

# Romans 13 - Civil Responsibilities; Conduct Toward Others; Live According to Jesus' Return

## VI. Service (Rom 12:1—15:13)

### (2) Service within society (Rom 12:14—13:14)

- (a) Command to submit to the state (13:1a)
- (b) Reasons to submit to the state (13:1b-4)
  - (i) Divine origin of government (13:1b-2)
  - (ii) Divine purpose of government (13:3-4)
- (c) What we owe the state (13:5-7)
  - (i) Submission (13:5)
  - (ii) Support (13:6-7)
    - (a) Statement of support (13:6a)
    - (b) Reasons for support (13:6b)
    - (c) Kinds of support (13:7)

### (C) Duty to neighbors (13:8-10)

- (a) The Danger of Debt (13:8a)
- (b) Duty to Neighbors (13:8b-10)

### (D) Godly conduct (13:11-14)

- (a) Command to wake up (13:11a-12b)
  - (i) Exhortation to moral alertness (13:11a)
  - (ii) Reasons for moral alertness (13:11b-12b)
    - (a) Salvation is near (13:11b)
    - (b) Night is almost gone (13:12a)
    - (c) Day is near (13:12b)
- (b) Change your behavior (13:12c-14)
  - (i) Change of clothes (13:12c)
  - (ii) Change of behavior (13:13-14)
    - (a) Positive (13:13a)
    - (b) Negative (13:13b)
    - (c) Positive (13:14a)
    - (d) Negative (13:14b)

In Rom 13:1-7 several important principles are established or reaffirmed:

1. Human government is ordained by God (Rom 13:1), yet it is a sphere of authority that is distinct from others like that of the home or the church.
2. Human government is to be obeyed by the Christian because it is of God, because it opposes evil (Rom 13:4), and because our consciences tell us to obey (Rom 13:5).
3. The government has the right of taxation (Rom 13:6-7).
4. The government has the right to use force (Rom 13:4), and this, of course, is the principle which impinges on our subject. The question is, what is included in its right to "bear the sword?"

Some understand that the sword does not mean the authority of government to practice capital punishment, but they negate that authority on the basis of phrases which precede and follow in the context, such as "recompense to no man evil for evil," "avenge not yourselves," and "love worketh no ill to his neighbor." The exegetical difficulty with doing this is simply that it fails to recognize that these exhortations are directed to the individual in relation to his responsibility to other individuals within the body of Christ, while the teaching concerning the government's bearing the sword is in an entirely different context of group action and responsibility.

This "everlasting covenant" with Noah is to endure "while the earth remaineth" (Gen 8:20-9:7). A thousand years later, under the Law of Moses, God reaffirmed the governmental duty of capital punishment (Num 35:31,33). To claim that it is not "Christian" to execute murderers is to directly deny Paul's plain teaching in Romans 13, that the magistrate "beareth not the sword in vain"; being "a minister of wrath to him that doeth evil"; and, one of whom evil-doers are commanded to be afraid.

It is therefore an appalling disservice to home, state, and nation to call that murder which God has commanded to be done: the execution of the shedders of human blood. It is a libel on Christianity to claim that the current anti-capital punishment cry is "Christian." It's not Christian, but a rebellion against the Word of God.

### **Introduction to Romans 13**

Forbidding the Christian from taking vengeance and allowing God to exercise this right in the last judgment (12:19-21) may lead one to think that God was letting evildoers have their way in this world. But Paul counters that thought in 13:1-7, stating that God, through governing authorities, is even now inflicting wrath on evildoers (v3-4).

### **Romans 13**

(B) Duty to the state (13:1-7)

(a) Command to submit to the state (13:1a)

(b) Reasons to submit to the state (13:1b-4)

(i) Divine origin of government (13:1b-2)

**1 Every person is to be subject to the governing authorities.** For there is no authority except from God, and **those which exist are established by God.**

**1** Every person is to be in subjection to the governing authorities. For there is no authority except from God, and those which exist are established by God.

**1** Every person must be subject to the governing authorities, for no authority exists except by God's permission. The existing authorities have been established by God,

**1** Let every soul be subject unto the higher powers. For there is no power but of God: the powers that be are ordained of God.

- Christians, by definition, should in the vast majority of cases, be submissive to the government; submission includes obedience, but it also includes an attitude from which obedience springs.

- "...governing authorities" - includes all the rulers who govern the citizen

- Our natural objections to extending God's love by submitting to those in authority collide with an important truth: God sovereignly establishes all governments. He alone places people in positions of authority.

- God has setup a command structure in His institutions: we find that command structure in the family and marriage, a command structure in the church, and a command structure in society itself

- Many Christians have a mindset that they will not submit to the authority of government because of corruption and promotion of evil. However, the Bible says that you cannot walk with God, under the power of the Holy Spirit, without submitting to authority.

- Paul was writing this epistle to the Romans, who at the time were ruled by Nero...

- "...those which exist are established by God" - the first reason given for believers to submit to government authority is that government authority was established by God

- Government is not a creation of man, but it originated from the mind of God Himself, originating after the Flood with the Noahic Covenant (Gen 9:11). The clearest statement about the role of government in the Bible is Gen 9:6.

- Instead, the foundational reason for his teaching begins with God's sovereignty: God, the Creator and Sustainer of all Creation, is in perfect, eternal control

- Throughout human history, it is God who establishes governments. He places officials in their positions for His ultimate glory and for our good.

