

We are continuing through the exhortation portion of this epistle to the Romans. Chapter twelve had much to say regarding love and valuing others. Then Paul interjected the passage we went over last week on our relationship to governments under which we live. We were told to recognize that God placed them in power for His purposes and to submit and pay the taxes we owe. The exception we noted was when the government orders us to disobey the commands of God, in which case we must obey God rather than man (Acts 4:19-20). In our passage today, he returns to the theme of love and relationships with our fellow man.

⁸ *Owe no one anything, except to love each other*, Indebtedness puts restrictions on your life and often damages relationships (Deuteronomy 15:6). You have probably heard the adage: "Neither a borrower nor a lender be." There are times when either is the godly thing to do (Ezekiel 18:7-9). If your brother is in need of food he should borrow it and you should lend it or give it. I've learned the hard way that if you are going to loan money to someone, you have to do it with the realization that it may never be returned and that you can't let that interfere with your relationship with that person. It is better to simply give assistance, provided you aren't enabling an unhealthy lifestyle or dependency (Psalm 37:21). When I say that I've learned the hard way, I'm not referring to losing money, but rather dealing with my feelings toward the person that never pays back the loan. Relationships are a much more serious matter than the loss of money. You can always earn more money, but you can't always repair a broken relationship.

Some groups have interpreted this verse as a rule to never borrow money. While it isn't a good idea to borrow from an individual, I don't see this injunction as forbidding us to borrow from an institution especially when you have collateral. Most people would never be able to invest in a house without a mortgage (Deuteronomy 24:10-13). I've always believed in and tried to practice paying cash. Even if it may be permissible to borrow from an institution, consider how much better off you'd be financially if all that interest you paid over your lifetime was still yours. Consider all the good causes you could help support or needs you could help meet. In our "get it now" culture, we are refusing to learn patience and to discipline ourselves to do without. We are so easily influenced by advertising that tells us we won't be happy without the latest gadget or newest car. It's more likely we won't be happy making the payments on those items.

The apostle is telling us to pay our debts and then stay out of debt to individuals. If the Christian community practiced this one command, we would have so much more to give to the needs of a lost world and thereby show them the love of Christ. Owe no one

Commented [notes1]: Acts 4:19-20 (ESV)

¹⁹ But Peter and John answered them, "Whether it is right in the sight of God to listen to you rather than to God, you must judge, ²⁰ for we cannot but speak of what we have seen and heard."

Commented [notes2]: Deuteronomy 15:6 (ESV)

⁶ For the LORD your God will bless you, as he promised you, and you shall lend to many nations, but you shall not borrow, and you shall rule over many nations, but they shall not rule over you.

Commented [notes3]: Deuteronomy 24:10-13 (ESV)

¹⁰ "When you make your neighbor a loan of any sort, you shall not go into his house to collect his pledge. ¹¹ You shall stand outside, and the man to whom you make the loan shall bring the pledge out to you. ¹² And if he is a poor man, you shall not sleep in his pledge. ¹³ You shall restore to him the pledge as the sun sets, that he may sleep in his cloak and bless you. And it shall be righteousness for you before the LORD your God.

Commented [notes4]: Psalm 37:21 (ESV)

²¹ The wicked borrows but does not pay back, but the righteous is generous and gives;

Commented [notes5]: Deuteronomy 24:10-13 (ESV)

¹⁰ "When you make your neighbor a loan of any sort, you shall not go into his house to collect his pledge. ¹¹ You shall stand outside, and the man to whom you make the loan shall bring the pledge out to you. ¹² And if he is a poor man, you shall not sleep in his pledge. ¹³ You shall restore to him the pledge as the sun sets, that he may sleep in his cloak and bless you. And it shall be righteousness for you before the LORD your God.

anything! It gives you the freedom and the resources to be led of the Spirit at a moment's notice. It removes the encumbrances and distractions that so many in the world are burdened with and thereby the world will see a difference in the lives of the followers of Jesus. This is practical advice in that we are better off financially and relationally (Jeremiah 15:10), but it is also spiritual advice in that it we must learn patience and discipline our desires to practice it.

