

“Love Is the Fulfillment of the Law”

Sermons on Romans # 33

Texts: Romans 13:8-14; Deuteronomy 5:1-21

In the first eleven chapters of the Book of Romans, Paul made the case that a righteousness from God is revealed in the gospel and that all those who by faith alone trust in Jesus Christ receive that righteousness freely offered them. But Paul has also argued that all those justified by faith alone will put to death the deeds of the flesh and begin to live a new life of obedience to the commandments of God. In Romans 12-15, Paul exhorts these same justified sinners to be renewed in mind and to stop being conformed to the pattern of this age. This renewal of mind, the putting to death the deeds of the flesh, and the new life of obedience (“sanctification”) will manifest itself in the daily lives of the members of the church in Rome. Thus Paul concludes this letter by discussing the specific situations facing the Christians in Rome and how they should respond.

In the straight-forward and direct language of Paul, sanctification is not merely theoretical but practical. The righteous standing we have been given in Jesus Christ is worked out in daily life through the concrete actions Paul now describes. The renewal of our minds means that Christians are not to think more highly of ourselves than we ought. It means we must regard the church as the body of Jesus Christ with each member being equally important. Thus Christians should use the gifts and abilities God has given to us for the edification of the church as a whole. To be renewed in mind also produces the actions defined in the vivid language of Romans 12:9-14. *“Love must be sincere. Hate what is evil; cling to what is good. Be devoted to one another in brotherly love. Honor one another above yourselves. Never be lacking in zeal, but keep your spiritual fervor, serving the Lord. Be joyful in hope, patient in affliction, faithful in prayer. Share with God’s people who are in need. Practice hospitality. Bless those who persecute you; bless and do not curse.”*

Having forbidden Christians from seeking revenge upon those who have wronged them—an important pastoral matter in a church facing increased persecution from the Roman government and hostile pagan culture—Paul discusses the Christian’s attitude toward civil government in the opening verses of Romans 13. But Paul now moves on to address the subject of the Christian’s attitude towards those outside the church. Christians are not only to be good citizens because government is ordained by God to promote the public well-being and punish evil doers, Christians are also to be characterized by their love for others, including love for those outside the church who may be persecuting them. Being good citizens and loving your neighbor will not only soften the anger non-Christians have for members of the Roman church, distinctly Christian behavior also eliminates a number of obstacles people have to believing the gospel. Christians will not only demonstrate before the watching world that God is creating a new society, but the presence of Christian virtues undercuts the false accusations that Christians are subversive and are somehow a danger to the state because they refuse to worship caesar.

In verses 8-10 of Romans 13, as a follow-up to his comments about the need for Christians to submit to all legitimate governing authority, Paul now addresses the subject of a Christian’s attitude toward people outside the church.

Beginning in verse 8, Paul writes, *“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 neighbor as yourself.' Love does no harm to its neighbor. Therefore love is the fulfillment of the law." Even though Christians are no longer bound to the Mosaic economy which has now passed away with the coming of Jesus Christ, it is clear from this assertion that Paul regards the moral law—the Ten Commandments—as binding upon Christians. Gentile converts to Christianity need not live like Jews. But they must obey the law of God (the ten commandments). Obedience to God's commandments is a visible evidence that such people have been justified by grace alone through faith alone and that they are no longer being conformed to the pattern of this world. The renewed mind leads to transformed conduct.