- When godly leaders govern us, God's people praise His control over our nations. But when our rulers are unwise or unrighteous, we may doubt God's sovereignty.

- Because God has established all these authorities, we have a real, though not unlimited, responsibility to submit to them

2 Therefore whoever resists **authority** has opposed the ordinance of God; and they who have opposed will receive **condemnation** upon themselves.

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2 so that whoever resists the authorities opposes what God has established, and those who resist will bring judgment on themselves.

2 Whosoever therefore resisteth the power, resisteth the ordinance of God: and they that resist shall receive to themselves damnation.

- Those who resist authority resist God because God is the original Architect of human government

- Resisters to the institution of human government will be judged

- This likely refers to some type of temporal judgment that put upon a person, either by God or the government, or both

- "...condemnation" - judgment; refusal to submit to one's government is refusing to submit to God, and those who resist God's authority can expect to receive condemnation by the government, which is really the indirect judgment of God (Cf. Matt 26:52)

- A Christian should realize that the government under which they live has received authority from God to govern, regardless of whether it governs well or poorly

### **Principles of Civil Disobedience**

1. Clear conflict between the laws of man and the laws of God

- Key word is "clear" as in the case with Daniel's three friends

2. Exhaustion of all creative legal remedies

- Paul says, As much as possible, live in peace with all men
- Civil disobedience is not a first resort but a last resort

3. A willingness to pay the consequences

- The blood of Christ saves us from hell, but that doesn't save us from temporal consequences

4. Maintaining respect for civil authorities

- As civil disobedience is taking place, there is still respect for the God-given institution of government

### **Examples of Civil Disobedience in Scripture**

- The Hebrew midwives who defied Pharaoh in order to save the lives of baby boys (Ex 1:15-21)

- Esther, who risked not only her royal position but her life to plead for her people's lives (Esther 4)
- Daniel and his friends, who followed Jeremiah's advice and worked "for the peace and prosperity" of Babylon (Jer 29:4-9). However, they chose to face death rather than obey Babylonian commands not to worship God (Daniel 3; 6).
- John the Baptist was in prison for publicly indicting the ruling king in his gross immorality, showing that opposition to a leader's behavior, even public criticism of it, and declaration of moral unfitness for office is not necessarily inconsistent with a submissive spirit to governing authorities.
- Many in the early church, who faithfully died rather than say, "Caesar is Lord," as Rome demanded
- The Jewish leaders arrested Peter and John for proclaiming Jesus' resurrection (Acts 4:1-18), the apostles asked, "Which is right in God's eyes: to listen to you, or to Him?... As for us, we cannot help speaking about what we have seen and heard (Acts 4:19-20).

We are committed to the rule of law, not a specific ruler. Submission in our Republic is primarily to laws and constitutional processes, not to persons.

Biblical submission is a readiness to obey law and uphold the legal order, not an approval or endorsement of all lawmakers or even all laws absolutely. Christ's absolute supremacy over our lives qualifies the absoluteness of human law. John the Baptist's preaching is an example of a proper indictment of present government authority.

The above examples concern times when the government pressures Christians to act immorally. Civil disobedience refers to peaceful opposition to a government's immoral actions. When the state consistently ignores righteousness or justice, believers may need to do more than speak out. The American civil rights movement in the 1950s and 1960s is an example of Christian civil disobedience.

#### (ii) Divine purpose of government (13:3-4)

3 For rulers are not a cause of fear for good behavior, but for evil. Do you want to have no fear of authority? Do what is good and you will have praise from the same;

3 For rulers are not a cause of fear for good behavior, but for evil. Do you want to have no fear of authority? Do what is good and you will have praise from the same;

3 For the authorities are not a terror to good conduct, but to bad. Would you like to live without being afraid of the authorities? Then do what is right, and you will receive their approval.

3 For rulers are not a terror to good works, but to the evil. Wilt thou then not be afraid of the power? do that which is good, and thou shalt have praise of the same:

- The first role of government is to punish those who do evil (v4) and praise those who do right (v3)

4 for **it** is a **servant of God** to you for good. But if you do what is evil, be **afraid**; for **it** does not bear the **sword** for nothing; for **it** is a servant of God, an avenger who brings wrath on the one who practices evil.

4 for it is a minister of God to you for good. But if you do what is evil, be afraid; for it does not bear the sword for nothing; for it is a minister of God, an avenger who brings wrath on the one who practices evil.

4 For they are God's servants, working for your good.

But if you do what is wrong, you should be afraid, for it is not without reason that they bear the sword. Indeed, they are God's servants to administer punishment to anyone who does wrong.

4 For he is the minister of God to thee for good. But if thou do that which is evil, be afraid; for he beareth not the sword in vain: for he is the minister of God, a revenger to *execute* wrath upon him that doeth evil.

- "...it" [3x] - the government administrators, a person or group of people who are administering government authority

- "...servant of God" - or "minister of God"; a minister of God is not just someone who stands behind a pulpit on Sunday morning. The police officer is a minister of God, your city council and mayor, county supervisors, governor, congressmen, senators, all are ministers of God.

