SMITH FOR CHRIST PUBLISHING · BEREAN DASHBOARD STUDY

Romans 13

The Debt That Is Never Paid Off — O·I·A, integrated with the Deep Dive

OBSERVATION · INTERPRETATION · APPLICATION · 2026-11-09 · NASB 1995

"Seeking God diligently — examining the Scriptures daily to see whether these things were so." — Acts 17:11

CHAPTER THEME

God has put an order over my life — governing authorities who answer to Him — and I owe them what is due, while I keep owing everyone the one debt that never closes: love. The night is almost gone, so I take off what belongs to the dark and put on the Lord Jesus Christ.

00 The Text

ROMANS 13 (NASB95), MARKED

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

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.

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.

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.

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.

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.

Marked in the text

- **v1** “governing authorities” — Time / place / contrast
- **v1** “no authority except from God” — God — His character & actions
- **v1** “established by God” — God — His character & actions
- **v2** “opposed the ordinance of God” — Sin / warning
- **v3** “Do what is good” — Command / instruction
- **v4** “a minister of God to you for good” — God — His character & actions
- **v4** “bear the sword for nothing” — Sin / warning
- **v4** “an avenger who brings wrath” — Sin / warning
- **v5** “for conscience’ sake” — Command / instruction
- **v7** “Render to all what is due them” — Command / instruction
- **v8** “Owe nothing to anyone” — Command / instruction
- **v8** “has fulfilled the law” — Promise / blessing
- **v9** “summed up in this saying” — Time / place / contrast
- **v10** “love is the fulfillment of the law” — Promise / blessing
- **v11** “knowing the time” — Time / place / contrast
- **v11** “salvation is nearer to us than when we believed” — Promise / blessing
- **v12** “The night is almost gone, and the day is near” — Time / place / contrast
- **v12** “lay aside the deeds of darkness” — Command / instruction
- **v12** “put on the armor of light” — Command / instruction
- **v13** “carousing and drunkenness” — Sin / warning
- **v13** “sexual promiscuity and sensuality” — Sin / warning
- **v13** “strife and jealousy” — Sin / warning
- **v14** “put on the Lord Jesus Christ” — Command / instruction
- **v14** “make no provision for the flesh” — Sin / warning
- **v8** “love” — Key repeated word (every occurrence)
- **v1** “authority” — Key repeated word (every occurrence)

01 Observation

WHAT DOES THE TEXT SAY?

KEY VERSE · 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."

Setting. Paul writes to believers living in Rome, the capital of the empire, in the early years of Nero. Chapter 12 ended with "Never take your own revenge … leave room for the wrath of God" (12:19) and "overcome evil with good" (12:21). Chapter 13 shows who carries God's wrath against evil in this age (vv1–7), what we owe our neighbor (vv8–10), and what time it is (vv11–14).

Structure:

- vv1–2 — **the principle:** every person is to be in subjection to the governing authorities. Why: there is no authority except from God; those which exist are established by God. So resisting authority is opposing the ordinance of God, and brings condemnation.
- vv3–4 — **the job of the authority:** rulers are not a cause of fear for good behavior, but for evil. Do what is good and you will have praise. It is "a minister of God to you for good." If you do evil, be afraid: "it does not bear the sword for nothing" — it is "a minister of God, an avenger who brings wrath on the one who practices evil."
- vv5–7 — **our response:** be in subjection "not only because of wrath, but also for conscience' sake" (v5). Pay taxes, because rulers are servants of God devoted to this very thing (v6). "Render to all what is due them": tax, custom, fear, honor (v7).
- vv8–10 — **the one debt:** "Owe nothing to anyone except to love one another"; whoever loves his neighbor has fulfilled the law (v8). Four commandments — adultery, murder, stealing, coveting — and "any other commandment" are summed up in "You shall love your neighbor as yourself" (v9). "Love does no wrong to a neighbor; therefore love is the fulfillment of the law" (v10).
- vv11–12 — **the time:** it is already the hour to awaken from sleep; salvation is nearer than when we believed. The night is almost gone, the day is near — lay aside the deeds of darkness, put on the armor of light.
- vv13–14 — **the clothes:** behave properly as in the day — not in carousing and drunkenness, not in sexual promiscuity and sensuality, not in strife and jealousy. Put on the Lord Jesus Christ; make no provision for the flesh in regard to its lusts.

Repeated words, with counts (NASB95):

- "God" ×6 — v1 (×2), v2, v4 (×2), v6, all in vv1–6: the authority's whole claim is borrowed from Him.
- "authority / authorities" ×4 — v1 (×2), v2, v3.
- "love / loves" ×5 — v8 (×2), v9, v10 (×2).
- "fear" ×4 — v3 (×2), v7 (×2); plus "be afraid" v4.
- "good" ×3 — v3 (×2), v4; "evil" ×3 — v3, v4 (×2).
- "tax / taxes" ×3 — v6, v7 (×2); "custom" ×2, "honor" ×2, "due" ×2 — all v7.