The only debt we should have is that of loving one another. Alford comments; "This debt increases the more, the more it is paid, because the practice of love makes the principle of love deeper and more active." In other words, the more you love others, the more you see there is to love and the more indebted you are to show your love. Love begets love (1John 4:19). Unlike financial debt, love is a debt that increases to your benefit, and the benefit of its objects. The old nature within us looks at love as costly thing to express, but refuses to see the benefit. The Spirit sees the investment of love as only doing what is right and beneficial in every way. The more we walk in the Spirit the more we see we are indebted to love others.

Throughout the Scriptures we are told to be like God. He is the pinnacle of all goodness. We are to be holy because He is holy (1Peter 1:16). We are to forgive even as God has forgiven us (Matthew 6:15). That is why we should love. Jesus said to love one another as I have loved you (John 15:12). Love because He loves us. Freely you have received, freely give (Matthew 10:8). The flesh screams, "But what about the cost!" The Spirit whispers, "But what about the joy!"

^{8b} for the one who loves another has fulfilled the law. ⁹ For the commandments, "You shall not commit adultery, You shall not murder, You shall not steal, You shall not covet," and any other commandment, are summed up in this word: "You shall love your neighbor as yourself." I spoke on this topic three weeks ago when we studied chapter 12 verse 9a. "Let your love be genuine." Both Jesus and Paul describe the whole law being summed up in this command of loving God with your all and loving your neighbor (Matthew 22:37-39). That is certainly not how many Christians view the Old Testament. It is, however, the right view. This was a transformative thought in the life and practice of the apostle Paul.

In this verse, Paul is quoting most of the second half of the Ten Commandments, the half that deals with our relationships with others. Then he tells us they are summarized by Leviticus 19:18. The famous rabbi Hillel, who lived a generation before Paul, had said something similar when asked by a Gentile to teach him the law while standing on one foot. He answered: "What is hateful to you, do not to your neighbor: that is the whole Torah, the rest is commentary; go and learn it" (b.Sanh 31a). Jesus and Paul differed from Hillel in that their summary was a positive action rather than merely restraint. "Do to others what you would have them do unto you" (Luke 6:31) If you have shown agape love, divine love, to your neighbor, then you have done what God

Commented [notes6]: Jeremiah 15:10 (ESV)

¹⁰ Woe is me, my mother, that you bore me, a man of strife and contention to the whole land! I have not lent, nor have I borrowed, yet all of them curse me.

Commented [notes7]: 1 John 4:19 (ESV)

¹⁹ We love because he first loved us.

Commented [notes8]: 1 Peter 1:16 (ESV)

¹⁶ since it is written, "You shall be holy, for I am holy."

Commented [notes9]: Matthew 6:15 (ESV)

¹⁵ but if you do not forgive others their trespasses, neither will your Father forgive your trespasses.

Commented [notes10]: John 15:12 (ESV)

¹² "This is my commandment, that you love one another as I have loved you.

Commented [notes11]: Matthew 10:8 (ESV)

⁸ Heal the sick, raise the dead, cleanse lepers, cast out demons. You received without paying; give without pay.

Commented [notes12]: Matthew 22:37-40 (ESV)

³⁷ And he said to him, "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 first commandment. ³⁹ And a second is like it: You shall love your neighbor as yourself. ⁴⁰ On these two commandments depend all the Law and the Prophets."

Commented [notes13]: Leviticus 19:18 (ESV)

¹⁸ You shall not take vengeance or bear a grudge against the sons of your own people, but you shall love your neighbor as yourself: I am the LORD.

Commented [notes14]: Luke 6:31 (ESV)

³¹ And as you wish that others would do to you, do so to them.

expects of you. Salvation must be accompanied by the fruit of repentance that attests to the validity of it (Luke 3:8).

When Paul declared that all commandments were summed up in this word, he was referring to *logos*. Paul used *logos* in the epistle to the Romans “to signify the effective utterance of God, which brings its own fulfillment.”¹¹ God said, “You shall...” and the power of that word brings its own fulfillment. It is not within us. It must be from God. Remember that the Word was made flesh and now lives in the hearts of those that have received Him. *His* enabling power is the only way we can forget about putting our self first and unconditionally love others.

