

# Ministry of Grace Church

## Romans 13:8-14 – Time to Wake-up Sermon Notes



### Introduction

**Romans 13:8** says, “Owe nothing to anyone ...” Does Paul teach that we should never borrow money to make a purchase such as a house or a car? Does he say that we should never be in debt? Does he really tell us that we should owe nothing to anyone? But, those are Paul’s words, aren’t they? Christians who believe we should never borrow to make a purchase are guilty of what I refer to as “selective reading” of the Bible. They read the part that they want to read, and they quote the part that they want to quote. They take it out of its context, so they can claim that the Bible says what they want it to say.

Not only does Paul not teach us to avoid being in debt, in this section, he teaches us that we are constantly in debt and we should be paying off that debt continually. And he ties this teaching to the 10 Commandments. Okay, okay, I can hear what you’re thinking, “Christians are no longer under the Law, but under grace.” Therefore, we can ignore the Law. After all, that was Old Testament teaching, and we are under the New Testament, right? We’ll come back to this in a few minutes.

In today’s section of Paul’s letter to the Christians in Rome, we’ll also see that he accuses us of being sleepy Christians. No, he’s not talking about those of us who typically rest our eyelids during the preaching of the sermon. He’s talking to all Christians who live this life confidently and selfishly, ignoring how God wants us to live. After all, as we’ve already learned, we already have our reservation for heaven. And God has said that He will never revoke it. Listen, for those of you who think that this life we’re currently living is what it is all about, as I’ve said in the past this life is not our real life, it is only the audition for our real life. Well, actually I was wrong. This isn’t the audition. If you’re saved, you’ve already been chosen for the part. This life we’re living now is the rehearsal.

Now, imagine a director conducting an early morning rehearsal for a play and neglecting to put the coffee on? What would happen? At best, some of the people who came would be half asleep and

not able to remember their lines. However, our Director is looking for people who have not just learned the lines and actions of a character. He is looking for people who have become so thoroughly knowledgeable about the character that they really “know” that character, inside and out. Mentally and emotionally, they have “put on” the character so that they can act and talk in a way that has become second nature to them. Consider this, some of the most memorable lines in movies were not written in the script. They were ad-libbed by an actor who had thoroughly embodied the character they were portraying.

You and I are currently rehearsing to play the part of the children of God. We are supposed to be imitators of Christ. We are to be like little Christs in this world. We are supposed to be so Christ-like that people see Him in us. Think about that. That’s why we need to rehearse. Are you ready for your rehearsal? Paul has already given us some instructions. But, here are a few more.

### **Romans 13:8-10**

**Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled *the law*. 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 word, “you shall love your neighbor as yourself.” Love does not work evil against a neighbor; therefore love is the fulfillment of *the Law*.**

This next verse is one of those that is frequently taken out of context and misapplied. How many times have you heard it said that a Christian should never borrow money because we are not to be indebted to anyone? I have even heard well-meaning Christians say that we are not to take out a mortgage to purchase a house because we are commanded not to owe anyone anything.

“But” you may say, “isn’t that what this verse says, “Owe nothing to anyone?” If that was all there was to this verse, I might agree with you. However, that is not an independent clause; rather, it is a dependent clause that needs the next clause to complete its meaning. “Own no one anything, except to love one another.” The Greek words translated “except” refer to a necessary condition, not an exclusion. If this verse were teaching us that we are not to be indebted to anyone, then the previous verse wouldn’t make any sense (it said, give to everyone that which is owed to them). The emphasis in the current verse is not on “Owe nothing to anyone,” but on, “love one another.” This is further supported by the second half of the verse, “for he who loves his neighbor has fulfilled *the law*.”

I would paraphrase this verse as: “Your obligation to others should first and foremost be to pay them the debt of love you owe them, because this is what the Law is all about.” A certain level of debt is necessary in order to be fully productive in our society today, but it should never get to the level that you can’t make your regularly scheduled payments. Over-extending your debt is, in effect, lying to your debtors because you have given them your promise that you will pay them off in a prescribed manner. If you were truly showing them love, you would deny yourself rather than make a commitment that you can’t fulfill.

According to Paul, there is a debt that we all owe to each other. It is one that can never be fully repaid. Like our house payment or car payment, this debt requires regular payments. Unlike other loan payments, however, this is one which requires payments, not just once a month, but every day, even multiple times per day. You see, the emphasis of this verse is not on avoiding debt, but on loving one another, and it is an “*agape*” type of love, which is more concerned for the welfare of the object of love than it is for self.

Paul says, “for he who loves his neighbor has fulfilled *the law*.” And he explains what he means by that expression, as he quotes some of the commandments. The Ten Commandments are often separated into the First Table (commandments 1 – 5) dealing primarily with our interaction with God, and the Second Table (commandments 6-10) dealing with our interaction with others.

