

13:8 “owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law.”

In relation to authorities over us Paul said in verse 7, “Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed.” In verses 8–10 Paul moves from the Christian’s attitude toward rulers to their attitude toward the citizens of the State, and we find that paying what is owed is our obligation to all people. In Greek, the expression, “owe nothing to anyone” means, “let no borrowing last,” or “let no loan or obligation last.” This is not just a categorical instruction never to borrow; it is telling us to respect debt (we are to repay debt). Our Christian testimony is violated if we become known as people who are not faithful at paying our debts. The mishandling of debt and money reflects negatively on the gospel. We are to pay what is owed as soon as possible. If we need to pay honor, then we should not withhold it. If we owe taxes, we shouldn’t delay paying them. To owe no one anything means not to hold back money or honor when it is due. But the main emphasis in verse 8 is the obligation to love. The Christian continually owes the world love and nothing should get in the way of paying that debt. Furthermore, loving others is a debt that can never be paid off. We will never be in a position to claim we have “loved enough” (Moo, 810).

Verse 8 says that loving our neighbor “fulfills the law.” In Matthew 22:35–40 a lawyer asked Jesus which is the greatest commandment in the Law. Jesus said to him, “‘You shall love the Lord your God with all your heart, and with all your soul, and with all your mind.’ This is the great and foremost commandment. The second is like it, ‘You shall love your neighbor as yourself.’ On these two commandments depend the whole Law and the Prophets.” When Jesus was asked who our neighbor is (Lk.10:29), He replied that our neighbor is anyone and everyone.

The words “fulfilled” (v. 8), “sum up” (v. 9) or “fulfilling” (v. 10) refer to the attitudes and actions of love that correspond to what the law required.

Although Christians are no longer under the law of Moses (Ro. 6:14) and the requirements of the law have been fulfilled in Christ (Ro. 8:4), the law is still a guide that reflects the will of God. Within the law were expressions of God’s eternal righteousness for His people. Thus, despite the fact that “the law’s precepts no longer serve as explicit directives for the believer’s life, they do serve as illustrations of God’s righteous principles for his people of all times” (Saucy).

The only way that Christians can actually do what the law intended is because they have entered a new age of salvation; they have been transformed in heart and are guided by the Holy Spirit. Christians do not need the law to love others. In fact, if we attempt to love others by sheer obedience to rules (the law) instead of “putting on Christ” (Ro. 13:14) and walking by the Spirit (Gal. 5:16) we will not love others in the manner God requires.

Nevertheless, the law still has a role in our lives in this present age. We are not yet perfected and so loving others *consistently* still remains an impossibility. We will always fall short of loving people as we should. Therefore, we still need the OT to guide and chastise us.

In sum, we owe love to every man, woman, and child. This fulfills the law because it shows the meaning of the law, it reflects the principles in the law, and it demonstrates the power of the gospel and God's love to the world. The debt of love is the Christian's obligation to the world. This love becomes the animating force of a Christian understanding of law, politics, government, economics, and every other aspect of life.

13:9 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.

Verse 9 is an example of how the law guides us by giving concrete examples of things people do that do not show love for others. People who love take delight in the happiness of others; they therefore don't commit the sins listed in verse 9—they do not take another's wife, life, or possessions; in fact, they do not even desire these things. We can sum up all these commands in the one statement, "love your neighbor as yourself," and we see how love fulfills the law.

For many years people would say that what this command ["love your neighbor as yourself"] is teaching is that the reason people are not able to love others is that they don't love themselves. And therefore the task of counseling and education and parenting and preaching is to help people love themselves so that they will then have the resources to love others. And almost always self-love in this scheme meant self-esteem. To love yourself meant to have high self-esteem and not to love yourself meant you had low self-esteem.

