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## SUMMARY KEYWORDS

Christ, neighbor, commandments, law, Paul, verse, believers, debt, moral laws, continue, love, called, uphold, pay, people, God, passage, notice, national debt, put

## Table of Contents

Introduction.....	- 1 -
1. The Mandate to Love.....	- 1 -
2. The Motivation to Obey.....	- 5 -

## Introduction

The national debt is over \$30 trillion and rising. According to one website, this large amount of debt averages out to over \$90,000 per person in America. The current national debt rate if every household paid \$1,000 a month, it would take over 19 years to pay off the national debt. To put it plainly, the national debt is so large, that it will just continue to rise and rise and at this rate, we will never be able to pay it off.

In our passage, tonight, Paul is going to tell us about a debt that you and I have, that we will never be able to pay off as well. Only this is not a monetary debt, but it's a debt of love. A debt of love. As one commentator puts it, love is a debt that we are constantly to pay again and again but can never pay it off. That's our debt.

So, as we look at our passage tonight, in Romans 13, verses 8 through 14, we're going to break this passage down into two points. First, we're going to see the mandate to love in verses 8 through 10. And then secondly, we're going to see the motivation to obey verses 11 through 14. The mandate to love and the motivation to obey.

## 1. The Mandate to Love

So, let's look at our first point here tonight - The Mandate to Love. Now, as we approach any passage of Scripture, we must always understand that whatever passage we are in, whatever verse we go to in our Bible, it is there -- and there is a context, right? There's a context in which it is given. And if we look at the context of verses 8 through 10, we're going to see that in in verses 6&7, Paul has told us this, "For because of this you also pay taxes, for *rulers are servants of God, devoting themselves to this very thing. 7 Render to all what is due them: tax to whom tax is due; custom to whom custom; fear to whom fear; honor to whom honor.*" (Romans 13:6-7) Paul tells us, and verses 6 and 7, he tells us of our financial obligation to pay our taxes, we are obligated to do that.

But he continues on then with this theme of making a payment in verse 8, where he says, if you'll notice there at the beginning of verse 8, he says, "owe nothing to anyone." Owe nothing to anyone. Now, some people will look at this portion of this verse here. And they'll take this part of this verse, and they will interpret this to mean that a Christian should never go into debt. That we should never borrow money from anyone. But that's not what Paul is saying here, and not what the Bible teaches.

Both [Exodus 22:25](#) and [Leviticus 25:35-36](#) talk about lending and borrowing. In fact, Jesus said in Matthew 5:42, He says, "Give to him who asks of you, and do not turn away from him who wants to borrow from you." ([Matt 5:42](#))

God's Word gives us commands and principles about lending and borrowing. But it never forbids borrowing money from anyone. Now we must uphold our promise to pay the money back when we borrow it, right? We make a promise, when we borrow it. And as believers, we must uphold that promise. But God never tells us that we cannot borrow. But Paul plays on this theme of owing someone and he says, "owe nothing to anyone." And then he gets into this exception clause. As he continues on in verse 8, notice what he says there, "owe nothing to anyone except to love one another." To love one another. Even if you pay off your house, your cars, all of your credit cards, and you have zero debt in life. You and I as believers are still not out of debt. In fact, all of our life is lived in debt. Not financial debt, of course, but the debt of love.

This is a continuing debt that you and I will never ever be able to pay off. In fact, the amazing thing with the debt of love is that even if you tried to pay off that love by loving someone else, you are still continuing to go further and further into debt. It's like if you tried to help pay off the national debt by paying \$1,000 every month for the rest of your life. And yet, you can go online, pull up the national debt clock, and continue to see that go further and further into debt. You can pay as much as you want into that, and yet it's going to continue to go into debt. Sure, you pay into that debt, but it still continues to get greater and greater.

And that's how love is for us as believers, you will never pay off your debt to love one another. As you continue to love and to love, you are still in more and more debt to love. Now, who is it that you and I are to love? Well, usually when we see these words, "[one another](#)", if you notice what he says there, "[owe nothing to anyone except to love one another](#)." Notice when we see those words, one another, we often see that there and we think about it in the context of the church, right? One another, brothers and sisters in Christ, fellow believers, one another.

But notice Paul qualifies for us who this one another is, as he continues on in verse 8. Notice what he says there, "[for he who loves his neighbor has fulfilled the law](#)." ([Rom 13:8](#)) That word *neighbor* there in the Greek actually means the other, or another person. But it's translated here as "neighbor" because of the context of verses 9 and 10. If you'll notice, look at verse 9, [YOU SHALL LOVE YOUR \(what?\) neighbor as yourself](#). And then in verse 10, "[Love does no wrong to a neighbor](#)." Neighbor in those verses is a different Greek word than the word neighbor in verse 8. It's different in the Greek. But those words actually do mean neighbor or fellow human being in verses 9-10.

