SMITH FOR CHRIST

TEACHING THE WORD · WATCHING THE TIMES



DEEP DIVE

Romans

Chapter Thirteen, Verses 1–14

The Debt That Is Never Paid Off — God's minister with the sword, the one debt of love, and the clock that says it is almost day

NASB 1995 | VERSE BY VERSE | FOUR VOICES | WITH DIAGRAMS

Paul tells believers in the capital of the empire to be subject to the governing authorities, to pay every due — tax, custom, fear and honor — and then to keep owing the one debt that is never paid off: love. And because the night is almost gone, he tells them to get dressed: lay aside the deeds of darkness and put on the Lord Jesus Christ. Read through four teachers — **David Guzik**, **R.C. Sproul**, **C.H. Spurgeon** and **Matthew Henry** — with the Greek behind Paul's key words.

THE PASSAGE

Romans 13:1–14

Authority · the sword · love · the day

THE METHOD

Verse by Verse

Color-coded by teacher

WHAT'S INSIDE

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God's minister, the sword, the debt of love, and the armor of light

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"But put on the Lord Jesus Christ, and make no provision for the flesh in regard to its lusts." — Romans 13:14

SECTION I · THE PASSAGE

Romans 13:1–14

The Debt That Is Never Paid Off — authority from God, love as the fulfillment of the law, and the armor of light

† How to Read This Study

This study walks Romans 13 in 5 movements, in Paul's own order. Each movement opens with the full NASB 1995 text of those verses, marked with the Berean colors and shapes; then the Greek behind the key words; then the teachers, each in his own color — **David Guzik**, the pastor who walks the text verse by verse; **R.C. Sproul**, the theologian who presses every word for its doctrine; **C.H. Spurgeon**, the preacher who turns the doctrine into a call to the heart; and **Matthew Henry**, the Puritan commentator who gathers it into plain, practical counsel. The figures draw the argument so you can see where Paul is going. Read the Scripture first; then let each voice add its angle.

DAVID GUZIK · Enduring Word
R.C. SPROUL · Ligonier · St. Andrew's
C.H. SPURGEON · Metropolitan Tabernacle
MATTHEW HENRY · Commentary · Romans completed after 1714

HOW THIS STUDY IS MARKED
God — His character & actions
Command / instruction
Key repeated word
Sin / warning
Promise / blessing
Time / place / contrast

KEY VERSE · ROMANS 13:8

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

† Before the Passage

Romans 12 opened the practical half of the letter: "by the mercies of God," present your bodies a living and holy sacrifice (12:1). It closed with a hard command for people who had been wronged: "Never take your own revenge, beloved, but leave room for the wrath of God" (12:19). Chapter 13 answers the question that command raises — if I may not avenge, does anyone? Paul's answer is yes: God has a servant for that. The word "wrath" that the believer must leave to God in 12:19 shows up again in 13:4–5, carried by the governing authority, "an avenger who brings wrath on the one who practices evil." Private revenge is laid down; public justice is ordained.

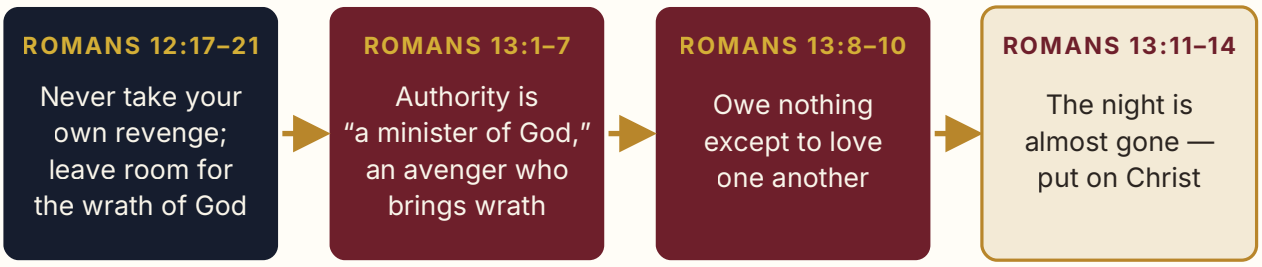
The readers lived in Rome, under Nero's early reign, a few years after Claudius had expelled the Jews from the city (Acts 18:2). Jewish nationalism was rising toward the revolt of AD 66, and a Jewish Christian could easily ask whether a pagan Caesar had any claim on a man whose King was Jesus. Jesus had already answered with a

coin — "Render to Caesar the things that are Caesar's" (Matthew 22:21) — and Paul's "Render to all what is due them" (13:7) uses the same verb, *apodote*. The Old Testament roots run deep: God "removes kings and establishes kings" (Daniel 2:21), and after the flood He put the sword in human hands to protect the life that bears His image (Genesis 9:6).

