

Love Is a Fulfilling of the Law, Part One

by John Piper

Love is the foundation of our relationship with God and others, and we should strive to let all our behavior be done in love.

Duration: 46:28

Scripture: Romans 12:10-13

Topics: "Christian Love", "Gods Mercy"

Description

In this sermon, Pastor John Piper argues that verses 1 to 7 of Romans 13 are not a detour from the theme of love, but rather an expression of love themselves. He emphasizes the importance of love in the Christian life and calls for believers to become more loving in their disposition and behavior. The sermon addresses practical questions about Christians being in debt and borrowing, stating that the command to love others does not mean Christians should never borrow anything. The sermon concludes by highlighting the need for believers to become merciful and loving people, shaped by God's mercy and unleashing His Spirit in their lives.

Transcript

The following message is by Pastor John Piper. More information from *Desiring God* is available at www.DesiringGod.org Our sermon text this evening comes from the Epistle to the Romans, chapter 13, verses 8-14. It can be found in the Pew Bible on page 948.

That's Romans 13, 8-14. O no one anything except to love each other, for the one who loves another has fulfilled the law. 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. Besides this, you know the time, that the hour has come for you to wake from sleep, for salvation is nearer to us now than when we first believed. The night is far gone, the day is at hand.

So then, let us cast off the works of darkness and put on the armor of light. Let us walk properly as in the daytime, not in orgies and drunkenness, not in sexual immorality or sensuality, not in quarreling and jealousy, but put on the Lord Jesus Christ and make no provision for the flesh to gratify its desires. Let's pray together.

Father, as we gather both Lord's Day Eve and Lord's Day Morning, make us one in the Spirit. May the words of my mouth and the meditations of my heart be not only acceptable in your sight, but because they're acceptable, really helpful in saving sinners, strengthening saints, emboldening the timid, reconciling the alienated, comforting the grieving and the distressed, providing fellowship and warmth to the lonely, providing direction to the confused who have big decisions in front of them and are not sure where to go, providing a preparation in soul for hard news that may arrive this week, and a hundred other things that in your goodness to us you mean to do through these services. So come, help me now in my part to humble myself under your mighty hand and to be faithful to your holy word in Jesus' name.

So let's remind ourselves now where we are in Romans and where we are in the Christian life, because they are the same. After eleven chapters of mainly focusing on God's work for us in the death of Jesus Christ and the resurrection of Jesus, a shift happened at the beginning of chapter 12 in Romans, and now the focus has been on God's saving work in us, work for us outside of us in history, now work in us by the Holy Spirit to enable us to do the will of God. That's the big divide in the book of Romans at chapter 12, and that's where we are if you're a Christian.

If you're a Christian, you are looking back on the work of God for you in Christ on the cross, bearing your sin, removing His wrath all outside of you before you had anything to do with it. Done, it is finished. Then God met you, began to work in you, brought you to faith, and is now indwelling you and sanctifying you and preparing you for everlasting glory.

That's His work in us, and the point here is that the work in us now is based on the work for us. You could have absolutely no hope that the Holy Spirit would dirty His hands with you and me had not Jesus died for us. You had no hope that there would be any answer to any of your prayers had not Jesus Christ bought them by His blood once for all in history.

There's no hope that all the promises of God would come true for you and He would bless you day in and day out had Jesus not died for you and risen again. In other words, everything you want to happen now in life that's good for you is based on what Christ did for you. And both, what He did for you in history, what He's doing in you now, both are absolutely essential to get you to heaven.

And in that order, we rest on the finished work of Christ and we glory in His merciful work within us little by little to triumph over our sinfulness which has been forgiven through the cross. So that's where we are in Romans. We're into that new divide, talking about the work of God in us so that we may do the will of God and we're resting everything on the first 11 chapters where Paul so magisterially laid out the foundation in God's work for us in history.

Paul begins in chapter 12, By the mercies of God, present yourselves, your bodies, as a living sacrifice. So there it is, by the mercies of God that I've taken 11 chapters to unpack. Now, offer up your body for God's use the way we describe it here in chapters 12 through 16.