As we unpack this list given by Paul, the apostle begins with the statement that Christians are to "*let no debt remain outstanding.*" Literally, the verse reads, "owe no one anything" (as in the RSV). Some have interpreted Paul to mean that Christians are forbidden from borrowing under any circumstances. But in light of what the Bible says elsewhere about borrowing this is probably not Paul's meaning. This is why the NIV tries to capture the subtle nuance of Paul's imperative by translating this as "*let no debt remain outstanding.*" Under certain conditions, borrowing and lending is permitted throughout the Scriptures. In Exodus 22:25, Moses writes, "*If you lend money to one of my people among you who is needy, do not be like a moneylender; charge him no interest.*" Jesus himself permitted borrowing under certain circumstances. In Matthew 5:42 Jesus says "*do not turn away from the one who wants to borrow from you.*" Christians are not forbidden from borrowing or lending. But Christians are commanded not to exploit the needy by charging interest. Furthermore, we are commanded to pay back whatever monies we should borrow in full and on time. Paul's point is a simple one: "if you borrow, you are to pay your debts promptly." As John Murray so wisely puts it: "few things bring greater reproach upon the Christian profession than the accumulation of debts and the refusal to pay them."¹ As Paul sees it, failure to pay our debts is to commit an act of robbery every bit as much as if we stuck a gun in someone's ribs, told them to raise their hands and then took their wallet.

But as Paul sees it, there is one debt which cannot be discharged, "*the continuing debt to love one another.*" When we pay our taxes to the civil authorities we owe no more. Although convincing the government (Caesar) that we only owe him what is rightfully his, might be a different story, however. The principle is clear. When we pay our monetary debts in full, we owe no more. But the debt to love one another is different. As Leon Morris quips, "we can never say, 'I have done all the loving I need to do.' Love is a permanent obligation, a debt impossible to discharge."² Because of Christ's redemptive love for us, and given his death for our sins, there is no possible way that we can payback what we have been given, namely the gift of a perfect and justifying righteousness.

It is only against this backdrop that Paul's comments can be correctly understood. This is why there are no limits placed upon the love that we are to demonstrate others. As John puts it in his first epistle, we love because Christ first loved us (1 John 4:10). Therefore, it is the obligation of every Christian to love others, without exception, without excuses. God has loved us in Christ even when we were ungodly sinners, and as Paul states in Ephesians 2, at one time we were without God and without hope in the world. To fail to love others is to be in sin. Notice too, Paul extends this beyond the bounds of the church, the "one another," being universal in scope.

¹ Murray, The Epistle to the Romans, Vol. 2, p. 159.

² Morris, The Epistle to the Romans, pp. 467-468.

Paul also makes the point that “*he who loves his fellow man has fulfilled the law.*” These words echo the words of Jesus in Matthew 22:37-40 when he summarizes the law: “*Love the Lord your God with all your heart and with all your soul and with all your mind. This is the first and greatest commandment. And the second is like it: ‘Love your neighbor as yourself.’ All the Law and the Prophets hang on these two commandments,*” as well as Paul’s statement in Galatians 5:14, “*The entire law is summed up in a single command: ‘Love your neighbor as yourself.’*” What does Paul mean by this?

Such statements can only be properly understood by interpreting them within the framework of the distinction between the law and gospel that Paul has set out earlier in this letter (Romans 6:14; 10:4). For one thing, Paul uses the perfect tense here, indicating completeness. Therefore, someone who loves his neighbor fulfills the law in the sense of being in conformity to its demands.³ But who can do this? No one, as Paul has said earlier in Romans 3:20—“*Therefore no one will be declared righteous in his sight by observing the law; rather, through the law we become conscious of sin.*” Indeed, Paul has just told us in the previous clause, this is a debt which can never be met.⁴

So while we are commanded to love our neighbor, we cannot love as we ought and fulfill the law in the sense of being in perfect conformity to its demands. This is a debt which we cannot pay off—we can never say, “well, I have loved my neighbor to the point that I have fulfilled the law.” Given fact that we are all sinful and that we are commanded to love others, some of whom are not particularly loveable, this is an impossible thing to do. As we have seen throughout our study of Romans, the law is pure command and does not give to us the power to obey it. When we are commanded to love others—many of us, if we are honest, will recall to mind an individual or two, and think, “love them? I hate them!”