— A minister is far broader than we typically think of it because God ordained human government and brought it into existence to provide a natural restraint on man's sin nature

- Why did God bring the institution of human government into existence? Why did God, in the post-Flood world, enter into a covenant with Noah to bring the institution of human government into existence? Because of Gen 6:11, which is a description of what was happening in the world prior to the Flood.

— After the Flood, God ordained something through the Noahic Covenant that serves as a check on human nature. Our founding fathers said, "Man will be restrained by the Bible, or by the bayonet."

— God uses government, whether good or bad, to bring a submissive Christian what is "good" from His perspective

— A corrupt government is preferable to no government at all...

- "...afraid" - what holds someone back from committing murder, which they have in their hearts from conception? It's either an internal value system because they have a relationship with God through Jesus Christ, and the Holy Spirit indwells them, or, if

someone does not have the Holy Spirit inside of them, the other thing that will hold them back is getting caught (the threat of punishment).

— But isn't that deterrence? Yes, and deterrence works according to the Bible (Deut 13:10-11). The idea is that those who have a propensity for a certain type of sin, when they see the punishment meted out against someone who committed that crime, will be so afraid of the punishment that they will stay away from that sin. The punishment thus has a purifying effect.

— Same idea with Ananias and Sapphira...after both were struck dead, the entire church was afraid (Acts 5:11); the punishment had a purifying effect on the entire church.

— Eccl 8:11 says that if a sentence for evil is not passed down quickly, the hearts of men will long to do evil. Solomon says that because justice is slow, evil grows. Because there is not instantaneous justice, which is what government is supposed to do, evil proliferates.

— There is divine logic behind capital punishment...it has to do with the heart of man, and a check that God has put in place to prevent humanity from going back to the widespread violence and mayhem that covered the earth prior to the Flood.

- "...sword" - an instrument of death, and an instrument of swift justice

— Gen 9:6 is where God authorized capital punishment. Notice in Gen 9:6 that fallen man was still created in God's image. The Fall did not erase God's image in mankind, but it effaced it.

— Without government and capital punishment in place, violence (*hamas*) would increase greatly because murder is within the heart of man

### (c) What we owe the state (13:5-7)

#### (i) Submission (13:5)

5 Therefore it is necessary to be in subjection, **not only because of wrath, but also for the sake of conscience.**

5 Therefore it is necessary to be in subjection, not only because of wrath, but also for conscience' sake.

5 Therefore, it is necessary for you to be acquiescent to the authorities, not only for the sake of God's punishment, but also for the sake of your own conscience.

5 Wherefore ye must needs be subject, not only for wrath, but also for conscience sake.

- Paul says that as we understand the divine role of government, derived from the Noahic Covenant, it is necessary for believers to submit to governmental authority

- "...not only because of wrath" - not only because I could be caught and punished

— We are to submit to government authority because if we don't, we as believers will not be exempt from God's temporal wrath meted out by the government. If you do the crime, you'll do the time.

— Rom 8:1 does not exempt believers from a ticket or other punishment for breaking the law. It only pertains to God's eschatological wrath, eternity in hell.

- "...for the sake of conscience" - we ought to submit to government not only because we may get caught and punished, but simply because it's the right thing to do

— Rom 2:14-15 says that even unbelievers know the right thing to do because they have God's law written on their conscience

## (ii) Support (13:6-7)

### (a) Statement of support (13:6a)

### (b) Reasons for support (13:6b)

6 For because of this you also pay taxes, for *rulers* are servants of God, devoting themselves to this very thing.

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6 This is also why you pay taxes. For rulers are God's servants faithfully devoting themselves to their work.

6 For for this cause pay ye tribute [taxes] also: for they are God's ministers, attending continually upon this very thing.

- Because the institution of human government was ordained by God to maintain the social order, not only should my attitude toward it be submission, but now Paul lists four other things we owe the government as well:

#### 1. Pay taxes

- Some Christians argue that since the government uses tax dollars for purposes contrary to God's will, they do not want to support evil by paying taxes
- Jesus, however, came out flatly in favor of paying taxes, and led His disciples in doing so, even though the Roman government, to whom He paid taxes, eventually crucified Him. Both Jesus and Paul do not leave room for excuses or special circumstances where taxes are concerned.
- Government is expensive, but even bad governments benefit their people

### (c) Kinds of support (13:7)

7 Pay to all what is due them: tax to whom tax *is due*; custom to whom custom; respect to whom respect; honor to whom honor.

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.

7 Pay everyone whatever you owe them—taxes to whom taxes are due, tolls to whom tolls are due, fear to whom fear is due, honor to whom honor is due.



7 Render therefore to all their dues: tribute to whom tribute *is due*; custom to whom custom; fear to whom fear; honour to whom honour.

2. Pay custom (duty)
3. Treat human government with reverence and respect
  - It's becoming more and more difficult to be respectful toward a government that hates you and does everything in its power to denigrate and erase godly values in society
  - Even if we disrespect and dislike the individual holding an office, we should still have reverence and respect for the office itself, because the office itself comes from God.
4. Honor
  - Our responsibility to the state does not end with paying taxes: we are to honor and respect those who are in authority over us
  - Paul calls believers to "honor" those in positions of high authority, because of their office, not because because of their views or capabilities

### **Requiring Instead of Permitting**

For example, a Christian's obligation to submit to a government that *requires* abortions would be different from their duty to a government that only *permits* them. I believe a Christian should disobey a government when it *requires* them to practice abortion, but not if it only *permits* abortions (Cf. Ex 1:15-22). A Christian should not break the law to protest an ungodly practice that their government only permits. If they disagree with the law, they should pursue whatever options are available to change the law—short of breaking the law. Those who choose to break the law simply to make a statement, even though they are willing to suffer the consequences, violate NT teaching on this subject.

