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The only debt that remains for the forgiven children of God is the debt to love as we've been loved. It is no burden, but a blessed privilege for one who has known God's love.

DEBTS, PUBLIC AND PRIVATE

LIVING IN DEBT

Take a look at the paper money in your wallet. On every bill are these words in small print: "This note is legal tender for all debts, public and private." There you have it — debt exists! The government says so. We all owe money. We must pay for groceries and rent, auto insurance and a college education. Sometimes we have to borrow to cover the costs. We're not alone. Businesses owe money. So do nations. There are all kinds of "debts, public and private."

People worry about our national debt, now in the "trillions" of dollars, a figure too large for most of us to comprehend. How much is a trillion dollars? If one paid a dollar per second, it would take more than 30,000 YEARS to repay a one trillion dollar debt! Even manageable amounts can still be burdensome. It is common for congregations and individuals to owe hundreds of thousands of dollars in mortgage debt, amounts that normally take decades to repay. There are student loans too. Some seminary students owe \$40,000 or more as they begin their ministries. All of us owe the government the taxes it levies. No wonder there are bumper stickers that read:

I OWE, I OWE, SO OFF TO WORK I GO!

And how can we begin to calculate the "sin debt" that we humans have accrued over the millennia? That was the stupendous debt that Jesus came to shoulder for us when He went to the cross. "It is finished" literally



means “It is paid in full”! His amazing grace paid our debt and bought us back from our slavery to sin. Now there remains only a debt of love and thanks that we owe to our generous, gracious Savior. How can I thank You, Lord, for all You’ve done for me?

The debt of love. That’s language Paul uses as he continues to explore and explain the life of worship he began to describe in Chapter 12. Because of the grace of God in Christ, we aren’t afraid to tackle our “debts, public and private,” what we owe the governing authorities and the individuals we meet.

WHAT WE OWE THE GOVERNING AUTHORITIES

ROMANS 13:1-7

The “public” side of the debts we owe is focused on our relationship to the government. What we owe, specifically, is our *submission*. “Let every person be subject to the governing authorities” (v. 1). The verb “be subject to” literally means “put oneself underneath” in order to bear something.

The first part of submission is having a proper understanding of who those “authorities” are. We are to see them as “instituted by God.” Picture yourself lying on the floor under a stepladder. Your face is positioned under the bottom step. On the rungs above you are those people or agencies who are the “authorities” in your life. As you look up through the parents, teachers, bosses, and political leaders on those steps, you can see all the way to the top, where God is. He is the One above and behind them all. Through them we are to see Him. They, of course, would do well to remember whom *they* serve!

“There is no authority except from God” (v. 1). Given what we know about the Roman emperors, this is an astonishing thing to read. For those emperors presided over a state religion that deified them, contrary to the Christians’ creed. They could be benevolent or monstrous. Nero (who ultimately executed Paul), Domitian, Trajan, and others would persecute Christians with varying zeal. Yet, writes

Paul, we owe them our respect as office-bearers placed there by God. This is not a new teaching. Daniel acknowledged that Nebuchadnezzar and all other rulers had been placed in authority by God (Dan. 4:17, 25). Jesus told Pilate that God had given him his authority (John 19:11). We Americans, who frequently complain about our government, would do better to turn our complaints into prayers for our rulers, as Paul elsewhere commands (1 Tim. 2:1–2).

Since God set them in place, it is a serious matter to “resist the authorities” (v. 2). Dietrich Bonhoeffer and others in the German resistance in World War II struggled mightily with their consciences about this, even though the Nazi regime was manifestly evil. What finally led him to join the plot to assassinate Hitler was the realization that the authorities had abandoned their assigned role of being “a terror... to bad [conduct]” (v. 3) and were terrorizing and systematically murdering the Jews and others. Even while we remember that the authorities hold an office given by God, we must finally resist if they call on us to disobey God. “We must,” insisted the apostles, “obey God rather than men” (Acts 5:29).

Our “debt, public” to the authorities, then, involves a basic respect for them and willing prayers for them. That debt also includes obedience of laws, which is part of our “good conduct.” Just as we teach our children to fear the consequences of disobedience at home, Paul teaches his readers there is to be a healthy sort of “fear” of the trouble that’s sure to come if we break speed limits, shoplift CDs, or refuse to pay our taxes!

God has given the governing authorities a function that is explicitly forbidden to private citizens – the power to punish. Lutheran lingo for that function is to say that the state is God’s “left hand,” while the church is His “right hand.” If a parent wants to give a crying, squirming child a dose of needed medicine, he will have to restrain the child with one hand while administering the dosage with the other. God instituted government to “restrain” human squirming in a way

that permits the church to administer the Gospel, the only medicine that can truly heal! *The Augsburg Confession* asserts that “Christians may without sin occupy civil offices...punish evildoers with the sword... serve as soldiers” and more (AC XVI).