And yet, as Paul has also said in Romans 5:5, “*God has poured out his love into our hearts by the Holy Spirit, whom he has given us.*” Here in this passage, we have the classic interplay between the second and third uses of the law. Yes, as Christians we are commanded to love our neighbor as we love ourselves. Indeed, because the Holy Spirit is poured out his love in our hearts, we will love their neighbor in ways in which we never could, our would ever desire to do in our own strength. But when we fail to love our neighbor as we should and fulfill the demands of the law, we hear the wonderful promise in the gospel that Jesus Christ loved his neighbor perfectly and that his perfect obedience is reckoned to us through faith. It is hearing this message over and over and over, which paradoxically creates in our hearts a renewed desire to love our neighbor and fulfill the law. It is only when we consider the command to love others in light of the gospel—that Jesus Christ gave himself for us when we did nothing to earn his love—an amazing thing happens. All of a sudden, we find ourselves loving those we would not otherwise love. This constant interplay between the demands of the law and the promise of the gospel is the normal Christian life! What does Paul mean, therefore? We are to love our neighbor, knowing that Christ has died for all those times we fail to love our neighbor! It is the gospel, not the law, which creates the desire and the power to obey the law. The command, “love your neighbor” does not enable me to love my neighbor. But the story of Jesus Christ’s love for sinners who do not deserve his love, will create in me a desire to love my neighbor!

In verse 9, Paul now cites four the commandments from Exodus 20 and Deuteronomy 5 (our Old Testament lesson this morning) which specifically relate to love of neighbor. “*Do not commit adultery,*”

³ Murray, The Epistle to the Romans, Vol. 2 pp. 160-161.

⁴ Cranfield, Commentary on Romans, II. 676.

“Do not murder,” “Do not steal,” “Do not covet.” These citations from the law move the discussion from a general imperative (“love your neighbor”) to the practical application (“this is how love for neighbor manifests itself”). I love my neighbor and fulfill the law by not attempting to steal his wife or his property. I love my neighbor when I don’t hate him in my heart, when I don’t covet his possessions. Now, as we have just said, our inability to do obey these commands as we ought, reminds us of our guilt before God and our absolute dependence upon the blood and righteousness of Jesus Christ.

One of the best summations of this interplay between law and gospel is found in our catechism, questions 114 and 115, which certainly breathe the spirit of Paul on this point.

In **Q 114**, the question is asked, “But can those converted to God obey these commandments perfectly?”

A. No. In this life even the holiest have only a small beginning of this obedience. Nevertheless, with all seriousness of purpose, they do begin to live according to all, not only some, of God's commandments.

Then, in **115 Q** we ask. No one in this life can obey the ten commandments perfectly: why then does God want them preached so pointedly?

A. *First*, so that the longer we live the more we may come to know our sinfulness and the more eagerly look to Christ for forgiveness of sins and righteousness. *Second*, so that, while praying to God for the grace of the Holy Spirit, we may never stop striving to be renewed more and more after God's image, until after this life we reach our goal: perfection.

Paul can say about this so-called “second table” of the law, “*and whatever other commandment there may be, are summed up in this one rule, ‘Love your neighbor as yourself,’*” which is a citation from Leviticus 19:18. In verse 10, Paul rephrases this command in its negative form: “*Love does no harm to its neighbor.*” By not killing our neighbor with our hands or in our hearts, by not stealing our neighbors’ wife and property, and by not coveting our neighbor’s possessions, we do our neighbor no harm. Indeed, Paul does go on to say, that “*love is the fulfillment of the law.*” Thus we are brought back to the continual interplay between the law and gospel which lies at the heart of the normal Christian life. Our inability to love our neighbor as we ought should continually point us to Jesus Christ, because not only in him is perfect love, by looking to Christ to justify, rather than trusting in our ability to love our neighbor and hence to fulfill the commandments, paradoxically this creates in us the desire to love our neighbor as ourselves. Thus the great paradox of the Christian life is that we look to Christ for forgiveness when we can’t love our neighbor as the law commands, only to find our desire to obey the commandment to love our neighbor renewed. This is true with all the commandments!