### **Four Politically Incorrect Questions**

1. What is the proper and improper role of government?
2. Is the institution of capital punishment biblical?
3. What exactly does a believer owe to the government?
4. When, if ever, is it permissible to disobey the government?

1. What is the proper and improper role of government?

The proper role of government is to bring justice to those who have been wronged. That is their primary role. To restrain the evil that is in the heart of every man, to prevent or tamp down sinful behavior.

One of the improper roles of government is the redistribution of wealth. The idea of socialism, or it's more evil cousin Marxism, is the idea that the wealth of the productive

are redistributed to the non-productive: I work, you eat. As you read the Bible, you will not find any support for this practice whatsoever.

One of the reasons why the United States has prospered as it has is because our founders had an idea about the Noahic Covenant, and outlined those ideas of government's role in our Constitution. The functions of the federal government are laid out very clearly in our Constitution, and you won't find anything in there about the redistribution of wealth.

2. Is the institution of capital punishment biblical?

In Rom 13:4 there is a reference to the "sword" in the hands of the state. The "sword" is an instrument of death, of quick justice. God ordained in Gen 9:6 that the state has the right to the sword (capital punishment) for the crime of murder.

If you mention capital punishment in the church or in Christian circles, you'll often get pushback. There are typically eight arguments given against capital punishment today:

a. Capital punishment violates the 6th Commandment, Thou shalt not kill.

- However, this is a mistranslation of the commandment. Translated properly, it says Thou shalt not murder.

b. The Sermon on the Mount, Jesus said to Turn the other cheek (Matt 5:39).

- So people take the Sermon on the Mount, where the context is interpersonal relationships, and apply it to government-subject relationships, but that's out of context. The Sermon on the Mount has nothing to do with the Noahic Covenant or man's relationship to government.

c. We are no longer under the Mosaic Law.

- That statement is correct, today we are no longer under the Mosaic Law, but there's a huge difference between the Mosaic Law and the Noahic Covenant (see chart below).

d. Deterrence? (Deut 13:11-12; 19:20; Eccl 8:11). The Mosaic Law is not binding today, but it's clear looking back that the concept of deterrence was at work in Israel and had a real impact in terms of quelling evil.

- One of the reasons deterrence does not work as well today is that there is such a long period of time between arrest and conviction, then punishment. In CA, the average is 10 years and 10 appeals before a capital crime verdict is final.

e. An innocent person may receive capital punishment...why heck, look at Jesus...wasn't He, and innocent Man, punished illegally? Since humans are imperfect, the manner in which human justice is carried out is imperfect, and we may end up putting an innocent man to death.

- "There has never been a single case in the United States in which an innocent person has been executed. One of the primary reasons people have been protected from execution in our country is because we have an abundance of legal safeguards. Moreover, DNA testing now further protects the innocent from being mistakenly convicted." [Greg Jackson, researcher]

f. Capital punishment is racist.

- "The majority of those executed since 1976 have been white, even though black criminals commit the majority of the murders. If the death penalty is racist, it is racist against whites, not blacks." [Greg Jackson, researcher]

g. Capital punishment violates the US Constitution (8th Amendment, prohibition against "cruel and unusual punishment").

- However, the 5th Amendment calls for capital punishment, as long as a fair trial and due process has been provided.
- "The death penalty was also on the statute books of every single state when the Constitution was adopted." [Greg Jackson, researcher]. The founding fathers who adopted the Bill of Rights banning cruel and unusual punishment did not have a problem implementing the death penalty.

h. What if the person becomes a believer (prior to execution), or would've become a believer after execution?

- Carla Faye Tucker was on death row in 1998 when she became a Christian. The argument was made that she should be removed from death row because she became a Christian.
- Problem is, becoming a Christian only saves you from one punishment, spending eternity in hell. It does not save you from temporal punishment for sins we've committed. It is not a guarantee that we can be exempted from temporal justice.

	Noahic Covenant	Mosaic Covenant
Scripture	Gen 8–9	Ex 19–40
Following	Flood	Exodus
Place	Mount Ararat	Mount Sinai
Date	2348 BC	1446 BC
Who	Human Race	Israel
Purpose	Restrain Evil	Redemptive
Modern Effect	Yes	No

3. What exactly does a believer owe to the government?

- An attitude of submission (13:5; Cf. Titus 3:1; 1 Peter 2:13-14)
- Pay various taxes that are levied by the government (13:6b)
  - Prayer - not listed in Romans, but an obligation that God gives us toward the government elsewhere (1 Tim 2:1-4)
    - Paul connects the spread of the gospel in a free society to Christians in prayer for those in governmental authority
    - As the social order is maintained in a free society, the gospel is able to be spread freely to all
  - Taxation (Matt 22:21)
    - When Paul wrote Romans, Nero was coming to power and beginning to persecute Christians, yet Paul still says clearly that Christians are to be submissive to government authority and pay taxes
    - What about those who say...I don't want to pay my taxes because the government spends it on unChristian things, like Planned Parenthood? You don't have a leg to stand on because as Paul wrote Rom 13, Nero was using tax money to build the Coliseum, which would be the venue used to torture and kill Christians. See note: **Requiring Instead of Permitting** above.