The chapter has three movements of thought, which Matthew Henry called "three good lessons": subjection to lawful authority (vv. 1–7), justice and love to our neighbors (vv. 8–10), and sobriety and godliness in ourselves because the day is near (vv. 11–14). They hang on one word. Verse 7 says pay your *dues* (*opheilas*); verse 8 says *owe* (*opheilete*) nothing — except love. Every debt to Caesar can be paid off and stamped "paid." The debt of love never can be. And the clock behind it all is the coming day of Christ.

Many of the men who will sit at this table have stood before a judge, and some have lived for years where "the sword" of verse 4 is not a figure of speech. Read this chapter honestly. Paul does not say every officer is fair or every sentence just; he says the *office* is God's, and that every holder of it is His servant and answers to Him — Pilate had authority "given … from above" and still sinned in using it (John 19:11). Paul wrote these words to Rome and later wore Rome's chains. A sentence served pays a debt to the state; it cannot pay the debt to God, and it does not cancel the debt of love. Christ alone paid the first, and He makes us able to keep paying the second.

FIGURE · FROM ROMANS 12 TO ROMANS 13



Private revenge laid down (12:19) · public justice ordained (13:4) · love over all (13:8)

"wrath" — orgē — moves from God's hand (12:19) to His servant's (13:4–5)

Follow the word "wrath": the believer leaves it to God (12:19), and God hands the sword to His servant (13:4) — then love governs the believer's every relationship until the day comes.

I
MOVEMENT

ROMANS 13:1–2

No Authority Except from God

Every person, every authority — established by God, answerable to 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.* [2] *Therefore whoever resists authority has opposed the ordinance of God; and they who have opposed will receive condemnation upon themselves.*
>
> ROMANS 13:1–2

> *"Never take your own revenge, beloved, but leave room for the wrath of God, for it is written, "VENGEANCE IS MINE, I WILL REPAY," says the Lord."*
>
> ROMANS 12:19

Ὑποτασσέσθω

HYPOTASSESTHŌ · "BE IN SUBJECTION" · G5293

Hypotassō is "to place or rank under," and here it is a present imperative in the middle voice — **let every person rank himself under.** It is the word of order, not of grovelling: the same verb is used of the Son being subject to the Father (1 Corinthians 15:28). Paul builds verses 1–2 out of one root, *tassō*, "to arrange, appoint" (G5021): the authorities are *tetagmenai*, "established" (v. 1); the one who resists is *antitassomenos*, "arranging himself against" (v. 2); and what he opposes is God's *diatagē*, "ordinance" (v. 2). God has set an order; the believer takes his place in it.

ἐξουσία

EXOUSIA · "AUTHORITY" · G1849

Not raw power (*dynamis*) but **delegated right** — the right to act within a sphere someone else defined. That is the whole argument of verse 1 in one word: "there is no authority except from God." The authorities are *hyperechousais*, "standing over" us (KJV "higher powers"), but every one of them stands under the One who gave it. Jesus used the same word to Pilate: "You would have no authority (*exousian*) over Me, unless it had been given you from above" (John 19:11).

DAVID GUZIK · Enduring Word

Guzik ties the chapter straight back to Romans 12: refusing personal revenge does not take away the state's right to punish wrongdoers. "Every soul" includes Christians, and Paul says it against the zealous Jewish groups who would recognize no ruler but God. He reminds us that Paul wrote under Rome — no democracy — and still affirmed its authority. God sets leaders in place, though, as Guzik puts it, "God appoints a nation's leaders, but not always to *bless* the people." He cites Newell: "neither our Lord nor His Apostle denied or reviled the 'authority!'" And he marks the boundary at once: when government commands what God forbids, we obey God rather than men (Acts 4:19).

R.C. SPROUL · Ligonier · St. Andrew's

In "Submit to Government (Part 1)" (St. Andrew's, April 1, 2007) Sproul frames the chapter with three words — justification, vindication, vengeance — and says vengeance belongs to God, who has ordained civil government to carry out justice for the common good of all people, not only Christians. All authority starts with God as Creator and Owner: "Any other authority in the world is not intrinsic, but extrinsic. It is delegated from God." Christians should be the most scrupulous citizens — Joseph took Mary to Bethlehem for a census. But the rule has an edge: when rulers command what God forbids or forbid what God commands, "not only may you disobey the civil magistrate, but you must disobey the civil magistrate." Whether Romans 13 allowed resisting Britain in 1776 he calls a complicated question still.

