



Fulfilling the Law Through Love

Romans 13:8-10

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If you have your Bibles with you, I would invite you to turn to the book of Romans. The last two weeks, we have been looking at the thirteenth chapter of Paul's letter. We're going to move on this morning from the first seven verses we looked at the last two weeks, and we'll be looking at verses 8-10. Please give attention to the reading of God's Holy Word. For the Word of the Lord is completely sufficient, the Word of the Lord is completely authoritative, and the Word of the Lord is completely inerrant. Romans 13, beginning at verse 8:

"Owe no one anything, except to love each other, for the one who loves another has fulfilled the law. For the commandments, 'You shall not commit adultery, You shall not murder, You shall not steal, You shall not covet,' and any other commandment, are summed up in this word: 'You shall love your neighbor as yourself.' Love does no wrong to a neighbor; therefore love is the fulfilling of the law."

Thus far the reading of God's Holy Word. Let us pray to add his blessing upon it. Dear Lord, we ask this morning that you would open up your Word to us, that even as you direct us, Lord, as to how to live, how to obey your commands, that in that we would see the Lord Jesus Christ, we would see how he delighted to obey your commands, how everything you gave to him was his "meat," his delight. So we ask, O Lord, that even as we see your Word, we would be transformed by the power of your Spirit more and more into the likeness of Christ. For it is in Christ's mighty name we pray, amen.

This morning, we move on in chapter 13 to the next set of verses, and it deals with another practical subject. If we think about it, we live in times that are changing. No longer is Christianity what it once was in our society. Our culture used to be shaped by Christian ideals, even if people didn't know those ideals came from the Bible, but over the past decade or more, our culture is increasingly un-Christian in its ideals. It no longer teaches what it used to.

We can understand this and see this and be very discouraged *or* we can see an opportunity. We can see an opportunity to show how different Christians are, to show what a blessing it is to follow the Word of God. Today, we look at a passage that gives us that opportunity, an opportunity to be countercultural with respect to our obligations, especially the great obligation of love.

So this morning, I'd like us to see two things from our text. First, *fulfilling our obligations*. We'll see that the obligation that comes before us is not so simple, but it is indeed countercultural. Then secondly, we will see *our great obligation of love*. In order to see that, we must first understand love and what it is, and then secondly, we must take from Paul's text here the relationship between love and the law. Fulfilling our obligations and our great obligation: love.

Fulfilling Our Obligations

Let's begin by looking at verse 8. What we have here is a transition. In other words, Paul is moving from our obligations to the governmental authorities to our obligation to all people. As he often does, as is his pattern, Paul picks up something he said in the previous passage and repeats it in a different way to show that while there is a change, it is a transition. It builds upon what he has previously given to us.

In verse 7, he speaks of us paying to all what is owed to them, and then in verse 8 he picks up this same word *owe* and says, "Owe no one anything except to love one another." This is very typical of Paul. Paul is very logical. He is very orderly in his thinking, and he wants us to be also so we can discern and understand God's truth. What Paul is doing here is he is continuing to tell us the practical way to live in light of what Christ has done for us. It's a continuation of this practical message.

Now, this transition makes perfect sense. Paul wants us to see that what Jesus has done for us affects every aspect of our lives. It affects how we live with others in the church. It affects how we live under the government under which we are placed. It affects us in our relationships to people and others around us. There is no area of our lives that are unaffected by the work of Jesus.

This is very important for us to understand, because we are prone to compartmentalizing Jesus. In other words, we give much attention to Jesus when we're at church or on Sunday or when we're praying and when we have difficulties, but Paul wants us to see that every area of our lives is lived in light of who Jesus has made us to be. Paul tells us two things in our relationships with others around us. First, he says, "Owe no one," and then secondly, he tells us to love.

At first glance, this may seem overly simple. We may think we know exactly what Paul is saying, that we don't really need instruction on this, we don't really need to examine this text closely. I would say that while we understand the main thrust of what Paul is saying, if we look at this text too quickly and too summarily, we will be missing what Paul is saying to us by limiting his teaching.