- Paul says that even in that level of corruption and evil, you're still obligated to pay your taxes because even a corrupt government is better than no government at all
  - Customs - a toll or duty; sales tax
  - Respect - or reverence
    - Cf. David's reverence for Saul when David had been anointed king but Saul was still ruling
    - Two different occasions David could have (rightfully) killed Saul, but he chose not to, leaving judgment to the Lord (1 Sam 24:6; 26:11)
  - Honor
4. When, if ever, is it permissible to disobey the government?
- There are three instances of civil disobedience in the Bible (Dan 3; 6; Acts 5:29).
- a. There must be a clear conflict between what God says and what the government is saying.
- In Acts 5:29, there was a clear conflict between God's instructions (evangelize) and the Sanhedrin
  - In Dan 3, Shadrach, Meshach and Abed-nego were commanded to worship the statue, but that would've been in clear violation of the first two Commandments
  - In Dan 6, a law was passed that outlawed prayer. Daniel had a habit of praying 3x per day.
- b. All creative legal remedies must be exhausted.
- Those who disobey the state should attempt to work within the law to the best of their ability.
  - Civil disobedience should not be a first report, but a last resort.
- c. Respect must be maintained for civil authority, even while civil disobedience is taking place
- "O king" (Dan 3:17-18)
  - Any civil disobedience which disrespects the office and role of government is out of bounds for a Christian.
- d. We must be willing to pay the penalty for the crime, even if we are rebelling against the government for a just and proper reason
- Shadrach, Meshach and Abed-nego had a just and righteous reason for not worshipping the statue and instead rebelling against the order of Nebuchadnezzar, but even in that situation, as they were being punished, they accepted the consequences (however unjust) for their rebellion (Dan 3:16-18).
- (C) Duty to neighbors (13:8-10)
- (a) The Danger of Debt (13:8a)

(b) Duty to Neighbors (13:8b-10)

**8 Owe nothing to anyone** except to **love one another**; for the one who loves his neighbor has **fulfilled the Law**.

**8** Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled *the* law.

**8** Do not owe anyone anything—except to love one another. For the one who loves another has fulfilled the Law.

**8** Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.

- One thing we need to understand is that the Bible addresses every area of life

- Another thing we need to understand is that the Bible speaks more about money than any other subject. Jesus spent 15% of His words on the subject of money/finances.

- The more you study the Bible, the more you understand in essence it's a financial Book. Many of Christ's parables that He used to teach spiritual realities (Unmerciful Servant, Parable of the Tenants, Parable of the Talents, et al). Proverbs is filled with financial wisdom.

- A good book on the topic of money: *Money, Possessions and Eternity* by Randy Alcorn

- "Owe nothing to anyone" - does not mean that borrowing is always wrong

- Debt: A grant to pay later for a benefit received now. Obtaining money now that has not yet been earned.

- Some debt may be permitted by God based on Matt 5:42

- The NT does not forbid borrowing, only the practice of charging exorbitant interest on loans and failing to pay debts (Matt 25:27; Luke 19:23)

- It's not that debt in and of itself is bad, it's that debt in our lives must be watched very carefully

- If a person/couple/family/business is heavily in debt or relies too much on debt, the Bible warns us about seven dangers

- "...love one another" - Christians do have a debt that continues forever: to love one another. In simple terms this means we never satisfy our obligation (debt) to love one another.

- "one another" - usually refers to other Christians, but in this case it clearly refers to all people, including love for the hostile society that opposes/hates you

- We understand this due to the context, and the fact that Paul goes on discuss God's moral law, which applies to all people

- "...fulfilled *the* Law" - the Mosaic Law; the one who loves others fulfills all 613 commands

- The Law that NT believers are under is not the Mosaic Law, but the Law of Christ...not a set of rules, but a set of principles. If you can understand these divine principles (love one another) you will automatically fulfill the Law of Christ without even knowing it.

— Said another way, when we focus on this divine principle of loving our neighbor, we will be fulfilling the Law of Christ without even knowing every principle

### **Seven Dangers of Debt**

1. Bondage (Prov 22:7)
2. Worry (Matt 6:19-34)
3. Stealing (Ps 37:21)
4. False prosperity
5. Lying (Ex 20:16)
6. Sin of presumption (James 4:13-16)
7. Outside of God's leading (Ex 36:6-7)

#### **1. Bondage (Prov 22:7)**

- Debt brings the borrower into a position of bondage (lack of freedom)
  - When a person is heavily in debt, their primary thoughts and worry are about how they are going to make enough to repay the debt. Their mind is in bondage worrying about what they need to do to service their debt.
  - If their mind is wrapped up in how to pay back their debts, their mind is not focused on the things of God
- In Deut 28, God lays out both blessings and curses for Israel, based on whether or not they obeyed the Mosaic Covenant
  - On the blessing side (Deut 28:12), Israel would be a lender and not a borrower
  - On the cursing side (Deut 28:44), Israel would be a borrower and not a lender
- God knew the dangers of debt and the bondage that His people would be placed under so well that God forbade Jews from charging of usury on loans to fellow Jews (Deut 23:19-20)
- Every 50th year (Year of Jubilee), all personal debts were forgiven (Deut 15:2)
- Prov 22:7: The rich rules over the poor, And the borrower *becomes* the lender's slave.
- Why is this of spiritual bondage so important? Because the Bible says that we're not to be slaves of men, but slaves to God (1 Cor 7:23). So we need to be aware of the bondage that debt puts us under before we fall into bondage.
- The IRS estimates that the average person spends 10x servicing the interest on their debt than they give to charitable causes.
- The Bible is teaching us that debt is a spiritual issue; when the Bible talks about debt, it's talking about a spiritual issue.