¹⁰ *Love does no wrong to a neighbor; therefore love is the fulfilling of the law.* In other words, love covers the *thou shalt not*s (Exodus 20:13-15). Again and again, Paul is emphasizing that what God expects of us, the whole purpose of the law, was that we might not only respect one another, but actively love one another. By doing so, we do not need the prohibitions of Scripture. You aren’t going to lie to someone you love. You won’t try to steal their wife if you love them. You won’t covet what they possess if you love them. Love takes care of all the “don’ts” and a million more that were not written. The story of the Good Samaritan was Jesus’ illustration of what it looked like to love your neighbor. The Samaritan helped the wounded Jew by treating his wounds, putting him on his own donkey, and paying for care till the man recovered (Luke 10:33-35). Where is that in the details of the Law? It is the Spirit of the law. It is the law of love. It’s the Golden Rule.

¹¹ *Besides this you know the time, that the hour has come for you to wake from sleep. For salvation is nearer to us now than when we first believed.* Paul has mentioned the urgency of the time in which we live. It is the times of the Gentiles (Luke 21:24). It has a set limit. It is the time of opportunity for the world to come to know Jesus as Savior. We can’t just take it easy in this age. We have to wake up from the sleepiness of the world’s seductions that keep us from taking life seriously (Revelation 3:2). Paul and John the Beloved tell us that there is an urgency in this age to shake ourselves out of the lethargy and apathy we see all around us and live with our eyes wide open to the reality of the time. We are investing in eternity and we only have a little time to do it. If we are lazy, lethargic Christians we will miss the only opportunity we have to lay up treasures in heaven (Matthew 6:20-21), to share the joy of knowing Jesus with others, and to be better prepared for eternity in the presence of God.

“Our salvation is nearer” does not mean that we aren’t recipients of salvation right now. Paul is speaking of the fullness of salvation, when Christ returns and gives us our resurrection bodies, when we are transformed into the image of Christ and sin no more (1John 3:2). He is our salvation and His appearance is nearer to us now than when we first believed. People often ponder when Christ will return. I don’t know, but I do know it is one day closer than yesterday. We should know that our time might be today. Life

Commented [notes15]: ⁸ *Bear fruits in keeping with repentance. And do not begin to say to yourselves, ‘We have Abraham as our father.’ For I tell you, God is able from these stones to raise up children for Abraham.*

Commented [notes16]: Mark A. Seifrid, *Commentary on the New Testament Use of the Old Testament*, p 683

Commented [notes17]: Exodus 20:13-15 (ESV)

¹³“You shall not murder.
¹⁴“You shall not commit adultery.
¹⁵“You shall not steal.

Commented [notes18]: Luke 10:33-35 (ESV)

³³ But a Samaritan, as he journeyed, came to where he was, and when he saw him, he had compassion.
³⁴ He went to him and bound up his wounds, pouring on oil and wine. Then he set him on his own animal and brought him to an inn and took care of him.
³⁵ And the next day he took out two denarii and gave them to the innkeeper, saying, “Take care of him, and whatever more you spend, I will repay you when I come back.”

Commented [notes19]: Luke 21:24 (ESV)

²⁴ They will fall by the edge of the sword and be led captive among all nations, and Jerusalem will be trampled underfoot by the Gentiles, until the times of the Gentiles are fulfilled.

Commented [notes20]: Revelation 3:2 (ESV)

² Wake up, and strengthen what remains and is about to die, for I have not found your works complete in the sight of my God.

Commented [notes21]: Matthew 6:20-21 (ESV)

²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.
²¹ For where your treasure is, there your heart will be also.

Commented [notes22]: 1 John 3:2 (ESV)

² Beloved, we are God’s children now, and what we will be has not yet appeared; but we know that when he appears we shall be like him, because we shall see him as he is.

is very fragile and our time here is fleeting (James 4:14). What are you going to do about it? I don't want to arrive in heaven regretting the way I spent my time, wishing I had spent more time on what really matters (Daniel 12:2).