In verses 11-14, Paul continues the same line of thinking, but now speaks of the Christian life using a familiar metaphor, “living in the light.”

Paul first introduced the question of the relationship the Christian life to this present age in back Romans 12:2, when he exhorted Christians not to be conformed to the pattern of this world (literally, “this age”). Beginning in verse 11, Paul now stresses that Christian living takes on a sense of urgency in light of the dawn of the age to come. In other words, since Christians are not to be conformed to the pattern of this age, but are instead to be transformed according to the renewing of their minds. They must live in light of the age to come which has already dawned in Christ and which will be manifest in its fullness when

our Lord returns to judge the world, raise the dead and make all things new.

Paul now makes a familiar contrast between living in darkness and walking in light. In verses 11-13, he writes, “*And do this, understanding the present time. The hour has come for you to wake up from your slumber, because our salvation is nearer now than when we first believed. The night is nearly over; the day is almost here. So let us put aside the deeds of darkness and put on the armor of light. Let us behave decently, as in the daytime, not in orgies and drunkenness, not in sexual immorality and debauchery, not in dissension and jealousy.*”

Paul exhorts his readers to make every effort to understand the present age in which they live. It is important to notice that the apostles uses the word *kairos* here, meaning a significant moment. He does not use the word *chronos*, which is time chronologically understood. Paul is not only asking us to recall the point made in 12:2 about not being conformed to the pattern of this present age—i.e. thinking and behaving like a non-Christian—but he is now reminding us that a significant moment is about to dawn. This means it is time to wake up! There is a sense of urgency because our salvation is drawing near. This is very much like Paul’s exhortation in Philippians 3:20 that “*our citizenship is in heaven. And we eagerly await a Savior from there, the Lord Jesus Christ.*”

The implications of this should be clear: night (a metaphor for this present age of sin, the law and the flesh) is almost over, while the dawn (a metaphor for the fullness of the age to come) is about to break.⁵ Thus Christ’s first advent and the dawn of the messianic age means that something definitive has already taken place. Jesus’ death upon the cross removes from us the guilt of sin, thereby robbing sin of its power to enslave us. We have been set free to obey. Christ’s resurrection from the dead is the first fruits of a great harvest, an event which guarantees that all those who trust in Jesus Christ will likewise triumph over death by virtue of their union with that one who has conquered sin and death. For Paul, the dawn was imminent not because he believed that Jesus would return within the next 24 hours—although he certainly did not rule that out. The dawn was imminent because Jesus’ resurrection began a new age. Therefore, for Christians living after Christ’s resurrection, all time is *kairos* (a significant moment), not *chronos* (merely the passage of time). Everything we do as Christians is significant.

And this is why Paul goes on to exhort his readers to “*put aside the deeds of darkness and put on the armor of light.*” In other words, “*let us behave decently, as in the daytime, not in orgies and drunkenness, not in sexual immorality and debauchery, not in dissension and jealousy.*” Because

⁵ Charles Cranfield helpfully cautions us to read Paul’s remarks carefully. “The primitive Church was convinced that the ministry of Jesus has ushered in the last days, the End-time. History’s supreme events had taken place in the ministry, death, resurrection and ascension of the Messiah. There was now no question of another chapter being added which could in any way effectively go back upon what had been written in that final chapter. All the subsequent history could add, whether it last for a few years or for many, must be of the nature of an epilogue. The completeness, the decisiveness, the finality of what had already been wrought had stamped it indelibly with this status of something added after the conclusion of the final chapter. As the interval provided by God’s patience in order to give men time to hear the gospel and make the decision of faith, its continuance depending entirely upon God’s patience, it could hardly be properly characterized otherwise than as a ‘short time.’ However long it should continue, it could never be more than this; and this present age, which Paul refers to as ‘the night,’ could never again have a higher status than something ‘far spent.’ Henceforward ‘the day’ would always be imminent, until it should finally break” (Cranfield, Commentary on Romans, II.693).