- Many Christians believe in a false dichotomy...that their spiritual life and financial life are different and separate...what is happening in my financial life has no bearing on my spiritual life, and that's just not the case.
- The reality is that what is happening in your financial life is many times dictating what is happening in your spiritual life
- This is why the Bible, and Jesus directly, deals with financial issues so extensively...because God knows that our financial life and spiritual life are closely tied

## 2. Worry (Matt 6:19-24)

- Debt brings undue worry and stress into the life of the borrower because they'll always be asking "what if"...what if I can't pay it back? What if I lose my job? What if I don't get the raise or bonus I'm counting on?
- When these thoughts begin to preoccupy our minds, all of a sudden we're taken over by worry and anxiety
- Do you know that worry and anxiety is a sin? In fact, they are two of the biggest sins we commit against God (Heb 11:6; Phil 4:6-7).
- Worry and faith are total and complete opposites. If you're worried or anxious about something, you are not walking by faith. When you're filled with fear, worry and doubt, you are sinning in my relationship with God.
- One of the greatest causes of worry and anxiety in families and marriages today revolves around money. Financial pressures caused by indebtedness are a major factor in more than half of all divorces.
- It's interesting that when Jesus made His clearest statements about money, in the Sermon on the Mount (Matt 6:19-24), immediately afterward He began talking about anxiety (Matt 6:25-34). This shows that Jesus clearly understood that one of our greatest sources of anxiety has to do with money.

## 3. Stealing (Ps 37:21)

- Financial indebtedness puts a person into a position of violating the 8th Commandment: Thou shalt not steal.
- If you get yourself into a financial hole and cannot pay back what you borrowed, the answer is sometimes claiming bankruptcy.
  - There are legitimate reasons for bankruptcy (excessive medical bills, injury, etc.) and illegitimate reasons for bankruptcy (too much debt, could never pay back, non-emergency). Claiming bankruptcy for any illegitimate reason is theft. Unpaid debt is a violation of the 8th Commandment.



- Ps 37:21: The wicked borrows and does not pay back, But the righteous is gracious and gives.
- Our nation's debt is theft from future generations. It's like going into a restaurant, ordering a nice steak, and when the bill comes, telling the waiter to charge it to my grandkids, who have not been born yet. It's generational debt.

#### 4. False prosperity

- Excessive debt is a denial of reality since it introduces artificial prosperity
- People who are heavily in debt are living in a world that is not real; a world of artificial prosperity
  - Real prosperity is...my income goes up, thus my standard of living goes up commensurate with my income increase.
  - Artificial prosperity is...my standard of living increases, although my income has not increased by an equal measure

#### 5. Lying (Ex 20:16)

- Excessive debt puts the borrower in a position to violate the 9th Commandment
- Ex 20:16: "You shall not give false testimony against your neighbor."
- If you think and act like you're rich and you're not, you're lying to yourself

#### 6. Sin of presumption (James 4:13-16)

- Debt is a presumption about events and circumstances tomorrow, when tomorrow has not yet arrived
  - We tend to think that life is linear...that tomorrow will be just like today, or tomorrow will be better than today. And that may be true, but not every day.
  - The Bible calls presumption a sin (Prov 27:1)
- James 4:13-16:
 

13 Come now, you who say, "Today or tomorrow we will go to such and such a city, and spend a year there and engage in business and make a profit."

14 Yet you do not know what your life will be like tomorrow. For you are *just* a vapor that appears for a little while, and then vanishes away.

15 Instead, *you ought* to say, "If the Lord wills, we will live and also do this or that."

16 But as it is, you boast in your arrogance; all such boasting is evil.

#### 7. Outside of God's leading (Ex 36:6-7)

- Excessive debt has the potential for leading us to go outside of God's will
- Where God guides, God provides. What God orders, He pays for.

- If God is leading you somewhere, rest assured that He will provide for your needs throughout the process.
- If God wants a project completed, He will pay for it (God is not broke)
- For example, the construction of the tabernacle (Ex 36-40) was directly in the will of God. We know this because God not only provided it to be done, but He provided every penny needed to complete the job.
  - Ex 36:6-7:
 

6 So Moses issued a command, and circulated a proclamation throughout the camp, saying, "No man or woman is to perform work any longer for the contributions of the sanctuary." So the people were restrained from bringing *any more*.

