, and especially quote from Jonathan Edwards.