Let's take up, then, the first point. Paul tells us, "Owe no one anything." It is a forceful and broad point. It's forceful in that it is a command. This is not Paul describing the nature of our lives. He is telling us what we are to do. He's not being descriptive; he's using an imperative that is to be obeyed. It is also very broad. It's broad in the sense that he uses two universal-type words. He says *no one* and *anything*. These words are meant to apply broadly to all people and to all instances.

We could look at this and believe that we have the answer. "I know what Paul means." This is where someone in the classroom raises their hand. "What does Paul mean?" "Oh! Oh! It's *this*. Don't ever borrow any money from anyone, ever. *That's* what Paul means. All debt is bad. *That's* what Paul means. So, do you want to obey God? Then cut up your credit cards, cancel your mortgage, and move into an apartment. Sell your business and cancel that line of credit. That's all Paul means here. It's very straightforward."

Looking at Paul's statement in this way has its advantages. First of all, it's simple. Secondly, we can compile a list of things to do, and when we have completed them, we can be assured that we have obeyed God's command. We

can compile the list in such a way that in no way does it come to our hearts. We can simply deal with things externally, dealing with matters of finance, and we have handled everything Paul has asked us to do.

Before we look closer at what Paul means, we need to see that he does not mean something so simplistic. There is more to what Paul is saying. Now, there is an important theological point we must keep in mind. That is, if something is a sin, it is a sin for everyone. It's not that some people get to steal and other people get to take the Lord's name in vain. It's not as if some people at some time are able to do something and it's not a sin but at a later point it *is*.

It's not as if lying was proper and fine in the fifteenth century but just not in the twenty-first century. No. If something is a sin that the Bible declares to us, it is universally a sin for all people at all time. So if Paul were saying, "Never borrow money from anyone at any time," that would apply to everyone. There's a problem here. The problem is that the Bible talks about borrowing. It talks about it in certain contexts and with certain parameters, but there is not a blanket prohibition in the Bible on borrowing.

For example, in Exodus, chapter 22, we read, "If you lend money to any of my people with you who are poor, you shall not be like a moneylender to him, and you shall not exact interest from him." Clearly, God is laying down principles for how we are to lend. For someone to lend, someone else must borrow. Exodus 22 does not say, "Never lend anyone anything, because you're just causing them to sin by getting in debt." No, it says, "If you're going to lend, *this* is how you need to do it." You need to think about the person's situation, think about who you are as a member of God's people, and in *that* context, you would lend.

Psalms 37 has an interesting statement. It describes a godly man in glowing terms, and it says this godly man is "ever lending generously, and his children become a blessing." Again, if all debt is bad at all times, how could someone be described as a blessing and good because he lends all the time generously? Lest you think that maybe this is just an Old Testament allowance and when Jesus comes he puts us back on the right path... I would warn you that's a bad way to look at your Bible. The Old Testament and the New Testament are the same Word of God.

But just to make it clear, Jesus says in Matthew, chapter 5, "Give to the one who begs from you, and do not refuse the one who would borrow from you." Jesus is telling us that we are to lend if someone needs to borrow. Then again in Luke 6 he says, "Love your enemies, do good, and lend, expecting nothing in return." Now, certainly there are limits to lending and borrowing. Usury or interest that is so high as to be criminal is forbidden.

The Bible does warn against borrowing so that we are unable to repay and we become the slave of the lender, but the Bible does not say that *all* borrowing at *all* times is wrong. Even in the language Paul gives to us here, it anticipates borrowing. What Paul is using at the beginning of verse 8 is a present imperative command. It is the present tense, and it is a command he is giving. He refers to a present case of obligations. We might think of it *this* way: "Let no debt remain outstanding." Or we might translate it *this* way: "Don't continue owing. Pay your debts."

This does not mean Paul is giving you free reign to rack up as much debt as you want to. He is concerned about us owing money, but he's actually concerned about *more* than owing money. This is what we need to resist: a simplistic view of the Bible in which we think we understand God's command so that we can complete it. But we

don't want to rush to the *other* extreme. "Oh, the Bible says we can borrow? Well, then I'm going to put myself in as much debt as I can, because the Bible says I can borrow." No. Paul is giving us the parameters to think about the relationship we have to others when we owe them.