A final debt we owe the governing authorities is the payment of “taxes” and other kinds of required “revenue” (vv. 6–7). Those who collect them are, in fact, God’s “ministers” (the Greek word is *leitourgoi*, from which we get “liturgist!”). Jesus urged paying the required taxes (Luke 20:19–25), even though the Romans were despised by the Jews, even though tax collectors were lumped with other “sinners” because they routinely abused their authority (Zacchaeus vows repayment in Luke 19:8). It’s a matter of “conscience” (v. 5). One can understand the struggles of conscience that must have attended the colonists’ complaint about “taxation without representation” in the days leading to the American Revolution and why Christians were divided over whether or not to rebel.

A WORD ABOUT CAPITAL PUNISHMENT

May the government execute criminals? The short answer is “yes.” The one who is in authority “does not bear the sword in vain... he is the servant of God, an avenger who carries out God’s wrath on the wrongdoer” (v. 4). The Roman *ius gladii* (law of the sword) included the right to execute. This reminder follows up what Paul said in Chapter 12: “Vengeance is mine, I will repay” (12:19). The state is here given a function that is forbidden to private citizens.

The longer answer is, “Yes, if administered justly.” Capital punishment, and other punishments too, may be unjustly administered — tilted in favor of the rich or against ethnic minorities or others who are “out of favor.” John the Baptist (Matt. 14:10), the apostle James (Acts 12:2), and Jesus Himself were all unjustly executed. Since the 1980s, the Roman Catholic Church has opposed capital punishment out of a desire to avoid abuse and protect all life. But Paul makes clear in this chapter that when the state executes a criminal, it is acting in God’s stead, as

God’s left-handed “servant” (*diakonos!*) to eliminate an evil and act as a “deterrent” (a “terror to” bad conduct, v. 3). That too is protecting life. In summary, we may say that capital punishment is allowed, but not required. Christians may rightly support this function of government AND seek reform of the criminal justice system where it malfunctions.

THE LOVE WE OWE EACH OTHER

ROMANS 13:8–10

The “private” side of that debt we owe one another is focused on the word “love.” “Love one another” is how Jesus summarized His “new commandment” (John 13:34–35). Having been loved by Him, we cannot but respond! Paul takes his cue from Jesus and puts it in debt language: “Owe no one anything, except to love each other” (v. 8). Here Paul is returning to the note he sounded in 12:9, the description of genuine love. “Owe no one anything” does not mean we cannot take out a mortgage or use a credit card, only that we must have no unpaid obligations (Middendorf). The “love debt” is something, on the other hand, that can never be fully repaid. There will always be more to give!

One more clarification is in order. We need to be clear what we do NOT mean by “debt” in this lesson. In one version of the Lord’s Prayer, the words “debts” and “debtors” are used. There, very clearly, the word refers to our “sin debt” owed to a holy God, debts that can only be erased by the forgiveness purchased in blood on the cross. Here the reference is to the only debt that remains for the forgiven children of God, the debt to love as we’ve been loved. It is no burden, but a blessed privilege for one who has known God’s love. As one song puts it:

That’s how it is with God’s love, once you’ve experienced it;

You spread His love to everyone, you want to pass it on.

The word “fulfilled” is a good reminder of what Jesus said about the Law being summed up into two commands, that we love God and love our neighbor as ourselves (Matt. 22:37–40). Love puts into action

what the Law tells us to do. To spell it out, Paul lists several of the Ten Commandments: “You shall not commit adultery, You shall not murder, You shall not steal, You shall not covet” (v. 9).

Why these? All four (the sixth, fifth, seventh and ninth/tenth) are from the “second table” of the Decalogue, the duties to our neighbor. Paul is focusing on our “horizontal” treatment of others here, not the “vertical” relationship with God. All are summed up in a quote from Lev. 19:18, “you shall love your neighbor as yourself.” Paul makes the very same point with the same quote in Gal. 5:14.

Can everything simply be reduced to love? Centuries ago, St. Augustine wrote: “Love God and do as you please.” He was arguing that if the love of God is at the heart of our lives, then God’s will becomes ours and all we do will be in accord with it. But “Love God and do as you please” is a dangerous idea in our age, which does not appreciate or share Augustine’s theological underpinnings. Too often “love” has become a wax nose that can be bent to any shape and used to justify any ethic. “We really love, so we may live together.” “We are no longer in love, so we may divorce.” “Same-sex relationships are appropriate if they are ‘loving’.” Thomas Schreiner argues, “If love is cut free from any commandments, it easily dissolves into sentimentality, and virtually any course of action can be defended as ‘loving’.” It is for this reason Paul listed the commandments and spent much space and ink in defining authentic love to distinguish it from what is counterfeit.