¹² The night is far gone; the day is at hand. So then let us cast off the works of darkness and put on the armor of light. The time of the kingdoms of man is drawing to a close (Daniel 2:44). The rule of Satan over this world is coming to an end (John 12:31). The darkness will pass when the Light of the Word comes to reign. That is when the day will begin. As the hymnist wrote, "What a day of rejoicing that will be!" Because that day is approaching, we are to cast off the works of darkness. Paul follows this with a list dark activities, but there are much more than those listed. "Works of darkness" are whatever is not of the light.

We are to put on the armor of light. Paul gave us a list of that armor in Ephesians six. There is the belt of truth, the breastplate of righteousness, feet fitted with the readiness of the gospel, the shield of faith, the helmet of salvation, and sword of the Spirit (Ephesians 6:14-17). **Every one of those pieces of armor can be found to come from the study of the Scriptures.** The Word is a lamp to my feet and a light to my path (Psalm 119:105). **Clothe yourself with the Word, Christ Jesus. Let others see Jesus in your interaction with this fallen, passing world. Jesus doesn't need you, but He does invite you to be a soldier of the Most High God. The retirement plan is out of this world! We are all in the battle even if we don't enlist, and if you don't have the armor of light, you are certain to be a casualty (1Peter 5:8).**

Next, Paul lists the differences between those in Christ and those in the flesh. Perhaps this is where we got the expression: "Day and night difference!" *¹³ Let us walk properly as in the daytime, not in orgies and drunkenness, not in sexual immorality and sensuality, not in quarreling and jealousy.* We are to live out our daily life properly as in the daytime. Our every action should be done as if before the whole world to see. Peter told his readers that if we practice good deeds, even though people accuse us falsely, they will glorify God on account of our actions when He comes (1Peter 2:12).

By way of contrast with walking properly, Paul then lists the deeds of darkness. They include: overindulging in the things of the world, pleasures that are forbidden outside of their God ordained boundaries, arguing to put oneself above others, and jealousy of others positions and possessions. These pleasures are all focused on the present without acknowledging the immediate and eternal consequences (Galatians 6:8). **We are often tempted to have works of darkness fill the void in our heart by the abuse of created things.** God has made everything for us to enjoy within their God given boundaries (1Timothy 6:17). When we take those things of creation into the forbidden areas and overindulge in them, we are declaring ourselves to be lord of our life and rejecting God's love and authority. Paul gives us these lists of the fruit of the flesh and darkness because we tend to justify them. That is why he must spell them out clearly

Commented [notes23]: James 4:14 (ESV)

¹⁴ yet you do not know what tomorrow will bring. What is your life? For you are a mist that appears for a little time and then vanishes.

Commented [notes24]: Daniel 12:2 (ESV)

² And many of those who sleep in the dust of the earth shall awake, some to everlasting life, and some to shame and everlasting contempt.

Commented [notes25]: Daniel 2:44 (ESV)

⁴⁴ And in the days of those kings the God of heaven will set up a kingdom that shall never be destroyed, nor shall the kingdom be left to another people. It shall break in pieces all these kingdoms and bring them to an end, and it shall stand forever,

Commented [notes26]: John 12:31 (ESV)

³¹ Now is the judgment of this world; now will the ruler of this world be cast out.

Commented [notes27]: Ephesians 6:14-17 (ESV)

¹⁴ Stand therefore, having fastened on the belt of truth, and having put on the breastplate of righteousness, ¹⁵ and, as shoes for your feet, having put on the readiness given by the gospel of peace. ¹⁶ In all circumstances take up the shield of faith, with which you can extinguish all the flaming darts of the evil one; ¹⁷ and take the helmet of salvation, and the sword of the Spirit, which is the word of God,

Commented [notes28]: Psalm 119:105 (ESV)

¹⁰⁵ Your word is a lamp to my feet and a light to my path.

Commented [notes29]: 1 Peter 5:8 (ESV)

⁸ Be sober-minded; be watchful. Your adversary the devil prowls around like a roaring lion, seeking someone to devour.