MATTHEW HENRY · Commentary · Romans completed after 1714

Henry notes that the higher powers are "expressed not by the persons that are in that power, but the place of power itself." The office is God's even when the man is not: "The usurpation of power and the abuse of power are not of God, for he is not the author of sin; but the power itself is." He does not soften the cost — "Never did sovereign prince pervert the ends of government as Nero did, and yet to him Paul appealed." When rulers abuse their power, Henry counsels rather to submit to persecution for well-doing and take it patiently than to resist. Yet the submission has a ceiling: "Not that our consciences are to be subjected to the will of any man."

II
MOVEMENT

ROMANS 13:3–7

A Minister of God for Good

Praise for the good, the sword for evil, and every due rendered — tax, custom, fear, honor

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;* 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.* 5 *Therefore it is necessary to be in subjection, not only because of wrath, but also* *for conscience' sake*. 6 *For because of this you also pay taxes, for rulers are servants of God, devoting themselves to this very thing.* 7 *Render to all what is due them*: *tax to whom tax is due; custom to whom custom; fear to whom fear; honor to whom honor.*

ROMANS 13:3–7

FIGURE · THE GOVERNMENT'S GOD-GIVEN JOB DESCRIPTION

THE GOVERNING AUTHORITY

"no authority except from God … established by God" · 13:1

ITS JOB DESCRIPTION · vv. 3–4, 6

- A minister of God to you for good
- Gives praise to those who do good
- An avenger who brings wrath on evil
- Does not bear the sword for nothing
- Servants of God, devoted to this

OUR DUES · vv. 5–7

Subjection — for wrath and conscience

Tax to whom tax is due

Custom to whom custom

Fear to whom fear

Honor to whom honor

THE LIMIT · A SERVANT OF GOD, NOT GOD

"We must obey God rather than men." — Acts 5:29

Pilate's authority was "given … from above" — and he still sinned (John 19:11)

Read across: on the left, what God appointed the authority to do; on the right, what we owe it — and, underneath, the line no authority may cross.

θεοῦ διάκονος … λειτουργοί θεοῦ

DIAKONOS · LEITOURGOS · "MINISTER … SERVANTS" · G1249 · G3011

Twice in verse 4 the authority is *theou diakonos*, "a minister of God" — the word for a household servant, and for a deacon. In verse 6 rulers are *leitourgoi theou*, "servants of God": a *leitourgos* was a public servant, and every other New Testament use is sacred — Paul as a minister to the Gentiles (15:16), the angels (Hebrews 1:7), Christ in the sanctuary (Hebrews 8:2). The titles cut both ways. They raise the office: the tax collector and the judge are doing God's work. And they humble the man: a minister is a servant, not a lord, and he serves "to you for good."

τὴν μάχαιραν φορεῖ … ἔκδικος

MACHAIRA · EKDIKOS · "THE SWORD … AN AVENGER" · G3162 · G1558

Machaira is the short sword — the weapon of the soldier and the executioner — and by figure "judicial punishment." The authority does not bear it *eikē*, "for nothing, in vain": the sword is real and meant to be used against evil. It is *ekdikos eis orgēn*, "an avenger for wrath," and *ekdikos* appears only twice in the New Testament: here, of the magistrate, and in 1 Thessalonians 4:6, where **the Lord** is "the avenger." The magistrate's sword is borrowed. Verse 7 then lists the *opheilas*, "dues": *phoros* (tribute, a direct tax), *telos* (custom, a toll on goods), *phobos* (fear, respect) and *timē* (honor).

DAVID GUZIK · Enduring Word

Guzik calls verses 3–4 the job of government: to punish and deter evildoers. Christians should be the best citizens — honest, tax-paying, praying for those in office — and rulers should remember they are God's ministers, servants and not gods. On the sword he is plain: "The sword is a reference to capital punishment," and Paul "has no doubt that the state has the legitimate authority to execute criminals." But submission is never mindless: "Christian obedience to the state is never blind – it obeys with the eyes of conscience wide open." We pay taxes because we support God's work of restraining evil when we do — which means revenue should serve that end, not enrich officials. In a democracy, he adds, citizens share the responsibility of governing.