THE OPPORTUNE MOMENT

ROMANS 13:11-14

Paul underlines the urgency of paying our “debt of love” by reminding us what time it is. In vv. 11–12 comes a rapid succession of words about time, including “time” itself, along with “hour,” “nearer,” “night,” and “day.” The Greek word for “time” is not *chronos*, the mundane word of measuring hours, but *kairos*, the word that signals an “opportune moment.” “Now,” Paul wrote elsewhere, “is the favorable [*kairos*]” (2 Cor. 6:2)!

The “hour” is not just one of the 24 that happens every day, but a moment critical for human destiny, such as the “hour” when Jesus faced His enemies in Gethsemane (Luke 22:53) or that “hour” when history draws to its close (1 John 2:18; Rev. 3:10). “The imminence of the end” is a “spur” to the Christian’s obedience (James Dunn). Because the end of the age is approaching and “our salvation is nearer now than when we first believed” (v. 11 NIV), it is time to attend all the more eagerly to the critically important tasks love urges on us.

Paul uses “night” and “day,” along with “darkness” and “light” metaphorically in v. 12, to indicate not only what time it is, but who we are! The darkness of night hides human action. Daylight makes it manifest. So darkness is a metaphor for “a time of evil,” a time which, thank God, “is passing away” (1 John 2:8), giving place to the arrival of the “true light” of Jesus Christ and His bright day. “You were darkness,” says Paul elsewhere (Eph. 5:8), “but now you are light in the Lord.” Here in Romans 13, Paul announces joyfully that “the night is far gone; the day is at hand.” So “wake from sleep” (v. 11) and get dressed! “Cast off the works of darkness and put on the armor of light” (v. 12).

For those who need more detailed direction, Paul supplies an explanation of how a child of light behaves: “not in orgies and drunkenness, not in sexual immorality and sensuality, not in quarreling and jealousy” (v. 13). These were the very words that convicted and converted young Augustine 1,500 years ago and helped him see that “what he pleased” was now “loving God” with all his life’s energy. What he (and we) “put on” is nothing less than “the Lord Jesus Christ” (v. 14). It happens still today. A college student who had wrestled long against the darkness in his life decided to put “off the works of darkness” and “put on the Lord Jesus Christ” in a tangible way. To his computer monitor he taped the words “NO PORN!” and began attending Christian gatherings for support in his discipleship. For that boy, as for Augustine long ago, a new day was dawning.

PERSONAL APPLICATION

ROMANS 14:1-23

Gracious God, I pray that what I study today may strengthen me in my care for other believers. Remove from my heart the urge to judge others and help me build them up, even as Your grace upbuilds me. This I ask in Jesus' name. Amen.

For review:

1. How is a Christian to be "subject" to governing authorities?

2. What are some reasons Romans 13 gives for capital punishment?

3. What are the Greek words for "time" and what's the difference between them?

Romans 14:1-12

4. It's important to understand two "labels" Paul employs in Chapters 14-15. How do you understand "the WEAK"?

"the STRONG"?

Which term would Paul apply to himself? (see 15:1)

5. Paul gives two examples of issues over which Christians might quarrel. What's the issue in vv. 2-3?

v. 5?

Are either of these issues still live issues today?

6. What is an issue that currently divides the people in your own congregation?

7. For Paul what was the REAL issue (vv. 6-9)?

8. “Adiaphora” is a word originally used by the Stoics to signify an “indifferent” matter – one on which all are allowed to disagree. What areas of church life do you consider “adiaphora”?

9. A big concern in this chapter is judging others. On a scale of 1–5 (5 being highest), how judgmental are you?

Romans 14:13–23

10. In dealing with one another, what does Paul advise that we NOT do? (see vv. 13 and 20–21)

11. What ARE we to be doing instead? (see vv. 19 and 22)

12. Most of this section is addressed to the “strong.” What is a possible reason for that?

13. In Christian behavior, MOTIVE is a major consideration. How does Paul express this truth in v. 6?

v. 23?

14. What do you think of Paul’s definition of “sin” in v. 23?

15. Which part of Chapter 14 addresses you most pointedly?

Memory Verse Challenge for Chapter 14 (your choice)

Rom. 14:13 *Let us not pass judgment on one another any longer, but rather decide never to put a stumbling block or hindrance in the way of a brother.*

Rom. 14:19 *Let us pursue what makes for peace and for mutual upbuilding.*