Now, just because we are not to be simplistic in our view of the Bible does not mean we should miss the Bible's basic applications. Paul is certainly talking about having monetary obligations to other people. If the Bible doesn't forbid every form of borrowing money, it does not follow that the Bible allows all forms and all amounts of borrowing money. What Paul is saying is we need to pay all of our debts. We cannot view some debts as excusable. We don't get to decide whom we repay and whom we do not.

Paul is putting forth a general principle that we are not to put ourselves in a position where we are unable to pay our debts. If we did that, then we could never owe anyone anything. This is countercultural. We live in a society that runs on debt. It runs on buying things we can't afford. It runs on buying things we don't need. For example, when you hear the news about our economy, especially around the time of Christmas, what do we hear? One of the main points the newscasters will bring up is whether people will be willing to spend and to spend on credit for the holidays.

If people are unwilling to go into debt, to buy things they don't need, this is seen as bad news for our economy. We want people to spend, spend, spend. As a matter of fact, that's what we see as being good for prosperity: people spending money they don't have on things they don't need. That's what our society views. Think also about homes. We say that the Bible doesn't explicitly forbid having any mortgage, but that doesn't mean the Bible endorses *all* mortgages.

People buy homes well beyond their ability to repay. People even buy homes beyond their ability to furnish them, and they buy them on adjustable-rate mortgages. They just assume that rate will stay as low as it is for the entire length of the mortgage. They make no provision, give no consideration to the fact that the rate might actually go up and that they might need to pay *more* money and that they might not *have* that extra money. They leave themselves no margin for error.

There's something even worse than that. Lenders will lend money to borrowers that they know the borrower cannot repay. Many of you lived through the financial crisis a few years ago when people lost their homes. People had borrowed money and were surprised when they found out they could not pay the mortgage on their homes. Then there was a second surprise they received.

Most people thought about a mortgage as being linked to their home, and they thought, "Well, I can't pay this mortgage. I'll sell my house, and the mortgage will go away." Except there were instances where people owed more on the mortgage than they could sell the home for, and they were shocked that the bank still wanted the money they borrowed. They thought the bank would just forgive that extra mortgage. You see, this is what happens when we buy and live beyond our means.

Now, why is this the case in our society? I think it's actually quite simple. We hate waiting for what we want. I've seen a great change in the way sellers sell things over my years. I'm going to date myself a bit here for the younger

people. It used to be that when you bought a car you went and bought a car and it was *your* car. You paid for it, and it was your car. It used to be that when you bought a computer program you bought a program and you owned it. You paid once; it was yours.

It used to be that when you bought clothing you went out and bought something and it was yours. If you wanted entertainment, you purchased something and it was yours. Now, perhaps people bought things on credit. They may have to pay more because of interest. Interest does add up. Have any of you ever done the exercise of looking at how much you pay for your home with a 30-year mortgage? I'll save you the tough math. Figure out how much the cost of the home was and triple it or maybe multiply it times four. That's what it will cost over 40 years with interest.

If you buy things on credit, you pay more for them, but at least they're still yours. You own the home; you could sell it. You own the car; you could sell it. But today, almost everything is sold for a monthly payment. Have you ever seen a commercial for a new car recently? It used to be when I was younger that they would tell you, "Buy this car. It's \$19,999, and if you buy it this month, we'll knock \$1,500 off the price." You knew exactly how much the car cost.

If you look at car commercials today, you have no idea how much the car costs. The most truthful ones will have the cost in very small print, very quickly, that you can barely see. What's big and up front is \$358 a month, \$449 a month. Do you know what they don't even tell you? They don't even tell you how many months.

Again, when I was younger, it was very unusual to have a car loan that was longer than 36 months. Twenty-four months and 36 months. Then it began to creep up: 48 months, 60 months. Now I think one of the most common car loans is 72 months. That's six years. Some cars don't even *work* after six years. You'd still be paying for it. This is how we buy things. You see it all the time.