R.C. SPROUL · Ligonier · St. Andrew's

Sproul says "the essence of government is the power and authority to force conformity," and that "the worst government is better than anarchy, where evil goes without any restraint whatsoever." He once told a new governor, "Sir, today is your ordination day." In "Submit to Government (Part 2)" (April 15, 2007) he traces the sword from Eden's guarding sword to Genesis 9:6, a covenant with all humanity: its first purpose is to protect human life. "When God gives the magistrate the power of the sword, He does not give the power of the sword merely to rattle it." He defends capital punishment for murder on the ground of the image of God — and warns, "It is silly to assume that any government can be trusted to only engage in military activity in a just way." Nuremberg shows each man must refuse an evil order; but "we cannot disobey the civil magistrate because they inconvenience us."

MATTHEW HENRY · Commentary · Romans completed after 1714

Henry reads verse 3 as the design of the office: "Rulers are not a terror to good works, but to the evil." Magistrates are "again and again called God's ministers," and "though they are lords to us, they are servants to God." The sword is "not only the sword of war, but the sword of justice," and it is "intended for the restraining and suppressing of disorders." Subjection is "not so much" from fear of punishment as for conscience — and "this makes common civil offices acceptable to God, when they are done for conscience' sake." Taxes are paid "as a just debt," and verse 7's fear is "not with a fear of amazement, but a loving, reverent, respectful, obedientiel fear." Render your dues, he says, "readily and cheerfully."

III
MOVEMENT

ROMANS 13:8–10

The Debt That Is Never Paid Off

Owe nothing — except love; the second table summed up in one sentence

> 8 *Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law.*
> 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."* 10 *Love does no wrong to a neighbor; therefore love is the fulfillment of the law.*
>
> ROMANS 13:8–10

> *"You shall not murder. You shall not commit adultery. You shall not steal."*
>
> EXODUS 20:13–15

> *"... but you shall love your neighbor as yourself; I am the LORD."*
>
> LEVITICUS 19:18

FIGURE · THE ONE DEBT THAT IS NEVER PAID OFF

PAID AND DONE · v. 7

Tax	to whom tax is due	**PAID**
Custom	to whom custom	**PAID**
Fear	to whom fear	**PAID**
Honor	to whom honor	**PAID**

STILL OWING · v. 8

Love one another

"a debt that must be always in the paying, and yet always owing"

— Matthew Henry

SUMMED UP IN THIS SAYING · v. 9

No adultery	No murder	No stealing	No coveting	"any other commandment"
7th commandment	6th commandment	8th commandment	10th commandment	

"YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF"

Leviticus 19:18 · "love does no wrong to a neighbor" (v. 10)

The second table of the Law (Exodus 20:13–17). The KJV, following later manuscripts, also lists false witness (9th).

Every due to Caesar can be stamped "paid"; the debt of love stays open, and it gathers up every commandment about our neighbor that Paul quotes in verse 9.

ὀφειλάς ... ὀφείλετε

OPHEILḖ · OPHEILŌ · "DUES … OWE" · G3782 · G3784

Verse 7 ends with *tas opheilas*, "what is due" — the noun for a sum owed, used of the unforgiving servant's debt (Matthew 18:32). Verse 8 picks up the verb at once: *Mēdeni mēden opheilete*, "to no one owe nothing" — a double negative for emphasis — *ei mē to allēlous agapan*, "except the loving of one another." Paul is not forbidding every loan; he is saying settle every account you can settle. And then he names the one account that never closes. The present tense of *agapan* is ongoing: love is the debt you are always paying and always still owe.

ἀνακεφαλαιοῦται … πλήρωμα

ANAKEPHALAIOUTAI · PLĒRŌMA · "SUMMED UP … FULFILLMENT" · G346 · G4138

Anakephalaioō, "to sum up, gather under one head," is used only twice in the New Testament: here, where every commandment is gathered into "love your neighbor as yourself," and Ephesians 1:10, where God gathers all things into Christ. Then verse 10: *plērōma oun nomou hē agapē* — "love is the **fullness** of the law." Love does not replace the commandments; it fills them up. The list in verse 9 is the second table — adultery, murder, stealing, coveting. The KJV, following the later Greek manuscripts, also has "Thou shalt not bear false witness"; the NASB follows the older texts, which omit it.

DAVID GUZIK · Enduring Word

Guzik reads "owe no one anything except to love one another" as a perpetual obligation of love, not a ban on borrowing — Jesus allowed lending and borrowing (Matthew 5:42), though Proverbs 22:7 warns that the borrower is servant to the lender. He quotes Leon Morris: "Love then is a permanent obligation, a debt impossible to discharge." The neighbor is the real person in front of us, as in Jesus' answer in Matthew 22, and he borrows Spurgeon's line: "No man can compass the ends of life by drawing a little line around himself upon the ground." For Guzik, love is the true measure of obedience; religious activity without it falls short.