And it's mainly a message of love, isn't it? Become loving people. Now I'm in chapter 12. Verse 9, let love be genuine.

Verse 10, love one another with brotherly affection. Outdo one another in showing honor. Verse 13, contribute to the needs of the saints and seek to show hospitality.

Verse 14, bless those who persecute you. Bless and don't curse them. Verse 17, repay no one evil for evil.

Verse 19, beloved, never avenge yourselves. Verse 20, if your enemy's hungry, feed him. If he's thirsty, give him something to drink.

Verse 21, don't be overcome by evil, but overcome evil with good. So that's really clear. This is all about becoming merciful people.

Loving people. I beseech you by the mercies of God, be like God. So the work for us in pouring out His mercy on us before we were ever born in Jesus Christ is now unleashing itself by His Spirit in chapters 12 to 16 by shaping us into Christ-like loving people, I pray.

Then, chapter 13, He talks about our duty to the civil authority, which we spent four weeks on. And then He returns in verse 8 of chapter 13 to love. Owe no one anything except to love each other, for the one who loves another has fulfilled the law.

Or I wonder if I said it right. I don't think I did say it right. I said He turned from the theme of love to our duty to the civil authority, and then He returned to the theme of love in verse 8. That's what I said, and I don't think that's right.

In fact, my whole message in this service will be to argue that's not what happened. Namely that verses 1 to 7 are not a detour from the theme of love, but are intended to be an expression of love themselves. So the main point I'm going to argue in this message and in all of 12 to 13 is love is enormously important in the Christian life, and I am calling you to become more loving in your disposition and in your behavior, because everything is to be done in love.

Now I came to this conclusion, namely that verses 1 to 7, where we spent four weeks, is not a detour in the theme of love, but rather an expression of it by trying to answer one of the most troubling practical questions about verse 8. Verse 8 says, Owe no one anything except to love each other. And one of the most practical questions is, does that mean Christians should never be in debt, should never borrow anything, never borrow a rake from your neighbor, never borrow a dollar for a Coke or two Cokes, never borrow \$150,000 to buy a house, because as soon as you borrow, you owe. And the text says, Owe no one anything.

That's a real practical nitty-gritty question. And you may have walked in here and never even read this chapter and say, That's the most ridiculous thing I ever heard. This society won't even work if you take that that way.

Well, don't blow it off too quick, because great saints have taken it that way. George Mueller, who founded all those orphanages 150 years ago in England, quoted this text over and over and over for why he wouldn't ever go into debt to build those orphanages and wouldn't borrow for anything else either. So don't blow this off so quickly.

The elders of this church did not move quickly or lightly into debt to buy that North Campus, which we are in debt as a church. Eight million dollars in debt to buy that North Campus. We did not go there in a hurry.

Long months of study and wrestling, trying to understand the Word of God, because we care about being biblical more than we care about moving in any particular direction pragmatically. We really want to obey God. That's where the blessing will flow.

And we came to the conclusion that this text did not forbid all borrowing. And I will put in this week's Fresh Words at the Desiring God website a summary of our thinking, because I'm not going to go all over the Bible like we did to Deuteronomy and Proverbs and Matthew and Romans. I'm not going to go there here.

But I will put the summary of it if you want to go there and read it in a couple of days. What I want to do here is stick with the immediate context and give you one of the main arguments and why it led me to the conclusion that verses 1 to 7 is not a detour in the path of love or from the path of love. Okay? So this is a roundabout way of saying how I got here.

Owe no one anything clearly is related to verse 7 because in verse 7, which holds the key, owing is viewed in a positive way. It says, Pay to all what is owed to them. So you owe them.

You're in debt. Pay to all what is owed 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.

Now that's the context for verse 8, which then follows, Owe no one anything except to love each other. So it doesn't say you will never incur debts. It says if you have them, pay them.

That's what it says. You owe tax, April 15, pay it. You owe, pay it.

You're in debt to the government, pay it. Got the little piece of paper, it said you didn't pay \$2,000 enough, pay it. That's pretty clear meaning here.