How do you purchase entertainment? It's a monthly cost. It's a fee. How do you purchase cars? It's a monthly payment. They have clothing subscriptions. If you think we haven't gone insane in our society, I saw a new one last week. You can buy a subscription for toilet paper. I'm not kidding. You can look it up. You pay a monthly fee, and a company sends you a certain amount of toilet paper.

I'm going to tell you right now, if it's something I'm going to buy and I want to own and know somebody is not going to take it away from me, I think it's toilet paper. I don't want to be indebted and have to lose that. It's the most ridiculous thing I have ever heard of in my life. That's the extent our society has gone to. Now why has our society gone this way? How did someone think in a board room, "We could sell people monthly subscriptions to toiletries"? What would cause someone to think that's a good idea?

It's because we don't want to wait until we have something. We want it right away, so we go into debt for everything. This is so pervasive we lose sight of our ability to repay what we owe. Many people don't have a budget. They don't even have any idea how much money is going out each month. If you were to ask them if they can afford a car, if they can afford a vacation, they will answer honestly, "I have no idea. I don't know how much we spend." It's an epidemic in our society.

The good news is the Christian, Paul says, is to be different. Remember that this passage still comes under the heading we saw many weeks ago in Romans 12:1-2, that the Christian is not to be conformed to the world but is to be transformed by the power of the Spirit. That is just as true with our finances and with our obligations as it is with every other area of our lives.

We, as Christians, are to be satisfied in Jesus. We should not be constantly wanting. We should not constantly want to have more, to be unconcerned about what we have to pay. As Christians, we should be known as people who keep our promises, people who pay what we owe. We need to stop thinking about purchases as things we deserve, and we need to think more about whether we can meet our obligations, because this reflects on our Savior.

I bet you didn't think when you walked into a store that you were reflecting on Jesus Christ. You *are*. There is no moment of your life in which you are not a witness to the power and majesty of Jesus, whether you're spending money, whether you're speaking, whether you're working. It doesn't matter what you're doing. You are a living testimony to Jesus.

Now one additional point here. Paul is talking about more than money. Obviously, he has money in mind, as we've been saying, but if we reduce verse 8 to just money, we miss the point and we limit God's command. Look at what is missing in verse 8. It's the word *money*. Paul doesn't say it. He says, "Owe no one anything." What's included in the word *anything*? Well, everything is, isn't it? Exactly. That means when you are obligated to someone, whether it is to perform a task, whether it is to keep a promise, Paul says you are to pay that obligation. Do not stay owing someone.

Let me tell you something right now. Let me speak to the kids. I'm going to guess that you aren't going to go out this week and take out a car loan. I think that's a pretty sound estimate on my part. But this principle applies to more than car loans. It actually applies to borrowing things as well. If you have a friend and you borrow a toy or a game or a book from them, do you know what Paul tells you? If you're following Jesus, you need to make sure you give that back. You don't forget about it.

What we certainly don't do, as Christians, is when someone comes to us and reminds us, "Hey, do you have that book I lent you?" we don't say to ourselves, "Well, I don't know why he's making such a big deal about it. He doesn't need that book. I need that book more than him. I don't really need to give it back." No. As followers of Jesus, we repay our obligations. We give back *before* we are asked. So this is applicable to every stage of life and to every area of life. A Christian is a person of his word.

Our Great Obligation

We move, then, from one obligation to a second, from owing money or promises to love. There is a great irony here. Paul has just told us that we are to owe no one anything, and then he goes on to give us an exception. He says there's an exception here: love. Only love. Love you *are* to owe. Love is different from other obligations. It is the one obligation that can never be exhausted. You can never completely pay that obligation of love. Love continues on and on.

You can pay your taxes and be done with them. You can pay off your mortgage and then light it on fire. You can fulfill your promise to take somebody to the airport and be done with that, but love you can never be done with. You can never say, "I'm done loving. I don't need to love anymore," because love is something we cannot choose to owe. You can choose whether or not to buy a new car and owe on it. I can tell you that for a fact. I own seven cars. That sounds really impressive until I tell you six of them have more than 100,000 miles on them.