- "neighbor" ×3 — vv8, 9, 10. "law" ×2 — vv8, 10. "minister" ×2 — v4; "servants" v6. "wrath" ×2 — vv4, 5 (and 12:19). "subjection" ×2 — vv1, 5. "rulers" ×2 — vv3, 6.
- "put on" ×2 — v12 (armor of light), v14 (the Lord Jesus Christ). "day" ×2 — vv12, 13; "night" v12; "darkness" and "light" v12.

Contrasts: good behavior ⟷ evil (vv3–4). Praise ⟷ wrath (vv3–4). Subjection because of wrath ⟷ for conscience' sake (v5). Every due paid (v7) ⟷ the one debt still owed (v8). "Owe" (v8) and "what is due" (v7) are the same Greek root. Night ⟷ day; darkness ⟷ light (v12). Lay aside ⟷ put on (vv12, 14). The armor of light (v12) ⟷ the Lord Jesus Christ (v14) — the armor turns out to be a Person.

Shape of the chapter: outward to the state (1–7), sideways to the neighbor (8–10), forward to the day (11–14). Each part has an "owing": dues to authority, love to the neighbor, readiness to the coming Lord. Wrath in vv4–5 picks up the wrath of 12:19; the "put on" of v14 answers the "do not be conformed" of 12:2.

Chapter theme (my words): Every authority over me stands under God and serves Him, so I give it what it is due — but my deepest debt is love, and I live awake and dressed in Christ because the day is almost here.

02 Interpretation

WHAT DOES THE TEXT MEAN?

KEY VERSE · ROMANS 13:10

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

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.

FIGURE · 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.

Does "every person is to be in subjection" mean blind obedience? No. All four teachers say the office is from God, and all four set a limit. Guzik: Christian obedience "is never blind – it obeys with the eyes of conscience wide open"; when government commands what God forbids, we obey God rather than men (Acts 4:19; 5:29). Sproul: obey unless the authority commands what God forbids or forbids what God commands — then "you must disobey" — but never just because it is inconvenient. Henry separates the *place* of power, which is God's ordinance, from its abuse and usurpation, which are not. Where they differ is on *resistance*: Henry counsels patient suffering under even a Nero; Sproul calls the question of resisting Britain in 1776 still "complicated"; Guzik adds that in a democracy citizens share responsibility for government. Paul wrote this under Rome and later suffered under Rome — submission is not approval of every act.

What is "the sword"? *Machaira*, the short sword — the power to punish, up to death. Guzik and Sproul both read it as including capital punishment; Sproul roots it in Genesis 9:6, God's covenant with all humanity to protect the life that bears His image, and warns that no government can be trusted to use force justly on its own. Henry calls it "not only the sword of war, but the sword of justice," given "for the restraining and suppressing of disorders." All agree the sword is real and God-given, and that it is *borrowed*: the same word "avenger" (*ekdikos*) is used of the Lord in 1 Thessalonians 4:6. For a man who has lived under that sword: the office was God's, the officer answers to God (John 19:11), and neither the sentence nor the prison is the last word on him.

Does "owe nothing" forbid all debt? Guzik and Sproul both say no — Scripture regulates lending and borrowing (Matt 5:42); Proverbs 22:7 warns of the bondage of debt. Sproul: "If you borrow money, and you owe it, there is no

sin in that." The sin comes "when you do not pay it back." Paul's point is to settle every account you can — and then to treat love as the one account that never closes. Henry: "a debt that must be always in the paying, and yet always owing."

Why these commandments? Verse 9 quotes the second table — the commands about our neighbor: adultery (7th), murder (6th), stealing (8th), coveting (10th). They are "summed up" (*anakephalaioutai*) in Leviticus 19:18. The KJV adds "Thou shalt not bear false witness" (9th), following the later manuscripts; the NASB follows the older ones. Sproul warns against "situation ethics" that lets "love" override the commandments: love fulfills the law; it never cancels it.

What night, and what day? Guzik and Sproul read the "day" as the return of Christ and the completion of salvation; Sproul: "we are now in the last watch of the night." Henry reads it two ways — the end of "Jewish rage and cruelty" against the first Christians, and beyond it "the day of our complete salvation, in the heavenly glory." Spurgeon: "It is the early morning, it is the dawning of the eternal day." Either way, it is time to get dressed.