Christians are not to be conformed to the pattern of this world and are to live in light of the age to come, our conduct is to be characterized by Christian liberty and the resulting freedom to obey God's commands. We are not to be characterized by the indulgence of the flesh, defined by those things Paul mentions here. The examples Paul gives of this are quite straightforward. Christians are free to consume or not, adult beverages in moderation. But Christians are not free to get drunk. Christians are to practice a biblical sexual ethic unlike the pagans. Christians are not to engage in fornication (which is sex before marriage) nor adultery (sexual relations with someone other than your spouse). Christians are not to cause dissension nor be jealous, because we are to love our brethren. To continue to do these things Paul as just mentioned is to be conformed to the pattern of the age. And Christians are not to be conformed to the pattern of this age, but be transformed by the renewing of our minds.

Instead of such conformity, Paul commands us: *“Rather, clothe yourselves with the Lord Jesus Christ, and do not think about how to gratify the desires of the sinful nature.”* This was the text which Augustine read at random (or so he thought) which led to his conversion after he heard a child next door singing the rhyme, “take up and read.” As we put on the armor of light (v. 12), so too we put on the clothing of Christ, i.e., his righteousness. There are two senses in which this occurs. One way is through baptism. In Galatians 3:27 Paul writes, *“for all of you who were baptized into Christ have clothed yourselves with Christ.”* Earlier in this very epistle (Romans 6:3), Paul put it this way: *“Or don't you know that all of us who were baptized into Christ Jesus were baptized into his death?”*

But we are also to clothe ourselves with Christ through a self-conscious reflection upon who we by virtue of our union with Christ, through faith. Recall the very important assertion in Romans 6:11—*“In the same way, count yourselves dead to sin but alive to God in Christ Jesus.”* In Ephesians 4:22-24, Paul puts it this way: *“You were taught, with regard to your former way of life, to put off your old self, which is being corrupted by its deceitful desires; to be made new in the attitude of your minds; and to put on the new self, created to be like God in true righteousness and holiness.”* Similarly in Colossians 3:12, we read: *“Therefore, as God's chosen people, holy and dearly loved, clothe yourselves with compassion, kindness, humility, gentleness and patience.”* This process of clothing ourselves with Christ begins in regeneration and continues on throughout the Christian life in our sanctification.

For Paul we fight against sin, **not** by focusing upon how **not** to gratify the desires of the flesh. Rather, we fight against sin by thinking about who we are and what we have in Christ. This, of course, is the message of the gospel which is confirmed through the sacraments. Thus while the law exposes our sin, the law also excites sin in us to even greater levels than would otherwise be the case. If we are left under the law, without hearing the gospel, we will do nothing but focus upon the deeds of the flesh. But when we hear the gospel, we are reminded that we are already clothed in Christ by virtue of our baptism, and we daily put on Christ when we reckon ourselves dead to sin, but alive to God. And this beloved only happens through the preaching of the gospel and through the administration of the sacraments.

It is the law which says to us, “love our neighbor,” “don't commit adultery,” “don't get drunk.” But it is the gospel—the message that Jesus died for all of the times we didn't love our neighbor, we committed adultery, we got drunk, and that in Jesus Christ we are perfectly righteous so that God sees as though we loved our neighbor perfectly, never committed adultery even in our hearts, never got drunk—it is the gospel that creates in us the desire to love our neighbor, remain chaste and sober. Yes, love is the fulfillment of the law. But we can't fulfill the law's demands through the law. The law gives us no enabling power, only a command. Rather it is only through the gospel, that we love our neighbor and so fulfill the law. And the only way to love our neighbor is to focus on Jesus Christ, who loved us and gave himself for us. We love each other only because Christ first loved us. Amen!