Do you owe revenue? Pay it. You owe taxes? Pay it. So it seems to us that the point of verse 8 is not making comments here about the rightness or wrongness of having a mortgage on your home or borrowing a rake from your neighbor or a dollar to buy a Coke.

Now, let me just stop here and say a word about that because that's not what this text is about, I don't think. I don't want to breeze over that like that's not important in the Christian life, whether you're in debt for a washing machine and have strangled yourself with plastic indebtedness. So I'll just say a few things.

Whether or not it's wise to have a house mortgage or borrow for a car or appliances should be based on a lot of Scriptures that point out the danger of indebtedness and the wisdom of freedom. So my own pastoral counsel would be that you be real, real, real slow, young people, to go into debt, especially for depreciating things like appliances and cars. Whether you do that or not ought to be judged on considerations that are in here and much wider than this text.

Texts about the wonderful freedom of not owing anybody anything, being able to go and do what God calls you to go and do at the drop of a hat. Texts that would point out the misery of people who through careless spending with Visa and MasterCard have put themselves in an almost paralyzed position of service for Jesus. I hope that all of us at Bethlehem will be very sober minded and disciplined and avoid debt that is rooted in materialistic lifestyle desires to want to have and have and have.

There's the root problem. There's the root problem for using cards in a way that is killing. And I would add, closing this parenthesis, if you're in trouble, we've got financial counselors here standing ready to help you get your house in order and become more free for Christ.

So I'm saying verse 8 is not primarily about telling us whether to borrow a rake or a dollar or \$150,000. It's about saying if you've got anything you owe to anybody, pay it and only leave one debt outstanding. Now,

I ran into a snag here.

And this snag caused me to see so many things. You know, when you run into snags reading the Bible and something doesn't work on your first time through, don't throw that away like problems are not a gift from God. Most of the deeper things we see are because we've been stopped cold because something's not fitting.

And we're stopping and we're thinking and as you go deeper, you see oh, it does fit and now you've seen a lot more as you have patiently wrestled with it. So let me try to show you the snag that I ran into. Almost everybody, I read lots of commentaries on this, I've read them in the past, I've read them again.

Almost everybody who comments on this passage agrees with what I've said so far. And they say it like this. Pay off every debt that can be paid off and leave one outstanding.

If you've got a debt, pay it. If you've got a debt, pay it. There's one debt over here, the debt of love.

As soon as you pay it, you owe it again. You can't ever pay it down. Let me read you one of those sample commentaries.

A lot of others quote. It goes like this. Leave no debt outstanding to anyone except the debt of love to one another.

And the point, I'm still reading this commentator, and the point of the latter part of the sentence will be that the debt of love, unlike those debts we pay up fully and be done with, is unlimited debt which we can never be done with discharging, namely love. And for a long time I thought that's it, that's the meaning of this text. That's the way to understand this text.

And now I hit a snag that I've never seen before that threw a glitch into that understanding and opened up vistas of insight for me. Here's the snag. What those commentators are saying is true about love in distinction from what was just said in verse 7 is also true about one of the things in verse 7. Honor.

I'm reading verse 7. Pay to all what is owed them. Taxes to whom taxes are owed. And I'll jump to the end of the verse.

Honor to whom honor is owed. So in that list, taxes, revenue, respect, honor, it won't work to say that group can be paid up and be done with and love cannot be paid up and be done with. And so what the text is saying is owe nobody any of those, pay them up, finish them, and now only keep owing love.

That won't work. Because honor is in the same category with love. You owe honor at 11 o'clock to somebody, you owe it at 11.05. And again at 11.10. And again at 11.15 and 12 o'clock and 4 in the afternoon.

If you owe honor to somebody, you owe it to them all the time. This is not like taxes. Pay it up, done for a year.

Don't have to pay that anymore. Love isn't like that, honor isn't like that. I honored you on April, I won't honor you until next April.

Thank you. That's not the way honor works and that's not the way love works. So I've got a snag.