And so, the context then helps us to understand that loving one another in verse 8 is not just loving our fellow brothers and sisters in Christ, although we are called to do that. But it also means that we love unbelievers as well, our neighbors. Who is our neighbor? Any other person, whether they're a believer or an unbeliever, that is our neighbor.

And in the context of chapter 13, as we're here in chapter 13, in this context, who would that be? The governing authorities. The governing authorities are our neighbor. They are our neighbors, whom we are called to love. We're called to love them, along with any other unbeliever, and any other believer as well. All people who are our neighbors, we are to love them. Put it simply, everyone is our neighbor, and we're called to love them, just as Jesus says in Matthew 5:43-44, "You have heard that it was said, 'YOU SHALL LOVE YOUR NEIGHBOR and hate your enemy.' 44 But I say to you, love your enemies and pray for those who persecute you," (Matt 5:43-44)

We're called to love our enemies. We're called to love our neighbor. And why do we love our neighbor? Well, Paul tells us in verse 8 there, notice what he says, "For he who loves his neighbor has fulfilled the law." (Rom 13:8) He has fulfilled the law. Now, this doesn't mean that when you love your neighbor, you have fulfilled the full content or the total sum of the law, when you love just that one person. It's not as if you love one person, and then go, well, I'm perfect now. I've completed the whole law. I've done it all. I've completed the entire law because I love that one person.

No, we don't do that. But one fulfills the law through love, in that when you love another person, you are putting the law into practice. You're putting the law into practice. You are fulfilling the law as you love your neighbor. You see we will never, ever fully complete or fulfill the entirety of the law because even our best love is an incomplete love, right? Even our best love, it's tainted with sin. It's not a full and complete love.

One commentator says, "*we will never, short of glory, truly love the other as we should.*" We'll never love completely love our neighbor as we should. That's why we are always in debt when it comes to love. We're always in debt. Now, this doesn't mean then that we just give up because we'll never be able to love perfectly. We should continue to strive to love others because the law is good, right? The law is good. And when we love others, we are putting into practice that which is good. And it's our duty and it's our obligation then, to love, to uphold the law and to love.

Look at verse 9 and what he says there, "For this, "YOU SHALL NOT COMMIT ADULTERY, YOU SHALL NOT MURDER, YOU SHALL NOT STEAL, YOU SHALL NOT COVET," and if there is any other commandment, it is summed up in this saying, "YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF." (Romans 13:9-10)

Notice Paul gives us four of the 10 commandments here, he gives us four of the 10 commandments. And then he gives us one more commandment from Leviticus that then sums up all of the commandments. He tells us not to commit adultery, not to murder, not to steal and not to covet. And he leaves out two of the other commandments that deal with relating to other people.

The first four of the 10 commandments relate to our relationship to God. And then the last six is our relationship then to other people. But notice, he doesn't tell us about honoring your father and mother or bearing false witness here. He only gives us four of the 10 commandments. But he implies that we would put those in this list. Because he says and if there is any other commandment, it's wrapped up here, it's all summed up here.

Notice also that Paul does not give us the first four of the 10 commandments that relate to God here. Why does he not give us those commandments? Because his whole focus is on relating to other people, how you and I relate to our neighbor, to other people. Now, some people will say here, that we as New Testament Christians, that the law doesn't apply to us anymore. This here is called antinomianism. Antinomos = no law, nomos = law. And those who hold to antinomianism believe that there are no more moral laws that you and I have to obey, because we are in Christ. They'll use verses like Romans 10:4 that says, "[for Christ as the end of the law for righteousness to everyone who believes.](#)" (Rom 10:4)

But rightly applied that verse there is telling us that the law no longer remains over us. It no longer condemns us as sinners, right? When you are in Christ, the law no longer condemns you. Because it's done our job, it's done its job to drive us to Christ. That's the purpose of the law -- to drive us to Christ. And when we are then in Christ, the law has done its job. It's done what it was supposed to do. And now since Christ is the fulfillment of the law, being in Christ, we are now free from the law. And sure, you and I don't have to uphold the ceremonial law of the Mosaic Covenant or the Mosaic law. We don't have to uphold the ceremonial law and we don't have to uphold the judicial law. But that doesn't mean that we throw out the moral laws that God has given us because the moral laws are for all men.