I can't tell you the last time I bought a new car. I think I was childless, and I have a son getting married and three taking college classes. Now why *is* that? It's because I don't want to owe. I don't want to have that obligation I might not be able to meet. That's my choice. Your choice might be different. Your budget might be different, but we can make those choices. You can take a vacation here or there, depending upon your finances.

You can manipulate and manage your financial debt, but you cannot say, "I won't love. I'm going to save myself from this debt of love. I'm not going to be indebted to love others. I'm going to stay to myself. I'm not going to engage with others. I'm not going to love." You are not permitted to do that. There are several reasons for this. The first is that love starts with God. You can only love because God loved you first. That has been Paul's point throughout all of this letter.

God has initiated with you, and that is what changed you. You are debtors to his love. His love makes you aware not only of your own need but of the need of others as well. We see a picture of this. Paul uses an interesting phrase all the way back in Romans, chapter 1. You've probably forgotten when we were in Romans 1. If you have your Bibles, turn back to Romans 1 with me, and let's look at this interesting phrase in verse 14.

Paul is talking about wanting to go to Rome, and he says, "I am under obligation..." Same word: *obligation*, to owe. "I am under obligation both to Greeks and to barbarians, both to the wise and to the foolish." What *kind* of obligation, Paul? "So I am eager to preach the gospel to you also who are in Rome." Paul is under an obligation to bring the gospel. He's under an obligation to love others enough to tell them about Jesus. You can't discharge that.

Paul is saying he has this incredible possession: salvation. Its effect is that when he sees the needs of others, he cannot withhold that salvation from them. He must give it to them. He must tell them about Jesus. Let me ask you *this*. Is this how you love others? Does the reality of what Jesus has done for you make you see *your* obligation to love others or does it make you hostile to others who don't know Jesus?

If your salvation makes you hostile to others who are outside the faith, then you are behaving more like a Pharisee than Jesus or Paul. The Pharisees thought God had blessed them and that that blessing from God had released them from having to love anyone. Paul, on the other hand, knew God had loved him and saved him, and that meant he was obligated to love others.

Secondly, love is a blessed debt. You don't want to see it cleared. Love is the one debt that the more you pay, the richer you get. There's no other debt like that. We talked about a 30-year mortgage. You don't get richer by paying a 30-year mortgage. Everyone knows if you can afford a 15-year mortgage, you get a 15-year mortgage, because you pay less in interest. You lose over time with debts. Not so with love.

The more I love others, the more I share the gospel, the more I understand Jesus' love for me, the more love I have. Love is not a zero-sum game. It's not as if I only have a certain amount of love and I have to divide it up amongst people. Love grows as it is given. The more I love, the more love I have. Think about it *this* way. Think about a family. Think about a family with three children, and they find out they're about to have a fourth child.

Do the mother and father sit down around the dining room table and say, "Okay. We need to figure out how much love to take away from Suzie and Bobby and Harry to give to Jamie"? Does anybody do that? No! As a matter of fact, love grows, not just from the parents to the children but the children amongst themselves. There is a total increase in love. Now there may be some restrictions on time, but time is not love. Time is but one expression of love. So we don't say we have a finite amount of love.

The third thing Paul tells us is that love fulfills the law. What does that mean? We know we are indebted to God for his love, we know love grows as it is given, but love also fulfills the law. It means love is not just checking a box. It's not just going down through a list and accomplishing tasks. It is actually more than obeying the law. Paul could have said, "Love is obeying the law," but that's not what he says. He says it is *fulfilling* the law.

The picture you have in your mind is of the law as a cup, and love fills it up to the brim and overflowing. It goes beyond. It goes beyond what the law has even purposed to be. This is why throughout the Bible, not just in *this* passage, not just in the shorter catechism question we just read earlier this morning, but throughout the Bible, in the Old Testament and in the New, quoted by our Lord Jesus Christ, the commandments are summed up in this word: "Love the Lord your God, and love your neighbor as yourself."

The Bible takes all of the Ten Commandments, which are but a summary of all of the laws of the Old Testament, which are just an abridgement of all of the expansions given in the New Testament, and it summarizes them all up in that one concept: love. What, then, is the relationship between love and the law? Thankfully, Paul doesn't leave us to wonder. Do you remember how I told you that Paul is being very practical in these chapters 12 and 13? He wants you to understand how to live in Christ.