R.C. SPROUL · Ligonier · St. Andrew's

In "Love Your Neighbor" (May 6, 2007) Sproul corrects a common misreading: "If you borrow money, and you owe it, there is no sin in that." The sin, he says, comes "when you do not pay it back." So, "if you owe somebody something, dear friends, pay what you owe." Beyond every bill, "we operate under only one perpetual debt or obligation," and Paul's duties are "practical applications of the Golden Rule." A week later, in "Put on Christ," he takes on Joseph Fletcher's situation ethics, which let "love" override God's commands. Love fulfills the law; it never cancels it. Augustine's "Love God and do as you please" means that the one who truly loves God will do what pleases God.

MATTHEW HENRY · Commentary · Romans completed after 1714

Henry turns verse 8 into a proverb: "Love is a debt." Every other debt can be discharged, but "this is a debt that must be always in the paying, and yet always owing." The love Paul names "is inclusive of all the duties of the second table" — it is the root of every commandment about our neighbor. And because "love worketh no ill to his neighbour," Henry reads the negative command positively as well: a man breaks the law of love not only by doing his neighbor harm but by withholding the good he could do him. The chapter's second lesson, in his summary, is "a lesson of justice and love to our brethren."

IV
MOVEMENT

ROMANS 13:11–12

The Night Is Almost Gone

Knowing the time — wake up, lay aside the deeds of darkness, put on the armor of light

> 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.* 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.*
>
> ROMANS 13:11–12

FIGURE · THE CLOCK IS LATE



LAY ASIDE · v. 12–13
the deeds of darkness

- carousing and drunkenness
- sexual promiscuity and sensuality
- strife and jealousy

and make no provision for the flesh (v. 14)

PUT ON · vv. 12–14
dressed for the day

- the armor of light
- behave properly as in the day

the Lord Jesus Christ
Lord · Jesus · Christ the King

Augustine heard "take up and read," opened to 13:13–14, and rose a new man.

"The fitness lies in the dress, not in you." — Spurgeon

It is past the middle of the night and close to dawn: take off the night clothes on the left and put on what is on the right — finally, a Person.

εἰδότες τὸν καιρόν

KAIROS · "THE TIME" · G2540

Paul does not say *chronos*, clock time, but *kairos* — the fixed season, the critical juncture, the moment that calls for action. "Knowing the time" means knowing **what kind** of time it is. It is already "the hour" (*hōra*) to wake, because salvation — here its final completion at Christ's coming — is "nearer to us than when we believed." Every day a Christian lives, that sentence becomes truer.

ἡ νὺξ προέκοψεν … τὰ ὅπλα τοῦ φωτός

PROKOPTŌ · HOPLON · "ALMOST GONE … ARMOR" · G4298 · G3696

Prokoptō means to advance, and of time, to be far along: *hē nyx proekopsen*, "the night has advanced" — it is the last watch. *Hē de hēmera ēngiken*, "the day has drawn near," a perfect tense: it has come close and stands there. So: *apothōmetha*, "let us put off" (like night clothes) the works of darkness, and *endysōmetha*, "let us put on," *ta hopla tou phōtos*. *Hoplon* is a tool and especially a weapon; in the plural, armor. Paul pictures a soldier dressing at dawn.

DAVID GUZIK · Enduring Word

Guzik hears verses 11–14 as the urgency behind everything Paul has just said about love and citizenship: we live this way "because we know the danger of the times and we anticipate the soon return of Jesus." Salvation is nearer than when we first believed, and the danger he names is a sleepwalking faith — a believer who goes through religious motions while spiritually asleep. The pictures are clothes: taking off the works of darkness, putting on the armor of light. You do not dress for the day in the clothes you slept in.

R.C. SPROUL · Ligonier · St. Andrew's

In "Put on Christ" (May 13, 2007) Sproul explains why salvation can be "nearer": Scripture speaks of salvation in more than one tense — begun when we believed, working now, and complete when Christ comes — and Paul has the completion in view. The present age is the night, and "we are now in the last watch of the night." Darkness and sin belong together, he notes, because men love the dark for what it hides; to walk "as in the day" is to live with nothing to hide.