Putting on Christ — justification or sanctification? Henry says both: "Put on the righteousness of Christ for justification," and His spirit and example for sanctification. Spurgeon, in "Christ Put On," says this text is about daily holiness, not the imputed righteousness that justifies — though in "Dressing in the Morning" he also preaches Christ as the covering for the soul's guilt. Galatians 3:27 says believers "have clothed yourselves with Christ" already; Romans 13:14 says wear Him today.

Word study (Greek):

- **be in subjection — *hypotassō* (G5293):** to rank oneself under; built on *tassō* (G5021), "to arrange," as are "established" (v1), "resists" and "ordinance" (v2).
- **authority — *exousia* (G1849):** delegated right, not raw power; Jesus to Pilate, "given you from above" (John 19:11).
- **minister — *diakonos* (G1249); servants — *leitourgos* (G3011):** a household servant / deacon; a public servant, elsewhere always of sacred service.
- **sword — *machaira* (G3162); avenger — *ekdikos* (G1558):** the short sword; "avenger" used only of the magistrate and of the Lord (1 Thess 4:6).
- **what is due — *opheilē* (G3782); owe — *opheilō* (G3784):** one root in vv7–8 — the dues you can pay, the love you always owe.
- **summed up — *anakephalaioō* (G346); fulfillment — *plērōma* (G4138):** gathered under one head (also Eph 1:10); fullness.
- **time — *kairos* (G2540):** the critical season, not clock time.
- **almost gone — *prokoptō* (G4298); armor — *hoplon* (G3696):** the night has advanced; weapons, armor.
- **put on — *endyō* (G1746):** to clothe oneself.
- **provision — *pronoia* (G4307):** forethought, planning ahead (the root of "providence").

Key insights to carry (from the Deep Dive):

1. "Wrath" is handed over, not abolished: what I leave to God (12:19), God's servant carries (13:4).
2. The magistrate's titles are church words — deacon and priestly servant: the office is raised, the officer humbled.
3. Office and officer are not the same; "the abuse of power [is] not of God" (Henry).

4. There is a ceiling on obedience — but inconvenience never reaches it (Sproul).
5. The sword is borrowed; every judge stands under a Judge.
6. Pay every bill; keep one account open — love is "a debt impossible to discharge" (Morris, in Guzik).
7. Four commandments, one sentence: love your neighbor as yourself.
8. Love fills the law; it does not empty it.
9. It is dawn, not midnight (Spurgeon).
10. Provision is planning — stop doing the flesh's planning for it.

Cross-references: Rom 12:17–21 · Matt 22:21, 37–40 · Acts 4:19; 5:29 · John 19:11 · 1 Pet 2:13–17 · Titus 3:1 · 1 Tim 2:1–2 · Gen 9:6 · Dan 2:21 · Exod 20:13–17 · Lev 19:18 · Gal 5:14 · 1 Thess 5:4–8 · Eph 6:10–18 · Gal 3:27 · Col 3:12–14