7 For the material they had was sufficient and more than enough for all the work, to perform it.
- Of the three construction projects we read about in the OT, all three were completely paid for with up front giving
  - No borrowing, no temple bonds, no pledges...because where God guides, God provides
- But debt circumvents this whole process...so we no longer need to wait on God to provide, and we can just guide ourselves and pay for it with money we don't have and are not guaranteed to receive.
  - What happens when we do this...when we don't wait upon the Lord and His timing? God says, it's not My project any more, it's now your project, so good luck finding a way to fund it.
  - God is only obligated to fund those things that are in harmony with His will, which we can't discover until we wait upon Him. When we step out in the flesh, under our own empowerment, with your own goal-driven mindset, it's no longer God's will be our will and God says, Good luck, you're on your own.
  - God couldn't care less about our projects, but He is fully invested in His projects. When we're in His will, doing His projects, in His timing and in His way, God says Now we're in business.

9 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."

9 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."

9 For the commandments, "You must not commit adultery; you must not murder; you must not steal; you must not covet," and every other commandment are summed up in this statement: "You must love your neighbor as yourself."

9 For this, Thou shalt not commit adultery, Thou shalt not kill, Thou shalt not steal, Thou shalt not bear false witness, Thou shalt not covet; and if *there be* any other commandment, it is briefly comprehended in this saying, namely, Thou shalt love thy neighbour as thyself.

- The 10 Commandments were broken up into two parts: Commandments 1-4 cover our relationship to God; 5-10 cover our relationships with each other. Paul focuses on the second set here.

- The Mosaic Law was structured by the Decalogue (the Big 10, Ex 20:1-21), then alongside these, God also gave Moses the Book of the Covenant (Ex 20:22—23:33), which is an explanation of how the 10 Commandments apply to life.

- "...any other commandment" - Paul is referring to the Book of the Covenant (Ex 20:22—23:33), which outline how the 10 Commandments apply to daily life situations and circumstances

— Paul says that you will automatically keep Commandments 5-10, as well as the entire Book of the Covenant and every other of the 603 laws of the Mosaic Law if you will learn to love your neighbor as yourself

— Practicing this simple principle will keep you from having to learn and remember 608 commandments and how they apply to daily life

— The Bible never tells first that we need to love ourselves...it always an assumption throughout Scripture that we love ourselves. Our problem is never with loving ourselves...we feed ourselves, we care for ourselves, we entertain ourselves, we take care of most if not all of our daily needs for ourselves. Our problem is how to transfer that same love that we have for ourselves to others.

— Jesus made the same point that Paul is making here (Matt 22:36-40), but Jesus includes a principle that covers Commandments 1-4, which is "Love the Lord your God with all your heart, soul, and with all your mind."

— So Jesus and Paul are making it very easy for us...in order to keep Commandments 1-4 and all the other supporting commandments, I simply love the Lord with all my heart, soul and mind. To keep commandments 5-10 and all the other supporting commandments, I simply love my neighbor as myself.

— The Christian life is not a life of rules, it's a life of very simple principles

10 Love does no wrong to a neighbor; therefore love is the fulfillment of *the* Law.

10 Love does no wrong to a neighbor; therefore love is the fulfillment of *the* law.

10 Love never does anything that is harmful to its neighbor. Therefore, love is the fulfillment of the Law.

10 Love worketh no ill to his neighbour: therefore love *is* the fulfilling of the law.

- If I love my neighbor as I already love myself, I'm not going to do anything wrong to my neighbor...I'm not going to murder my neighbor, I'm not going to commit adultery with my neighbor's spouse, I'm not going to lie to my neighbor, I'm not going to steal things that belong to him, and I'm not going to covet his material possessions. This is the Law of Christ (Cf. 6:14; Gal 6:2).

- To what extent are NT Christians under the Law of Moses?

— If you ask a Reformed theologian, they will tell you that the Mosaic Law is broken up into three sections: moral, civil, and ceremonial, and that today we are not under the civil or ceremonial sections, but we are under the moral section. There's two major problems with this:

1. The Law of Moses never divides itself up this way. The distinction being made in these three sections is manmade and arbitrary, it did not come from God.
2. The Law of Moses is an "all or nothing" situation...if a NT believer puts themselves under even one of the Mosaic commands, they automatically get the entire thing.

They are automatically forced to adhere and follow all 613 commands (James 2:10).

— As NT Christians, we are not under any of the 613 commands of the Mosaic Law, including the 10 Commandments. Nine of the 10 Commandments are restated in the NT as part of the Law of Christ, and it is these that we are under. If you want to follow a Law, follow the Law of Christ, which can be fulfilled by doing two simple things (love the Lord with all your heart, soul and mind, and love your neighbor as yourself), not following 613 myopic rules.

— The nation of Israel was under rules; they were so ruled by rules that they had rules for interpreting their rules, rules upon rules.

(D) Godly conduct (13:11-14)

(a) Command to wake up (13:11a-12b)

(i) Exhortation to moral alertness (13:11a)

(ii) Reasons for moral alertness (13:11b-12b)

(a) Salvation is near (13:11b)

**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 *first* believed.

**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.

**11** This is necessary because you know the times—it's already time for you to wake up from sleep, because our salvation is nearer now than when we became believers.

**11** And that, knowing the time, that now *it is* high time to awake out of sleep: for now *is* our salvation nearer than when we believed.