C.H. SPURGEON · Metropolitan Tabernacle

In "Dressing in the Morning" (No. 1614, August 21, 1881) Spurgeon says the believer lives at daybreak: "It is the early morning, it is the dawning of the eternal day," and "when day begins sleep should end." Wake from lethargy, half-heartedness and idle dreaming. Then take off the night clothes — do not cover them: "It will be an idle attempt to try and wear religion as a sort of celestial overall over the top of old sins." And arm yourself: "You are in an enemy's country: put on the armour of light." In "Sleeping Christians," on the same text, he tells of a young man in France who lay asleep for a fortnight, fed with a spoon — "I have known many cases of Christians who have laid like that spiritually."

MATTHEW HENRY · Commentary · Romans completed after 1714

Henry rings the alarm: "It is high time to awake; for the sun has been up a great while, and shines in our faces." He reads the night two ways — "the night of Jewish rage and cruelty is just at an end," the persecution of the first Christians, and beyond it "the day of our complete salvation, in the heavenly glory, is at hand." Either way, "it is time to dress ourselves." The armor of light may allude to bright, glittering armor; "the graces of the Spirit are this armour, to secure the soul from Satan's temptations," for "Christians are soldiers in the midst of enemies, and their life a warfare."

V
MOVEMENT

ROMANS 13:13–14

Put On the Lord Jesus Christ

Three pairs of night clothes off; one Person on; no provision for the flesh

> 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.* 14 *But put on the Lord Jesus Christ, and ⚠ make no provision for the flesh in regard to its lusts.*
>
> ROMANS 13:13–14

> *"For all of you who were baptized into Christ have clothed yourselves with Christ."*
>
> GALATIANS 3:27

ἐνδύσασθε τὸν κύριον Ἰησοῦν Χριστόν

ENDYSASTHE · "PUT ON" · G1746

Endyō is ordinary dressing — to clothe, to put on a garment. Verse 12 said put on "the armor of light"; verse 14 says the armor is a Person, and gives Him His full name: **Lord** (to obey), **Jesus** (who saves), **Christ** (the anointed King). The aorist imperative calls for a decisive act; yet the same people "have clothed yourselves with Christ" already (Galatians 3:27). What God has done in us by faith, we are to wear each morning. Before it, three pairs of night clothes come off (v. 13): *kōmois kai methais*, revelries and drunken bouts; *koitais kai aselgeiais*, "beds" (G2845, a euphemism for illicit sex) and shameless sensuality; *eridi kai zēlō*, strife and jealousy.

πρόνοιαν μὴ ποιεῖσθε

PRONOIA · "PROVISION" · G4307

Pronoia is forethought — planning ahead and supplying — the word behind our "providence." It occurs only twice in the New Testament: Tertullus flattering Felix for his "foresight" (Acts 24:2), and here. *Tēs sarkos pronoian mē poieisthe eis epithymias*: do not do the flesh's planning for it, with a view to its desires. Sin rarely ambushes a man who has not first arranged the meeting. Paul's command reaches back before the fall — to the phone, the route home, the money in the pocket, the friend who calls.

DAVID GUZIK · Enduring Word

Guzik defines the night clothes one by one — revelry, drunkenness, the desire for a forbidden bed, the lust of people who have lost all shame, strife, envy — and then quotes Spurgeon: "The rags of sin must come off if we put on the robe of Christ." With Morris he says to put on Christ is to let Jesus Himself be the armor we wear. "Make no provision for the flesh" means we must actively cooperate with the Spirit, because "the flesh will be as active as we allow it to be." And he recalls that God used this passage to show Augustine "that he really *could* live the Christian life as empowered by the Holy Spirit."

R.C. SPROUL · Ligonier · St. Andrew's

Sproul tells Augustine's story: in a garden he heard children chanting *tolle lege*, "take up and read," opened to Romans 13 — "Like a lightning bolt, the Word of God pierced his heart." On "provision" he notes, "This is an odd use of the term from which the word providence comes": do not plan ahead for sin. Do not tie your horse to the saloon post. He borrows Luther's picture: "I can't stop the birds from flying around in the air near me, but I don't have to let them nest in my hair." The positive command is better still: "Instead, provide for your soul. Put on Christ. Walk as people who walk in daylight."

C.H. SPURGEON · Metropolitan Tabernacle

In "Christ Put On" (February 23, 1890) Spurgeon says Christ must be in us by faith before He can be on us, and that this "putting on" is sanctification in daily life, not the imputed righteousness that justifies: "Put on the Lord Jesus Christ for daily wear." He takes the three names as three garments — Lord to obey, Jesus to save, Christ as Prophet, Priest and King. Toward the flesh: "First, give no tolerance to it. … Moreover, give sin no time," and give it no food. In "Dressing in the Morning" he presses the gospel in it: "Christ has not come to save you in your sins but from your sins," and for the man who feels unfit, "The fitness lies in the dress, not in you."