I haven't read a single commentary who's helped me with this. Not one have spotted this problem. They all just gloss right over the top of it, at least all the ones I've seen.

And here I am stuck all by myself trying to figure out, well now wait a minute. If you're saying you've got taxes and revenue and respect and honor, don't owe any of those. Get those paid up.

Let love be the outstanding debt. It won't work because honor has to be an ongoing debt as well. So I think Paul is saying something else.

I don't think what these commentators have said is wrong or what I've believed about this text for all these years is wrong. I believe it is absolutely right. Do whatever you can.

Every time the bill comes to your mortgage, pay it. Don't dilly-dally around and get a late thing. Pay it.

And every time the Uncle Sam thing comes around, pay it. Get those things paid down so you can get them out of your head. Forget about them.

Love, never get that out of your head. Never think, I'll pay that one down. Shoot, all afternoon I won't have to love anybody because I did so well in the morning.

Don't ever think like that about love. I think that's a true thing to believe. That's not a false statement about love and indebtedness.

It's just not all that's being said here. So what is being said here? What does Paul mean when looking back at verse 7, he says, O no one anything, including honor, except to love. Consider this possibility, which I think is the case.

You are hearing this letter read in Rome. And just before you heard verse 8 of chapter 13, about a minute and a half or two minutes before, you heard chapter 12 verse 10 read, which goes like this, Love one another with brotherly affection. Outdo one another in showing honor.

You just heard that. Love one another with brotherly affection. Outdo one another in showing honor.

And as that was read, you properly inferred, well in Paul's mind, the inspired writer, honoring somebody would be a way of loving them. And I think you'd be on the right track. And then, a minute and a half or two minutes later, whoever is standing in front of the congregation reading this letter, reads this, O no one anything, and if you're a really sharp listener, O no one any honor, except to love each other.

O no one taxes, except to love each other. O no one tribute, except to love each other. O no one respect, except to love each other.

O no one honor, except to love. What would you conclude that that meant? I would conclude this. Anytime you have a debt of honor, pay it in love.

Every payment of honor, let it be a payment of love. Every act of honoring should be an act of loving. Don't pay debts of honor, except as love payments.

Don't pay debts of honor, except as love payments. O no honor, except as a form of love. That comes as close as I can get to the wording.

O no one honor, except in a certain way, lovingly. O no one honor, except as a form of love. And if that's true of honor, it's true of taxes.

Don't pay any taxes, except as an act of love. Don't pay any tribute, except as an act of love. Don't pay any respect, except as an act of love.

Every debt that you owe anybody, taxes, revenue, respect, honor, rate, coke, let every payment of a debt be an expression of love. That's what I think he means. Which is why you can now see so verses 1-7 wasn't a detour from love, because now he's saying in verse 8, everything I just told you to do in verses 1-7, you're now saying don't do it, except as an act of love.

Here's the implication, Christians. Don't make love a special category of behavior alongside other behaviors. Let all your behavior be done in love.

That's a quote. You know where that's from? 1 Corinthians 16-14. Let all that you do be done in love.

Let all debt paying be love paying. Do you owe the IRS a payment? Don't just write the check in gloomy, resentful, anxious, irritated spirit. Write the check in love.

Do you have a mortgage payment due? Don't just write the check with a sense of weighty indebtedness. The Bible says so. I'll get in trouble if I don't.

Rather, write the check in the liberty and the joy and the freedom of love. Have you borrowed a book from someone so long ago they and you have forgotten about it and you just found it and you're so embarrassed, you don't want to take it back lest you get egg on your face? Love has something to say about that debt because love is not arrogant. It's humble.

It gets down servant-like and says, I blew it. I got your book. Here's your book back.

Pay the debt in love. So you ask, like my son Benjamin did when I told him what I was going to say, how do you write a check in love? Like to the IRS or to the bank. What does that look like? I don't even know anybody at IRS.

This doesn't sound like a loving transaction here. This is just business. That's me talking, not Benjamin.

He just posed the question. So I would say, I didn't say this to Benjamin because he's thoughtful, but I would say it to everybody. Be careful.

