ROMANS 13

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

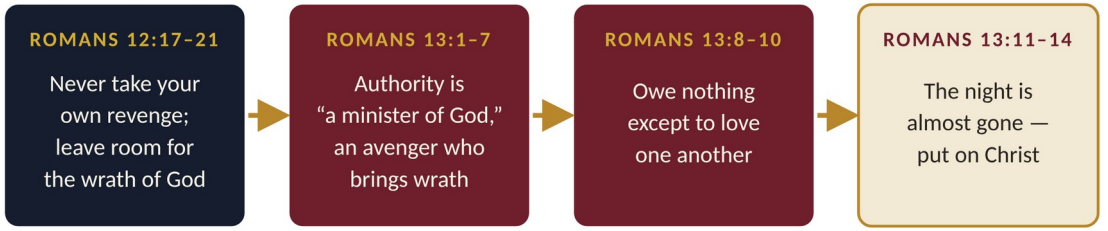
> *"Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law."*
> ROMANS 13:8

Where Paul has brought us

1. Romans 12 opened the practical half of the letter: “by the mercies of God,” present your bodies a living and holy sacrifice (12:1).

2. 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).

3. 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…



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)

No Authority Except from God

Every person, every authority — established by God, answerable to God

ROMANS 13:1

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.

DAVID GUZIK

Every soul includes Christians; God appoints leaders, not always to bless; obey God first.

R.C. SPROUL

All authority is delegated, never intrinsic; disobey only when commanded to sin.

MATTHEW HENRY

The office is God's, not its abuse; Paul appealed even to Nero.

ὑποτασσέσθω

HYPOTASSESTHŌ · "BE IN SUBJECTION"

Hypotassō is "to place or rank under," and here it is a present imperative in the middle voice — let every person rank himself under.

A Minister of God for Good

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

ROMANS 13:4

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.

DAVID GUZIK

Government punishes and deters evil; the sword is capital punishment; conscience wide open.

R.C. SPROUL

Worst government beats anarchy; the sword protects image-bearers (Genesis 9:6); not merely rattled.

MATTHEW HENRY

Lords to us, servants to God; taxes a just debt; reverent fear, paid cheerfully.

θεοῦ διάκονος … λειτουργοὶ θεοῦ

DIAKONOS · LEITOURGOS

Twice in verse 4 the authority is theou diakonos, “a minister of God” — the word for a household servant, and for a deacon.

The Government's God-Given Job Description



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.

The Debt That Is Never Paid Off

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

ROMANS 13:8

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

DAVID GUZIK

Not a ban on borrowing; love a debt impossible to discharge; real neighbors.

R.C. SPROUL

Pay what you owe; one perpetual debt; love fulfills, never overrides, the law.

MATTHEW HENRY

Love is a debt always paying, always owing; the whole second table.

ὀφειλάς … ὀφείλετε
OPHEILĒ · OPHEILŌ

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).

The One Debt That Is Never Paid Off



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.

The Night Is Almost Gone

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

ROMANS 13:12

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.

DAVID GUZIK

Urgency of the Lord's return; beware sleepwalking faith.

R.C. SPROUL

Salvation has tenses; we are in the last watch of the night.

C.H. SPURGEON

Dawn of the eternal day; take off the night clothes, don't cover them.