- Paul says that it's time for the church to "wake up" both morally and spiritually (Cf. Rev 3:2)
- This command makes no sense unless it's possible for a NT Christian to be "asleep in the light" (a song by Keith Green)
- Paul now gives us three reasons to "wake up":
- "...salvation is nearer" - how can Paul say this to a believer? Because he's referring to the glorification phase of salvation
- We need to wake up and be alert because our glorification is closer now than it was when we were first justified. We're about to stand in the presence of God, and that reality should change the way we live today.
- The greatest motivator we have for godly living in this age is to think frequently of the future

(b) Night is almost gone (13:12a)

(c) Day is near (13:12b)

(b) Change your behavior (13:12c-14)

(i) Change of clothes (13:12c)

12 **Thenight** is almost gone, and **the day is near**. **Therefore** let's rid ourselves of the deeds of darkness and put on the **armor of light**.

12 The night is almost gone, and the day is near. Therefore let us lay aside the deeds of darkness and put on the armor of light.

12 The night is almost over, and the day is near. Let's therefore put aside the actions of darkness and put on the armor of light.

12 The night is far spent, the day is at hand: let us therefore cast off the works of darkness, and let us put on the armour of light.

- "The night" - right now, today; the time between our justification and our glorification, where we are learning through sanctification to live out the principles of the spiritual life

— It is the time that I can still go back to sin if I want to, because there will be a time when I won't have the option to go back into sin

— Paul is saying that your earthly sojourn is almost over, your time spent on this earth is quickly coming to an end, either by physical death or the Rapture (1 Cor 15:51; James 4:14)

- "...the day is near" - "day" is the time that we look forward to in the future, where we will not have capacity to sin and we will live forever in the presence of the Lord

— Thinking about our future is the last thing Satan wants us to think about, because when we're thinking about our future destiny, it motivates our life in the present. If we are not thinking about the future, we are not adjusting our life to future realities.

- "...Therefore" - Paul now gives us the application...put off the old and put on the new. Do you want to wake up, to be awake in the light and not be asleep in the darkness, then...

- "...armor of light" - a reference to the armor of God (Eph 6:11-17)
- If the perseverance of the saints in Calvinism is true, then Paul's commands here are non-sensical. If true believers persevered in good works their entire life, then why would Paul give us commands to persevere in good works? Keep in mind that Paul is speaking to believers here, who have already trusted in Christ.
  - Telling Christians to put off the deeds of darkness and put on the armor of light makes no sense whatsoever if these were things that God does in us automatically. Sanctification, by necessity, involves some sort of cooperation of the human will.
  - I must learn of my divine resources provided to me in Scripture, and I must appropriate those resources on a moment-by-moment basis by faith, living for God under His power by faith, and as I do that my clothes are being changed
  - This is living the Christian life in a wise manner, because I know a final exam is coming (1 Cor 3:10-15)

(ii) Change of behavior (13:13-14)

(a) Positive (13:13a)

(b) Negative (13:13b)

13 Let's behave properly as **in the day**, not in **carousing** and **drunkenness**, not in **sexualpromiscuity** and debauchery, not in **strife and jealousy**.

13 Let us behave properly as in the day, not in carousing and drunkenness, not in sexual promiscuity and sensuality, not in strife and jealousy.

13 Let's behave decently, as people who live in the light of day. No wild parties, drunkenness, sexual immorality, promiscuity, quarreling, or jealousy!

13 Let us walk honestly, as in the day; not in rioting and drunkenness, not in chambering and wantonness, not in strife and envying.

- "...in the day" - a reference to our heavenly identity, which is "near" (v12)

— We are a child of light...that is our position in Christ, so Paul says Now live like it. Live in a manner that is consistent with your position in Christ. Behave as one would behave in the daytime.

- Behaving properly and not walking in darkness means abstaining from certain sins:

- "...carousing" - a life of revelry, dedicated to pleasing the sin nature

- "...drunkenness" - intoxication

- "...sexual promiscuity" - any sexual expression outside the bounds that God has established

- "...strife and jealousy" - a telltale sign of a Christian walking in the sin nature (Cf. 1 Cor 3:3)

— To be "asleep in the light" (Cf. v11) means that our lives are characterized by these things

(c) Positive (13:14a)

(d) Negative (13:14b)

14 But put on the Lord Jesus Christ, and make no provision for the flesh in regard to *its* lusts.

14 But put on the Lord Jesus Christ, and make no provision for the flesh in regard to *its* lusts.

14 Instead, clothe yourselves with the Lord Jesus, the Messiah, and do not obey your flesh and its desires.

14 But put ye on the Lord Jesus Christ, and make not provision for the flesh, to *fulfil* the lusts *thereof*.

- Live like Christ...do the things Christ did. In every situation, ask yourself what would Jesus do

— At this point in the study of Romans, every believer should have the power to do this. Because of who I am in Christ, I have the ability to tell my sin nature No.

- It's very interesting theologically that after Paul has already developed who we are in Christ, already explained our identity in the death, burial, resurrection and ascension with Christ, our union with Christ, our baptism into Christ, and the resource that we now have in Christ...and yet our sin nature can still rear its ugly head

— Paul says the exact same thing at the end of Galatians, after he's again explain who we are in Christ (Gal 5:13)

— Our sin nature has been defeated, but it has not been disabled; it has been defeated but it has not been annihilated

— The desire to return to the sin nature is always going to pull at me as long as we're breathing air on this earth, but Paul urges us not to go back to it, not to indulge it, because we are living beneath our position in Christ

— We will always have the desire to go back to the sin nature, but we don't have to...