Be careful that you don't understand love in a way that is far short of the Apostle Paul's conception of love. And my hope in the next several weeks as we're going to work this text over is that love would just shine in our heads and in our hearts and in our lives here at Bethlehem. Paul has a conception of love that makes it relevant for every check you write no matter to whom because he said love is patient and kind.

It does not envy or boast. It is not arrogant or rude. It does not insist on its own way.

It is not irritable or resentful. It does not rejoice at wrongdoing, but rejoices with the truth. Love bears all things, believes all things, hopes all things, endures all things.

Love never ends. Have you ever worked that through one piece at a time? Put it on your bathroom mirror and work one piece through every toothbrushing and your life might be changed. How do you show love in

writing a check to pay a bill or a debt or return something you've borrowed? You do it, for example, this is the tip of the iceberg for how you might do it.

You do it without envy for all those people who don't have to pay as much as you do. Without envy. You do it without arrogance that these are stupid tax laws.

Without arrogance like that. You do it with a glad willingness to endure and bear and hope any hardship that comes for doing what's right. That's love, according to Paul.

You don't have to know anybody at IRS. Isn't it amazing that love in this text... That was a quote from 1 Corinthians 13 in case you didn't know it. 1 Corinthians 13, the love chapter.

Isn't it amazing that for Paul, love is mainly a mindset and a disposition and an attitude before it produces any behaviors at all. Now, guarantee, it will produce behaviors that are sacrificial, loving, humble, servant-like. But those behaviors can happen without love.

Don't equate check writing or soup making or hugging with love. Those are behaviors that may or may not be love depending on what's in here. And almost all the things in that list are in here.

It's amazing. I'll just give you the examples again. The essence of love in the list that I just quoted from Paul.

Patience. Not envy. Not arrogant.

Not irritable. Not resentful. Not rejoicing at wrong.

Rejoicing at truth. Bearing, believing, hoping, enduring. That's here.

That's a new creation. That's the work of the Holy Spirit. Let's not be a church that is bent on looking good.

Let's be a church that's bent on being loving. Being loving. We must be this way.

And then actions, oh, they will be beautiful. So, what I'm arguing in v. 1-8 of Romans 13 is that all these acts of the soul called love, this mindset, this disposition, these attitudes ought to be there in and through the way you submit to policemen. Or write a check for Uncle Sam in the IRS.

Or keep the speed limit. That's the point of v. 8, I believe. The main point of v. 8 is owe no one anything.

And of course you owe everybody everything. Honor, respect, taxes, tribute. We owe like crazy.

And the point is don't owe it except in a certain way. Love. Let every debt you pay be paid in love.

You got a debt to the speed limit sign? 5555. That's real easy to read. You got a debt there.

Now, how about what's going on in here as you pay up? This really got me. I don't want to be the kind of pastor who has a love segment and another kind of stuff, whatever it is. Maybe church discipline or finances or exercise or whatever.

It's got the love thing, phone call, letter, note, blah, blah, blah. And then the other stuff. Wrong! The whole life of every person in this church should be thought through and felt through from the cross of Christ out until everything we do, we do in love.

Owe nobody any behavior at all except one way. Love. That's what I see in verse 8. There is one other objection I thought of that somebody would, I think, legitimately raise.

Namely, the word each other. Verse 8. Owe no one anything except to love each other. If each other refers only to Christians, what I'm saying has got to be changed.

Because I'm arguing love is love to everybody indiscriminately. Any debt you have to pay, there's a love framework here that's going that way. It's going that way.

Whether it's enemy or friend or Christian or not. But each other is often used in the New Testament for believers. That's us, kind of.

Each other. And if that's what it means here, then I can go back and rewrite this sermon. And you've got to scrap the last 20 minutes.

I don't think each other is limited to Christians for a bunch of reasons. One would be that when you take the phrase no one at the front of the verse. Owe no one.

You've got to ask who's in view there? And then each other. And then do they work if you put unbelievers into the no one? Which you should. Because it's referring to people you pay taxes to.

Caesar. And so then it would have to read something like this. Owe no unbelievers anything except to love believers.