MATTHEW HENRY

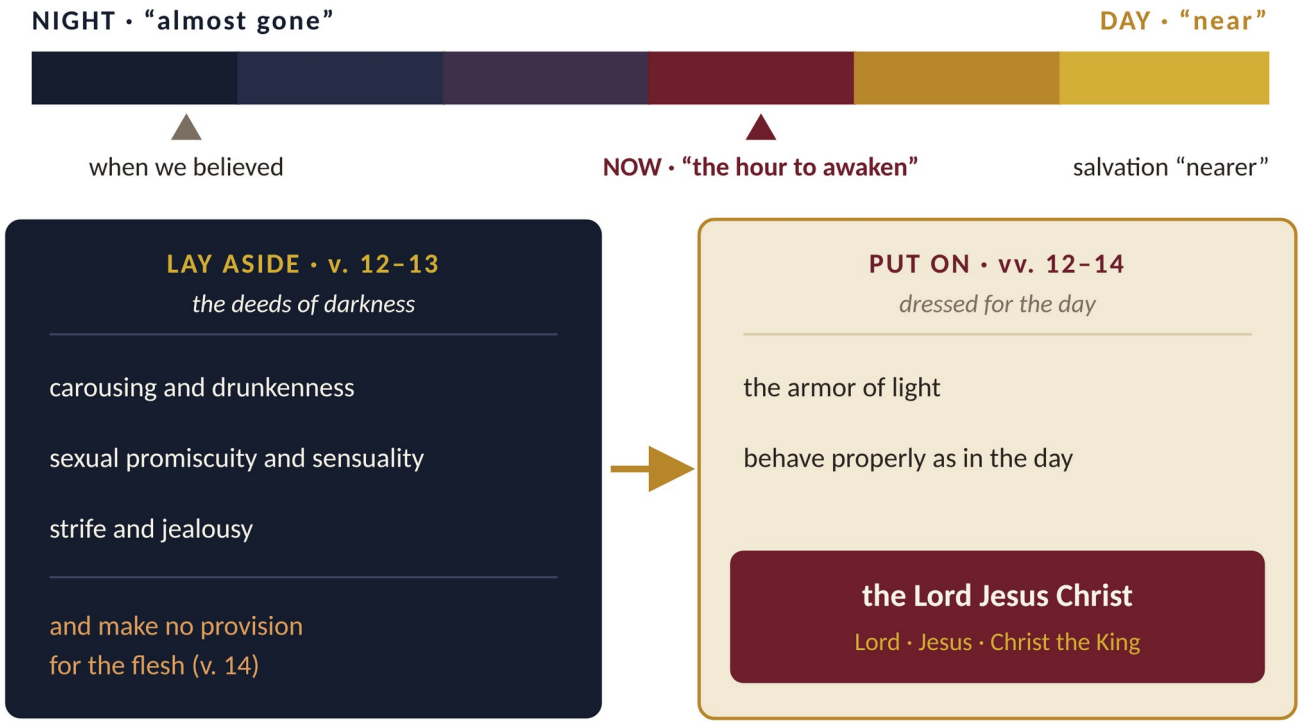
The sun is up and shines in our faces; armor of light is the Spirit's graces.

εἰδότες τὸν καιρόν

KAIROS · "THE TIME"

Paul does not say chronos, clock time, but kairos — the fixed season, the critical juncture, the moment that calls for action.

The Clock Is Late



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.

Put On the Lord Jesus Christ

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

ROMANS 13:13

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

DAVID GUZIK

The rags of sin off, the robe of Christ on; the flesh is as active as we allow.

R.C. SPROUL

Tolle lege; provision is providence for sin — don't tie your horse at the saloon.

C.H. SPURGEON

Christ for daily wear; no tolerance, no time, no food for sin.

MATTHEW HENRY

Christ for justification and sanctification; feed the body, not its lusts.

ἐνδύσασθε τὸν κύριον Ἰησοῦν Χριστόν

ENDYSASTHE · "PUT ON"

Endyō is ordinary dressing — to clothe, to put on a garment.

What to carry from this chapter

1

“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.

2

The magistrate’s titles are church words.

Diakonos (v. 4) and leitourgos (v. 6) are the words for a deacon and for priestly service.

3

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.”

4

There is a ceiling on obedience.

When rulers command what God forbids or forbid what God commands, “not only may you disobey … you must.”

More to carry

5

The sword is borrowed.

Ekdikos, “avenger,” is used only of the magistrate (Romans 13:4) and of the Lord (1 Thessalonians 4:6).

6

Pay every bill; keep one account open.

Verse 7’s “dues” and verse 8’s “owe” are one root.

7

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…

8

Love fills the law; it does not empty it.

“Love does no wrong to a neighbor.”

Talk it through

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?

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?

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?

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?

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?

CLOSING

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

Full Deep Dive, O·I·A study, reflection journal and film: see the Romans study page.