Practicality can sometimes be hard. It's easy to understand but hard to do. "Pay your taxes" is very practical. That doesn't mean we enjoy it. "Do not take vengeance on others" is very clear. It doesn't mean we're glad for that command. "Bless those who persecute you" is perhaps the hardest of these, but in any event, Paul does not leave us wondering. He is very practical, very concrete. He gives us a specific application.

You may be saying to yourself, "Okay, Paul. I'm supposed to love my neighbor, but what does that mean?" Or you might even say, "I don't *feel* like loving my neighbor" or "My neighbor is not very lovable, Paul." This is the way we approach love, often. You'll notice the verb I used: *feel*. I didn't say *think*. I didn't say *choose*. I said *feel*. When we think this way, we're not following the description of love that Paul has. We're thinking about love the way the world defines love.

The world defines love as a feeling, as a spontaneous emotion that overcomes us over which you have no control. Yes, you are correct. If you are waiting for a spontaneous emotion to come over you to cause you to love the neighbor that is a pain to you, you will be waiting a very long time. It's not about building an emotion; it's about

a choice. It's about obedience. That's how Paul defines love. He defines love in a way that we don't expect. It almost seems wrong. He says love is keeping God's commandments.

Love fulfills the law in this way: "'You shall not commit adultery, you shall not murder, you shall not steal, you shall not covet,' and any other commandment..." Can you imagine going home this afternoon and looking at your family deeply in their eyes and saying, "Listen. I love you. I haven't cheated on you. I haven't stolen from you. I haven't murdered you. I even don't want the things you have." That just doesn't seem love-like to us. It doesn't seem like what love would be.

What we are looking for is something less concrete than what Paul is saying. We're looking for something more emotional, more touchy-feely, something vaguer, something we can manipulate, something we can't be called accountable for. How do you make someone accountable for the amount of emotion they pour out on you? You *can* hold them accountable for their actions.

What Paul is reminding us here is something important: The law and love are not enemies. They are meant to be together. Obeying God's law is a sign of love. That is why Paul can say the commandments he lists are summed up in this word in verse 9: "You shall love your neighbor as yourself." The law cannot be separated from love. If we try to do that, then we are headed for a disaster. The law tells us *what* to do, but it cannot give us the power to *do* it.

That's why we need love, and love is the power of the law. But that's why we need the law, because the law is the framework for love to be shown. The law tells us what to do to display our love. Without the law, you have no idea what to do. You might think about it *this* way. Have you ever been to a car wash? When you drive and you come up to a car wash and they direct you, what's in the car wash? There are those rails you have to put the car tires on.

Not everyone in my family is comfortable with a car wash. They don't like having to spot and find the rails, but there's a reason the rails are there. What would happen if you went into the car wash and didn't put your car on the rails? It would be complete chaos. The car behind you might hit you. You might hit the car in front of you. You might go off to the side. You might even break out the side wall.

There's a reason the rails are there, but the rails themselves don't power you through the wash; there has to be something else. There has to be a pulley or, if it's not automatic, you have to drive, but the rails are still important, because they keep you in line. They let you know where you are to go. That's how the law functions. The law gives us the parameters for our love to be seen. It's not a replacement for love. It can't be had without love, but we need the law. The law and love go together. Sinclair Ferguson puts it this way: We might think of them as in-laws. We need them together.

In conclusion, Paul warns us this morning not to live in such a way that we are unable to meet our obligations. We must be aware that others are watching us. A great witness for the gospel is how you handle your money, and even more, how you handle your wantings. Are you under control? Are you satisfied in Jesus? Or do you constantly need more? Yet there is one wanting you should never satisfy. It is wanting to love others.

You are called to love others, and in doing so, you will fulfill the law, Paul says. Love is to be practical. It is to do what God commands. It is not to wrong another. If you think about it, love is living for others like Jesus did. Isn't that what the Christian life is all about...living more and more like Jesus? May God give us the grace to grow more and more into the image of our Lord Jesus Christ.