Commented [notes30]: 1 Peter 2:12 (ESV)

¹² Keep your conduct among the Gentiles honorable, so that when they speak against you as evildoers, they may see your good deeds and glorify God on the day of visitation.

Commented [notes31]: Galatians 6:8 (ESV)

⁸ For the one who sows to his own flesh will from the flesh reap corruption, but the one who sows to the Spirit will from the Spirit reap eternal life.

Commented [notes32]: 1 Timothy 6:17 (ESV)

¹⁷ As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.

so we can't pretend we didn't know the difference. It makes us face our areas of compromise. There is another list in Galatians five (Galatians 5:19-21).

Paul wrote a similar exhortation to the Thessalonians. *⁵ For you are all children of light, children of the day. We are not of the night or of the darkness. ⁶ So then let us not sleep, as others do, but let us keep awake and be sober. ⁷ For those who sleep, sleep at night, and those who get drunk, are drunk at night. ⁸ But since we belong to the day, let us be sober, having put on the breastplate of faith and love, and for a helmet the hope of salvation.* 1 Thessalonians 5:5-8 (ESV) This is the same general content as our passage for today. We need to wake up and be people of the day, not indulging in the worldliness of the night, but instead putting on the armor of light.

We ended chapter 12 with that verse I encouraged you to memorize: "Do not be overcome by evil, but overcome evil with good" (Romans 12:21). I would encourage you to memorize this last verse of chapter 13 as well as, like the last verse of chapter 12, this last verse of chapter 13 summarizes the exhortations we have gone over today.

¹⁴ But put on the Lord Jesus Christ, and make no provision for the flesh, to gratify its desires. Putting on the armor of light is to wear Jesus. It's to let others see Jesus' truth, love, grace, mercy, kindness, gentleness, compassion and all the fruits of the Spirit in our interaction with others (Galatians 5:22-23). It's to show others what Jesus would do and exemplify a godly life. It's to express agape love. Remember the superman illustration. In Christ you are clothed in the spiritual superman. You can resist temptation. You can show others God's love. Every time you wake step into that phone booth and get clothed in Christ Jesus!

The last half of the verse is instructive in how to avoid slipping out of being clothed in Jesus. Don't make provision for the flesh to gratify its desires. You know your own weaknesses. If it is alcohol, don't think about its availability, walk down that aisle in the grocery store, look around to see if there is any hidden. You get the idea. You know the lies your flesh has fallen for in the past. Those lies promise a temporary satisfaction that is merely a substitute for Christ, and a poor substitute at that. Sin will never deliver what it promises, and it will cost you more than you ever intended to pay. Don't see how much pressure it takes to spring the trap! Look to the end result and where you will be if you go down that path. Then make every effort to satisfy the hunger of your heart with Jesus (Psalm 32:11). It's when we aren't taking that time in prayer and the Word that we begin to make provisions for the flesh. **Stay in Christ and live!**

Commented [notes33]: Galatians 5:19-21 (ESV)

¹⁹ Now the works of the flesh are evident: sexual immorality, impurity, sensuality, ²⁰ idolatry, sorcery, enmity, strife, jealousy, fits of anger, rivalries, dissensions, divisions, ²¹ envy, drunkenness, orgies, and things like these. I warn you, as I warned you before, that those who do such things will not inherit the kingdom of God.

Commented [notes34]: Galatians 5:22-23 (ESV)

²² But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, ²³ gentleness, self-control; against such things there is no law.

Commented [notes35]: Psalm 32:11 (ESV)

¹¹ Be glad in the LORD, and rejoice, O righteous, and shout for joy, all you upright in heart!

Questions

- 1 When is borrowing or lending appropriate?
- 2 What is the problem with lending?
- 3 Why wait and pay cash?
- 4 When is the increase in debt good?
- 5 Which verse sums up the Old Testament?
- 6 What is the proof of salvation?
- 7 How can we love others?
- 8 How did Jesus illustrate loving our neighbor?
- 9 What is the armor of light?
- 10 How do we avoid sin?