#### First Table

1. Do not have any other gods before Me
2. Do not have any idols
3. Do not take the name of the Lord your God in vain
4. Honor your father and your mother
5. Honor the Sabbath day and keep it holy

#### Second Table

6. Do not murder
7. Do not commit adultery
8. Do not steal
9. Do not bear false witness against your neighbor
10. Do not covet

The commandments that Paul references in the current verse are all from the second table. These commandments encompass all that is included in our interactions with our fellow man. And, Paul’s point is that all five of these can be summed up in, “**you shall love your neighbor as yourself.**” In fact, when Jesus was challenged by one of the scribes to proclaim which is the greatest commandment in the Law, here’s what He said:

“ ... You shall love the Lord your God with all your heart, and with all your soul, and with all your mind. This is the great and foremost commandment. And the second is like it, ‘You shall love your neighbor as yourself.’ On these two commandments hang the whole Law and the Prophets.” (Matthew 22:37-40)

And now, having talked about the importance of paying our love debt, Paul gets to the heart of the message.

### **Romans 13:11-12**

**And 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. The night is almost gone, and the day is at hand. Therefore let us lay aside the deeds of darkness and put on the armor of light.**

Paul started off this chapter talking about the necessity of our submission to those who are in authority over us. He said, this includes the payment of taxes to the taxing authorities and giving the proper respect to all authorities. He then segued into the next point which is paying the debt of love that we owe to our fellow humans.

The reason for us to treat those in authority over us with respect - and - for us to show true love to those around us, is the fact that this is how God expects us to behave. As a Christian we have the obligation to be a witness to the unsaved by being Christ-like. We need to show forth the qualities that make us different from the rest of the world. Before we were saved, we were walking around

in the same sin-duping stupor as the rest of the world. Now that we have been illuminated by the light of the glorious gospel of Christ, it is time for us to wake up from our sleepiness.

We have the Spirit of Almighty God living in us. He will teach us all things, and He will do so with a spiritual discernment that the unsaved are incapable of. It's as if we have been injected with a powerful form of spiritual caffeine, and it is now time for us to wake up and get to work.

But what does Paul mean by our salvation being nearer than when we believed. Most Christians think of salvation as occurring at the point in time when we first believed God's message and accepted the blood of Christ as payment for our sins. Now, consider this, in God's record book we were saved when He chose us before the foundation of the world. But the consummation of this salvation will not occur until the return of Christ, when he raptures His church, when we are taken to heaven, when we appear before the Bema Seat of Christ, and when we are presented before the Father as the spotless bride of Christ.

Now, think about this, at nighttime we all sleep. While we are asleep, we are unaware of what is going on around us. We are in a dream world where nothing is real. But when we wake up, we see reality and we have to face up to it. A lot of us get up before it is daylight. We do so because we know that the daylight is coming. If we were to wait for the daylight before rousing ourselves, we would be late. If we lay in bed when it is time to get up, we might fall back asleep, so we wake up and we get going.

This is precisely the picture that Paul is painting for us in these verses. The time for the return of Christ is close at hand. It is almost morning. We need to wake up and get to work. Paul tells us that we are to lay aside all of our shady works or those which spring from darkness, (a metonym for sinfulness). Instead of doing those things that are wrong, instead of doing things that are even a little bit shady, Paul tells us to "lay them aside and put on the armor of light."

On the surface, the notion of putting on armor may sound like a defensive posture (see [Ephesians 6:10-18](#)), but Paul is referring to our tools of warfare against the powers of darkness. We are in a constant spiritual battle with our adversary, and we need to be on the offensive, spreading the word of truth, the gospel of Jesus Christ. In fact, in addition to putting on the spiritual armor, in a couple of verses Paul will refer to this as putting on the Lord Jesus Christ. We need to be witnessing to others, and we need to be building up and encouraging our brothers and sisters in Christ. We can't do these things unless we have been equipped with the full knowledge of the gospel message.

### **Romans 13:13-14**

**Let us walk properly as in the day, not in carousing and drunkenness, not in sexual promiscuity and sensuality, not in strife and jealousy. But put on the Lord Jesus Christ, and make no provision for the flesh in regard to its lusts.**

Now, having put on our spiritual armour, we need to be walking properly or honorably, and Paul tells us to do this "as in the day." A literal translation of this expression would be, "as if in the daytime." The point he is making is that it is not daytime yet; it is still nighttime and we are surrounded by the works of darkness, but we need to wake up and perform the deeds of righteousness. Why? Because we know that our Lord and His "light" are coming to destroy darkness. In other words, we should be behaving as if Christ had already come. The Apostle John recorded a similar message in the following words of our Lord:

**"And this is the judgment, that the Light has come into the world, and men loved the darkness rather than the Light, for their deeds were evil. For everyone who does evil hates the Light,**

and does not come to the Light lest his deeds be exposed. But he who practices the truth comes to the Light, ...” (John 3:19-21)

Paul now goes on to make a short list of the types of activities that go on in darkness by those who love the darkness. These include partying, drunkenness, lewdness (implying illicit talk and sexual activity), insatiable desire for pleasure, arguing, and jealousy or anger. These are the things that unsaved people do because they don't have any way of restraining themselves. We, on the other hand, have the Holy Spirit, and we should be beacons in the night showing forth the light of our good deeds as an example of godliness.