Which I don't think works. I don't think that makes any sense. Owe no unbelievers anything except to love fellow Christians.

This falls apart in my hands when I try to take it that way. And not only that, but in chapter 12, love for unbelievers is all over the place. This is what the text is about in large measure.

Verse 17. Repay no one evil for evil, but give thought to what is honorable in the sight of all. Then if your enemy is hungry, feed him.

That's what happens just before this text. And then another argument at the end of verse 8 where it says, for the one who loves another, and that's just a big broad general word I think for anybody, has fulfilled the whole law. And then the last thing I would say is, you don't fulfill the law by loving Christians and hating your enemies.

And therefore, I don't think in this context each other is meant to be limited to Christians. I think it's a broad general statement of fellow human beings. So here I come to my double conclusion.

Number one, verse 8 is teaching us not simply that love is a perpetual debt. That's true. All the commentators are right to draw attention to that.

And I think we should keep on believing that. Love is a perpetual debt. You owe somebody love at twelve, you owe them love again at one o'clock.

You pay down love a little bit, there's nothing subtracted from the debt. It is total love demanded all the time and love payments do not take the principle or the interest down at all. It's always there.

I think that's an accurate and right interpretation. I just think since that's also true of honor in verse 7, that you've got to say more is going on here. Don't owe anyone anything, including honor, which is also a debt you can never pay down, except to love, which makes me say, okay, what he's saying is, love in honoring, love in paying taxes, love in showing tribute, love in keeping the speed limit, love in writing the mortgage check, love in returning the book.

Let love govern everything, including verses 1 to 7, which means, second conclusion, it's not a detour. That's where I began, that's where I end. Verses 1 to 7 in the flow of thought, chapter 12, 13, he didn't take a detour away from the love theme of chapter 12 into duty to government and then back to love theme.

Rather, he's showing us in verse 8, yes, there are all these civic duties that we have, and I'm telling you, love in those civic duties. Don't just put them in a special category. So Bethlehem, pursue love.

It is an enormous, all-encompassing reality. It's not part of life, it's all of life. Let everything be done in love.

Let the mindset, let's go back to our 1 Corinthians 13, let the mindset of patience, kindness, contentment, humility, meekness, politeness, deference, forgiveness, joy, truthfulness, hope, endurance, I'm getting all those from the definition of love in 1 Corinthians 13, 4 to 7. All of them are considered definitions of love. Let your heart and your mind overflow with these traits in everything you do. Everything you do.

So test yourself, Bethlehem. How are you doing? Do you drive a car in love? Do you keep the laws in love? Do you write the checks that you owe in love? Does every practical, nitty-gritty behavior in your life flow from patience, kindness, meekness, non-irritation, bearing all things, believing all things, hoping all things, enduring all things, not rejoicing in any wrongdoing, rejoicing in the truth, not being irritable, not being resentful? Does it flow from that heart? Oh, do you see what the battle of the Christian life is? It is to become this way on the inside. And how could it be otherwise for a people who have built our whole life on Romans 5, 8. God shows His love for us in that while we were yet sinners, Christ died for us.

How could it be anything other than that glorious, central, marvelous event in history for us producing a very broken, humble, servant-like, loving taxpayer, book-returner, law-keeper. Father in Heaven, I pray now that You would do Galatians 5.22 in this church. The fruit of the Holy Spirit is love.

The fruit of the Holy Spirit is love. So Holy Spirit, would You come? Glorify Jesus Christ by causing us to see Him and savor Him and embrace Him and trust Him until His mind becomes our mind. Let this mind be in you which was also in Christ Jesus who didn't count equality with God a thing to be grasped, but emptied Himself taking the form of a servant.

Being found in human form, He humbled Himself and became obedient, submissive even to the cross. Therefore, You have highly exalted Him and we want to have His mind by the Holy Spirit on the basis of His cross for the glory of His name. So as we spend time in love in these days, would You do it? Would You do this text in our church? In our pastoral staff? Our elders? Our people? In Jesus' name I pray.

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