MATTHEW HENRY · Commentary · Romans completed after 1714

Henry reads the vices plainly: we must abstain "from all excess in eating and drinking"; "Downright adultery and fornication are the chambering forbidden"; and "to strive and to envy ill becomes the disciples and followers of the peaceable and humble Jesus." Putting on Christ, for Henry, has two sides — "Put on the righteousness of Christ for justification," and put on His spirit and example for sanctification. On provision he is careful: "We are not forbidden barely to provide for the body"; "the necessities of the body must be considered, but the lusts of it must not be gratified."

VI
THEME

CROSS-REFERENCES

The Passage in the Whole Bible

God over Caesar, the sword after the flood, love as the law's summary, and the children of the day

> *"But Peter and the apostles answered, "We must obey God rather than men.""*
>
> ACTS 5:29

> *"Jesus answered, "You would have no authority over Me, unless it had been given you from above; for this reason he who delivered Me to you has the greater sin.""*
>
> JOHN 19:11

> *"Submit yourselves for the Lord's sake to every human institution, whether to a king as the one in authority, or to governors as sent by him for the punishment of evildoers and the praise of those who do right."*
>
> 1 PETER 2:13–14

> *"Honor all people, love the brotherhood, fear God, honor the king."*
>
> 1 PETER 2:17

> *"Whoever sheds man's blood, By man his blood shall be shed, For in the image of God He made man."*
>
> GENESIS 9:6

> *"The second is like it, 'YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF.' On these two commandments depend the whole Law and the Prophets."*
>
> MATTHEW 22:39–40

> *"For the whole Law is fulfilled in one word, in the statement, "YOU SHALL LOVE YOUR NEIGHBOR AS YOURSELF.""*
>
> GALATIANS 5:14

> *“for you are all sons of light and sons of day. We are not of night nor of darkness; so then let us not sleep as others do, but let us be alert and sober.”*
>
> 1 THESSALONIANS 5:5–6

DAVID GUZIK · Enduring Word

Guzik sets the boundary of Romans 13 with Acts: when government commands what God forbids, the apostles’ answer stands — obey God rather than men (Acts 4:19). Peter and Paul both taught submission to Rome and both refused to stop preaching Christ.

R.C. SPROUL · Ligonier · St. Andrew’s

Sproul finds the root of verse 4 in Genesis 9:6, part of the covenant God made with all humanity after the flood: the sword was given to the state to protect life that bears God’s image. “What makes us different from turtles, whales, chickens, and kangaroos is that we have been stamped with the image of God.”

SECTION II · STUDY HELPS

At a Glance

Four voices, one chapter

Four men, one chapter. Guzik walks the text and keeps the limits in view; Sproul presses the doctrine of delegated authority and the sword; Spurgeon (who preached the last four verses) calls sleepers to get dressed; Henry gathers it into three plain lessons. Where a teacher is silent on a movement, the cell says so — Spurgeon's sermons on this chapter that we could source are all on verses 11–14.

THE MOVEMENT	GUZIK · the text	SPROUL · the doctrine	SPURGEON · the heart	HENRY · the counsel
I · Authority (1–2)	Every soul includes Christians; God appoints leaders, not always to bless; obey God first.	All authority is delegated, never intrinsic; disobey only when commanded to sin.	— (no sourced sermon on these verses)	The office is God's, not its abuse; Paul appealed even to Nero.
II · The sword (3–7)	Government punishes and deters evil; the sword is capital punishment; conscience wide open.	Worst government beats anarchy; the sword protects image-bearers (Genesis 9:6); not merely rattled.	— (no sourced sermon on these verses)	Lords to us, servants to God; taxes a just debt; reverent fear, paid cheerfully.
III · Love (8–10)	Not a ban on borrowing; love a debt impossible to discharge; real neighbors.	Pay what you owe; one perpetual debt; love fulfills, never overrides, the law.	— (quoted by Guzik: no little line drawn around oneself)	Love is a debt always paying, always owing; the whole second table.
IV · The hour (11–12)	Urgency of the Lord's return; beware sleepwalking faith.	Salvation has tenses; we are in the last watch of the night.	Dawn of the eternal day; take off the night clothes, don't cover them.	The sun is up and shines in our faces; armor of light is the Spirit's graces.
V · Put on Christ (13–14)	The rags of sin off, the robe of Christ on; the flesh is as active as we allow.	Tolle lege; provision is providence for sin — don't tie your horse at the saloon.	Christ for daily wear; no tolerance, no time, no food for sin.	Christ for justification and sanctification; feed the body, not its lusts.