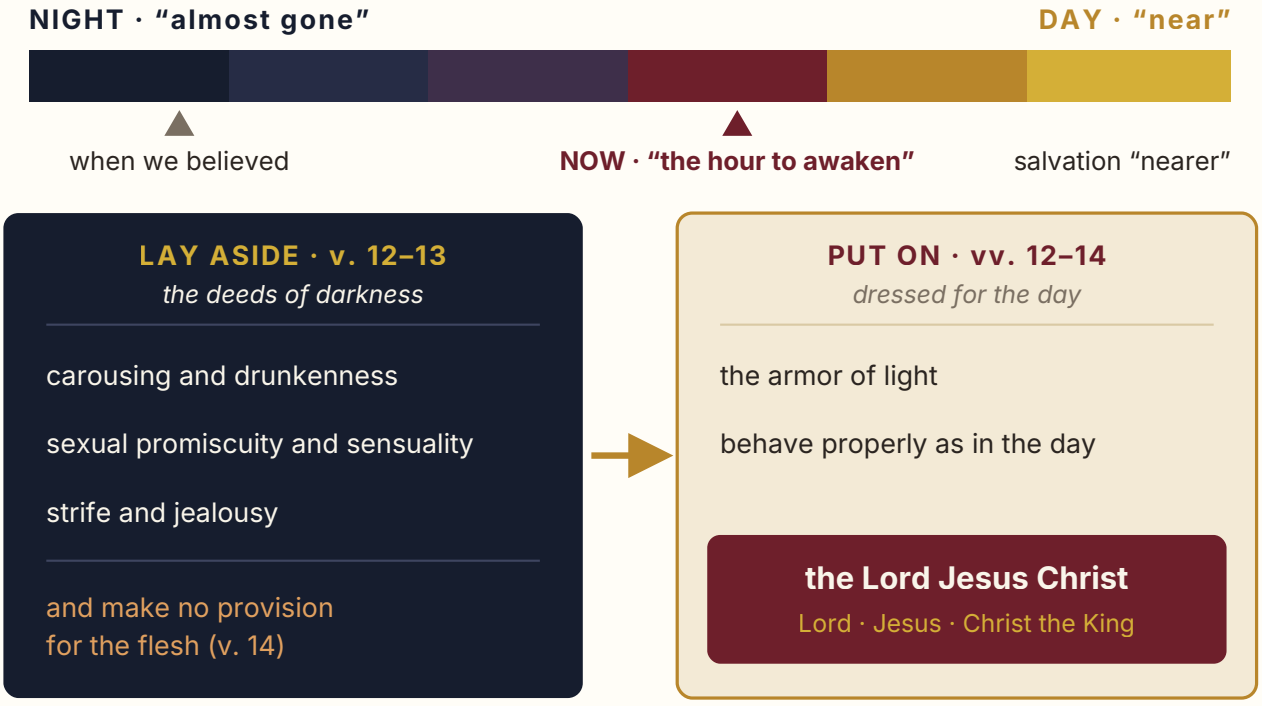
03 Application

HOW DOES IT CHANGE ME?

KEY VERSE · ROMANS 13:14

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

FIGURE · 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.

Command to obey — "Render to all what is due them." I am not exempt because I disagree with the people in charge. Taxes, fines, child support, restitution, an honest day's work, a respectful word to an officer or a boss — these are dues, and God says pay them, "not only because of wrath, but also for conscience' sake." For the men I walk with, this may mean finishing parole well, paying a fine down a little at a time, or speaking to an officer with honor when it would be easier to sneer.

Truth to hold — the office is God's; the abuse is not. Some of the men at my table have felt "the sword" of verse 4. Romans 13 does not ask them to call every officer good or every sentence fair. Pilate had authority "given … from

above" and still sinned (John 19:11). God will judge the judges. And when an authority commands me to sin, I must obey God rather than men (Acts 5:29) — and take whatever comes for it, the way Peter and Paul did.

Debt to pay — love. My sentence to the state can be served and finished. My debt to God I could never pay — Christ paid it. But the debt of love stays open every morning. Who in my house, my cell block, my church or my job do I owe love today? Love "does no wrong to a neighbor": no adultery, no murder, no stealing, no coveting — and no withholding the good I could do.

Sin to confess — "provision for the flesh." I know how my falls are arranged: the route home, the phone, the cash, the old friend, the late night. Paul says stop planning for the flesh. Today I will name one provision I keep making and remove it. I can't stop the birds from flying overhead, but I don't have to let them nest in my hair (Luther's picture, via Sproul).

Promise to trust — "salvation is nearer to us than when we believed." Every day I live in Christ, the day of His coming is closer. It is dawn, not midnight. The night of my old life is almost gone; the shame of the dark does not get the last word.

Example to follow — Paul. He wrote "be in subjection" to Rome and later wore Rome's chains — still free in Christ, still paying the debt of love to the soldiers who guarded him (Acts 28:16, 30–31; Phil 1:13).

Questions for the table (from the Deep Dive):

1. Where do I find it hardest to honor an authority over me — a boss, an officer, a parole agent, a government — and what would subjection "for conscience' sake" look like there? (13:1–5; 1 Pet 2:13–17) *I honor the office because of the One who gave it.*
2. Which of my complaints about authority are conscience, and which are only inconvenience? (13:2; Acts 5:29) *Acts 5:29 is a narrow door; most of my resistance does not fit through it.*
3. How can a man accept that the office was God's without pretending every officer or sentence was just? (13:4; John 19:11) *God judges the judges.*
4. Is there a tax, fine, support payment, restitution or simple debt I've been avoiding? What is one step this week? (13:6–8) *"If you owe somebody something, … pay what you owe."*
5. Who is the person I find hardest to love — and what changes if I treat love for him as a debt I owe, not a favor I might do? (13:8–10; Lev 19:18) *Always in the paying, always owing.*
6. Where am I making "provision for the flesh," and what would it look like to provide for my soul instead? (13:13–14; Gal 3:27) *Put on Christ before you leave the house.*

Worship. Lord, You are over every throne, bench and badge, and every one answers to You. You paid the debt I could never pay, and You clothe me in Your Son.

Prayer. Father, I rank myself under Your order today. Help me pay what I owe — to the state, to my employer, to my family — honestly and without bitterness, and give me courage to obey You when men command what You forbid. Keep me owing love, and paying it, to the hardest person in front of me. Wake me up. Strip off what belongs to the dark — the drinking, the bed that isn't mine, the strife and the envy — and show me the provisions I keep making for my flesh. I put on the Lord Jesus Christ: Lord to obey, Jesus to save me, Christ my King. Amen.

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