The ceremonial laws and the judicial laws were for Israel, but the moral laws are for all men. In fact, Paul has just given us four of those laws, right? In the New Testament. He's writing to a New Testament church, and he gives us four of those moral laws, four of the 10 commandments, don't commit adultery, don't murder, don't steal, and don't covet. But then he sums those all up into one commandment, which is what? "[You shall love your neighbor as yourself.](#)"

Jesus even told us that we are to love our neighbor as ourselves, which means the moral laws still apply. Not as a means of salvation, but as an outworking of our salvation. The moral laws still apply. Just as Jesus summed up the law for us in Matthew 22:37, he said this, "[‘YOU SHALL LOVE THE LORD YOUR GOD WITH ALL YOUR HEART, AND WITH ALL YOUR SOUL, AND WITH ALL YOUR MIND.’ 38 This is the great and foremost commandment. 39 The second is like it, ‘YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF.’ 40 On these two commandments depend the whole law and the Prophets.](#)" (Matthew 22:37-40)

Do you want to fulfill the entire law? Let me just sum it up for you right here. Love God and love your neighbor as yourself. That's what Jesus does for us. But we don't throw out the moral laws that God has given to us. We live them out in our lives, ultimately, by loving God and loving our neighbor as ourselves. That's what we're called to do. But listen, the only way that you and I are able to do this, to fulfill that law -- is if we are in Christ. We need the power of the Holy Spirit, to be able to live out these two commands, to love God, and to love our neighbor as ourselves. We need Christ.

And since we are in Christ as believers, this is what you and I are commanded to do, again, not to earn our salvation, but as a demonstration and an outworking of the salvation that you and I have received. So, Paul sums up the commandments with this one command, "you shall love your neighbor as yourself."

Now, notice this, notice what he says there, "[you shall love your neighbor as yourself.](#)" In saying this, as yourself, is Paul telling us that we need to have self-love? No, he is not. No, we are not to have self-love. The problem is that we already love ourselves way more than we should. You love yourself, and you love yourself more than you should love yourself. And if we were to take that kind of love, and apply that to other people, then we would be living out God's command to love other people. Think about that. If you loved other people the way that you love yourself, then you would be fulfilling that command. And think about the impact that you would have upon people's lives. If you love them with the amount of love that you show to yourself, we would have a great impact upon the lives of other people -- if we show that kind of love.

But nowhere does God tell us that we need to have more self-love, or self-esteem or a better self-image. It's not biblical -- it's psychology. That is not in the Bible. We are not called to have more self-love or self-esteem, or a better self-image. We are to love other people. The sin in our heart has already caused us to love ourselves way more than we should. But the Bible tells us that we're to love others.

Paul says in Philippians 2:3, "[regard one another as more important than yourself.](#)" (Phil 2:3) That's what we're called to do. What does that look like then? What does that love look like? Look at verse 10. He says, "[Love does no wrong to a neighbor; therefore love is the fulfillment of the law.](#)" We look out for our neighbors; we do good to them instead of doing wrong to them. And we do this not because we fear breaking one of God's commandments. But we do this because we desire to honor Christ in our lives --because we know that Christ commands us to love our neighbor. And so therefore we say as believers, I desire to honor Christ. I want to submit my life to Christ. What does he tell me to do? Love my neighbor. Then I will do it. Not because I'm fearful of breaking one of the commandments of God. But because I love Christ so much. It's then going to overflow in my life, in love for one another for my neighbor. So, we love other people out of a heart of love for God. That's what you and I are called to do. And that is the mandate to love.

## 2. The Motivation to Obey

Let's look at our second point here tonight, the Motivation to Obey. The Motivation to Obey. Look at verse 11. "[Do this, knowing the time, that it is already the hour for you to awaken from sleep; for now salvation is nearer to us than when we believed.](#)" (Romans 13:11) Notice he says this, do this. And we would ask, Do what Paul? What are you talking about? Do this? Help us out a little Paul? Well notice, what has he just been telling us about? Loving one another, right? And so, in the context, do this, what are we to do? To love one another. But if you remember back to chapter 12, that is where Paul urged

us to present our bodies as a living sacrifice, and not to be conformed to this world. Then he goes on and tells us that we need to be humble in our relationships with other people, that we are to bless others, and not to curse them, that we're to love our enemy, and we're to submit to the governing authority. And all of that would be included in this phrase, do this, do this.

Why do we do this? Because time is limited. Time is limited. Every day that you and I live, we are one step closer to the end. We're one step closer to eternity, every day, every moment. And as we think about that, that should motivate us to obey the commands of God. Our time is limited. Our time is quickly approaching, the end is coming fast, it is near. And that should motivate us to obey the commands of God.

Notice Paul calls here for the believers to awake. To awaken from sleep. That is to awaken from spiritual sleep -- from spiritual inactivity. He's saying wake up! That's what that phrase, it is already the hour for you to awaken from sleep. That phrase there simply means wake up believer! Wake up Christian! It's time for you to act, it's time for you to do something. Why? Because salvation is drawing nearer every day.