ROMANS 13:1–14 · A COMPARATIVE READING

† Key Insights to Carry

- **"Wrath" is handed over, not abolished.** The wrath the believer must leave to God in 12:19 (*orgē*) is the wrath the authority carries in 13:4–5. Paul does not say evil goes unpunished; he says punishment is not your private job. THE TEXT
- **The magistrate's titles are church words.** *Diakonos* (v. 4) and *leitourgos* (v. 6) are the words for a deacon and for priestly service. The office is raised — and the officer is reminded he is a servant. THE GREEK
- **Office and officer are not the same.** The place of power is God's ordinance; "the usurpation of power and the abuse of power are not of God." Romans 13 never makes every act of a ruler God's will. HENRY
- **There is a ceiling on obedience.** When rulers command what God forbids or forbid what God commands, "not only may you disobey … you must." But inconvenience is never a reason. SPROUL
- **The sword is borrowed.** *Ekdikos*, "avenger," is used only of the magistrate (Romans 13:4) and of the Lord (1 Thessalonians 4:6). Every sentence is passed under a higher Judge — including on the judge. THE GREEK
- **Pay every bill; keep one account open.** Verse 7's "dues" and verse 8's "owe" are one root. Settle what can be settled; the debt of love is "impossible to discharge." GUZIK

- **Four commandments, one sentence.** Adultery, murder, stealing and coveting (the 7th, 6th, 8th and 10th) are "summed up" (*anakephalaioutai*) in Leviticus 19:18 — the same verb Ephesians 1:10 uses for gathering all things in Christ. THE TEXT
- **Love fills the law; it does not empty it.** "Love does no wrong to a neighbor." Situation ethics turns love into an excuse to break God's commands; Paul makes love the reason to keep them. SPROUL
- **It is dawn, not midnight.** "It is the early morning, it is the dawning of the eternal day." Christians are not waiting for the night to end; they are dressing for a day already breaking. SPURGEON
- **Provision is planning.** *Pronoia* is forethought. Most falls are arranged ahead of time; Paul tells us to stop doing the flesh's planning for it and to provide for the soul instead. THE GREEK

† Questions for the Table

1 **Paul tells Christians in Nero's Rome to "be in subjection." Where do you find it hardest to honor an authority over you — a boss, an officer, a parole agent, a government — and what would subjection "for conscience' sake" look like there?**

Henry: "though they are lords to us, they are servants to God." You honor the office because of the One who gave it.

13:1–5; 1 PETER 2:13–17

2 **Sproul says we must disobey only when commanded to sin, never because we are inconvenienced. Be honest: which of your complaints about authority are conscience, and which are inconvenience?**

Acts 5:29 is a narrow door; most of our resistance does not fit through it.

13:2; ACTS 5:29

3 **Some at this table have felt the sword of verse 4. How can a man accept that the office was God's without pretending that every officer or every sentence was just?**

Pilate's authority was "given … from above," and he still had sin (John 19:11). God judges the judges.

13:4; JOHN 19:11

4 **"Render to all what is due them." Is there a tax, a fine, a child-support payment, a restitution or a simple debt you have been avoiding? What is one step this week?**

Sproul: "If you owe somebody something, dear friends, pay what you owe."

13:6–8

5 **Name the person you find hardest to love. What would it mean to treat your love for him as a debt you owe, not a favor you might do?**

Henry: love is "always in the paying, and yet always owing."

13:8–10; LEVITICUS 19:18

6 **Where are you making "provision for the flesh" — a route, an app, a contact, cash in your pocket — and what would it look like to provide for your soul instead?**

Sin seldom ambushes a man who has not first arranged the meeting. Put on Christ before you leave the house.

13:13–14; GALATIANS 3:27

Pay Caesar what is Caesar's, and get the receipt. Then keep paying the debt that never closes — love. The night is almost gone; take off what you slept in, and put on the Lord Jesus Christ.

Teaching the Word. Watching the Times. — Smith For Christ

† Sources

Each teacher's section summarizes the pages below in our own words; short quotations are verbatim from them. Matthew Henry died in 1714 having reached Acts; the Romans volume of his *Commentary* was completed by his successors (John Evans) from his notes and method, and is cited under his name as it is published. Henry's Commentary and C.H. Spurgeon (1834–1892) are in the public domain; Guzik and Sproul are summarized — consult each author's own work.

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