Paul commands us to, “put on the Lord Jesus Christ.” The Apostle John said something similar:

This is the message which we have heard from Him and declare to you, that God is light and in Him is no darkness at all. If we say that we have fellowship with Him, and walk in darkness, we lie and do not practice the truth. But if we walk in the light as He is in the light, we have fellowship with one another, and the blood of Jesus Christ His Son cleanses us from all sin. (1John 1:5-7)

A genuine Christian wants to walk in this light. Sinners, however, want to stay out of God's light, because their sins will be revealed. They prefer to stay in their own world of sinful darkness.

Finally, Paul finishes this section with a very practical key to walking in the light. He says, “and make no provision for the flesh, to fulfill its lusts.” We all have those sins of the flesh that tend to cause us to stumble time after time whether they be anger, jealousy, impure thoughts, fear, or something else. They all come from the lusts of our flesh. Paul tells us that we are to emulate Christ in both attitude and action and that we are not to expend any energy thinking about those things that excite and enflame our sinful lusts. If we want to avoid committing sins of lust, we need to stop thinking of such things. In other words, “If you're not going to buy anything, don't go into the store.” Paul might actually say, “Don't even think about going into the store, in fact, don't even look in the window!”

### **So What?**

Paul started off this section talking about the 10 Commandments. So, let's talk about them for a few minutes. Are Christians required to keep the 10 Commandments? No! We can't possibly obey them all. In fact, we can't keep a single one of them for very long. Why not? Because we have a sin nature that is more interested in self than others. The 10 Commandments require us to consider the good of others as being more important than our own good and to love God more than anything else. Were the Jews able to keep the 10 Commandments? No. So, why did God give them? The 10 Commandments were given to show mankind how sinful we really are.

So - should we just ignore the 10 Commandments? No. I like to think of the 10 Commandments sort of like speed limit signs. So, what happens when you break the speed limit? Most of the time - nothing. But sometimes, you have to pay the penalty for breaking the law. And - sometimes your lack of obedience means that you get in an accident.

Now, what is Paul teaching us here?

The Lord is not slow about His promise, as some consider slowness, but is patient toward you, not willing for any to perish but for all to come to repentance. (2 Peter 3:9)

Do you see that? It is not God's desire for any to perish, but for all to come to repentance. He doesn't want you to get into an accident. And, like violating the speed limits, sometimes, you have to pay the penalty for breaking the 10 Commandments. The point is that God wants you to know what those things are that you are supposed to do. When you know you've broken the law (whether you get caught or not), you have a choice to repent of your wrongdoing or just continue without any change. Now, consider this. A person who thinks they haven't done anything wrong will never repent, because they don't believe that they have anything to repent of. That's where the 10 Commandments come in. They tell us how we are supposed to behave. When we allow our sin nature to control us instead of the Spirit of God, we misbehave and we need to repent. When we recognize our sinfulness before God, we know how unworthy we are of His forgiveness. And that's where grace comes in. God doesn't have to forgive us. After all, we are guilty! But, because He is gracious, when we come to Him admitting our guilt, knowing that the blood of Jesus cleanses us, He forgives us and grants us His righteousness.

Now, consider this. Even after we get saved, we continue to live for ourselves instead of living for God. When we do that, we break those pesky ol' 10 Commandments again. Does that mean that we lose our salvation? No, it only means that we break our fellowship with God and getting back in fellowship with Him is relatively simple. John tells us how:

If we confess our sins, He is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness. (1 John 1:9)

Remember that debt of love that we owe? If we were constantly paying on our debt of love to those around us, then we would be living as God intended all of mankind to live. In doing so we would be fulfilling the second table of the Ten Commandments, and our rehearsal performance would be compelling. Unfortunately, as humans with a sin nature, we are not able to behave this way all the time. However, that should not stop us from trying to do so.

So, what is Paul's main message here? Is it that we should pay more attention to the 10 Commandments? Is it that we should be more Christ-like in the way we treat others? Is it that we should have learned more about the character we are rehearsing for so we could be more natural in our execution of the part? I don't think it is any one of these. At the same time, it is all of these. And, I think if Paul were to summarize this message in 3 words they would be;

## **Wake up, Christian!**

The return of Christ could literally be any day now. Time is running out and we need to be busy for Him who bought us. In case you don't realize it, these verses represent God's alarm clock, and it just went off! It's time to leave our dream world and prepare for the coming of our Lord and Savior, Jesus Christ. So, let's get up, let's arm ourselves for the spiritual battle ahead, and let's get to work! Nighttime is almost over. Daytime is almost here. Our Lord is coming soon!

Let's pray