Now, who is Paul talking to here? He's talking to believers, right? He's talking to the church. He's talking to believers who have already received salvation. And so, in saying this, that salvation is drawing nearer. He's obviously speaking to something in the future. Because they've already received salvation. And so, he's talking about something in the future here. And what he's speaking about here is a future glorification of the believer when Christ returns. That's what he's talking about. Every day, you and I are drawing closer to that day, do you realize that? Every single day we are drawing closer to that day when Christ returns to gather us to Himself. So, we need to wake up, wake up and live for Christ today. Because the end is coming. It's coming soon.

Which is why He says in verse 12, the night is almost gone, the day is near. Therefore, let us lay aside the deeds of the darkness and put on the armor of light. Night there... night in a spiritual sense always refers to spiritual darkness, and sin and unbelief. Day refers to righteousness and judgment and glorification. What Paul is saying here is that day when God judges the world in righteousness and brings His kingdom, that day is near. Its drawing near. And as we think about that day coming soon, it should motivate us to do what? It should motivate us to lay aside the deeds of darkness and put on the armor of light. Simply put, stop sitting, stop sitting! And live in righteousness for Christ, live a righteous life for Him because the day is drawing near.

Which is why he says in verse 13, notice what he says there, "[Let us behave properly as in the day, not in carousing and drunkenness, not in sexual promiscuity and sensuality, not in strife and jealousy.](#)" (Rom 13:13) The picture here that Paul gives here is of a soldier. He's giving a picture of a soldier who is dressed in party clothes. He's not dressed in his armor. But he's dressed in party clothes. He's been up all-night drinking, in a drunken orgy, and he's fallen asleep because of his drunkenness. That's the picture that he gives. Now the sun is coming up, the sun is arising, the day is drawing near. The commander comes to wake him up. And this soldier then has to quickly throw off his party clothes, and then put on his battle gear. That's the picture that Paul has in mind here, as he's writing this.

Notice what he's to put on, he puts on what? The armor of light, the armor of light. And because we have that armor on, we then behave and act -- not as those who live in darkness and full of sin -- but we live in righteousness. And we live in obedience to our commander, as we put on the armor of light. Ephesians chapter 6 would be a great passage to go to, we could study that the armor of God. That we are to put on the armor of God. Each and every day, we put on the armor of God, and we go out into battle, and we live for our commander. We live in obedience, and we DO what He tells us to do.

Which is why Paul says in verse 14, notice what he says there, "[but put on the Lord Jesus Christ, and make no provision for the flesh in regard to \*its\* lust.](#)" (Romans 13:14)

To put on the Lord Jesus Christ has the ideal idea of continually growing and sanctification. That as we are putting on the Lord Jesus Christ, we are continually growing in sanctification. We are continually growing in Christ's likeness. Let me ask you, Christian, are you growing in Christ's likeness? Every day when you wake up, are you putting on the Lord Jesus Christ and living like He lived? Are you living in obedience to the will of the Father, as Christ lived, in perfect obedience to the will of the Father? That's what we're called to do, to put on the Lord Jesus Christ, and be continually growing in sanctification. Our old self must be continually dying, we must be dying, and the new self must be renewed.

And remember what he says back in in chapter 12 in verse 2, "[do not be conformed to this world, but be transformed by](#)" What? "[...the renewing of your mind.](#)" (Romans 12:2) Is your mind daily being renewed, and how do you renew your mind with what? The Word of God. Are you doing that every day as you put on the Lord Jesus Christ? Being sanctified, growing in your knowledge of Christ, becoming more and more like Him, in your walk with Him, we must put off the old self and put on the new self that is to be continually renewed. The old self is being put off, the new self in Christ is being put on. It's a process of growing in Christ's likeness and growing in godliness. And that's what we're called to do. And then as we continue to look to Christ and to put on Christ, then we will make no provisions for the flesh.

Listen, believer, you want to know how not to make provisions for your flesh? Put on Christ, every day, put on the battle gear, put on the armor. And as you put on the armor of light, then you will not make provisions for the flesh. Your mind will continually be renewed, as you think upon Christ. As you think upon His truth, His words, then you won't make provision for the flesh. We won't desire sin anymore but will desire righteousness and truth and love because that's what Christ is all about. Right? May we be Christians who continually put off the deeds of the flesh and put on Christ so that we might live in obedience to Him and love one another.

Let's pray Father, help us to do this. Father, we cannot do it on our own. We need You we need Your Spirit. We need Your strength; we need Your power. We need to be completely devoted to You, and relying upon You, Father help us in this to not fulfill the desires of the flesh, but to walk in the Spirit and produce the fruit of the Spirit in our lives, that we might love one another. That we would love our enemies, that we would care for them, that we would pray for them. Father, that we would live for Your glory I pray that You would continue to sanctify us and grow us in the knowledge of Christ, that we might become more and more like Him each and every day for your glory. We pray in Christ's name, Amen.