That scheme missed the point of this text two ways. First, the biblical commandment assumes that all of us love ourselves already, "You shall love your neighbor as you [already] love yourself." There is no call here to help people love themselves. And secondly, in this text the love for ourselves that we all have without exception is not self-esteem but the commitment to do what will make us happy. When Paul says, "Love your neighbor as you love yourself," he is *not* talking about first learning to esteem yourself so you can love others; *he is talking about your built in desire for happiness becoming the measure of your desire for the happiness of others.*

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Lots of people think it is radical to say to a self-loving person: stop loving yourself and start loving others. Stop having all those longings and cravings and desires. And start doing your duty to love. That is not what Paul or Jesus or James or Moses say. They say, "Love your neighbor as you love yourself." This is far more radical. Paul does not say stop your desires for your happiness and start acting on some other principle of will-power or duty. He says, "Take that deep, unstoppable, primal, powerful desire to be happy (called self-love) and make it the measure and the means of making others happy.

In other words, make the degree of your self-seeking the measure of your self-giving.

The word "as" is very radical: "Love your neighbor as yourself." "As!" It means: If you are energetic in pursuing your own happiness, be energetic in pursuing the happiness of your neighbor. If you are creative in pursuing your own happiness, be creative in pursuing the happiness of your neighbor. If you are persevering in pursuing your own happiness, be persevering in pursuing the happiness of your neighbor.

In other words, Paul is not just saying: seek for your neighbor the same things you seek for yourself, but seek them in the same way -- the same zeal and energy and creativity and perseverance. Make the degree of your own self-seeking the measure of your self-giving. Measure your pursuit of the happiness of others by the pursuit of your own. How do you pursue your own well-being? Pursue your neighbor's well-being that way, too. Are you hungry? Feed your hungry neighbor. Are you thirsty? Give your thirsty neighbor a drink. Are you lonely? Befriend someone who is lonely. Are you frightened? Find someone to comfort. Do you want to make a good grade on your exam? So do others; help them.

That is far more radical. Love is not just a duty. It is to be pursued with the same kind of desires that you have for your own happiness. The beautiful thing – the amazing thing – is that when the happiness of others becomes the goal of our desires, our desires don't die they gain the very thing that we thought we had given up: joy (sermon by John Piper, Ro 13:7–14, July 31, 2005—John Piper. © Desiring God. Website: desiringGod.org).

Verse 10 further explains what it means to love one's neighbor as yourself.

13:10 Love does no wrong to a neighbor; love therefore is the fulfillment of the law.

13:11 And this do, 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.

13:12 The night is almost gone, and the day is at hand. Let us therefore lay aside the deeds of darkness and put on the armor of light.

Verse 11 is connected to verses 8–10. "Owe no one anything except to love each other . . . —Do this, knowing the time. . ." There is an urgency to fulfill our debt of love because of the time in which we live; that is, knowing the time is the motivation to pay our debt of love and to love our neighbor as ourselves.

In 12:9 it tells us to let love be without hypocrisy; in 12:10 we are to love one another with brotherly affection; in 12:11 we are told to bless those who persecute you; in verse 17 to not repay evil with evil; in verse 19 to never take revenge; and in verse 20 to feed our enemy. In 13:8 love is summed up with the words, "Owe no one anything, except to love each other." And now Paul says, "Love like this because we know the time."

The word for time is *kairos* (καίρος). It is used of a season (Matt. 13:30; 16:3; 21:34; 21:41; Ro. 8:18), or an appointed time (Matt. 8:29; 26:18; Mk. 1:15; Acts 1:7; 3:19; Ro. 5:6; I Cor. 4:5; Eph. 1:10). Seasons have observable characteristics. For example, harvest time has a maturing of the grain in conjunction with certain weather patterns. Times appointed by God have a predetermined meaning to them. Christians should be aware of both the characteristics of the age in which we live and the meaning of it from God's perspective.

The time in which we live is called "the end of the ages" (I Cor. 10:11). This is the time period between Jesus' first and second coming. It is described as the age in which the consummation of our salvation is drawing near. We have no way of knowing how close we are to the end; however, as the time draws closer, we should be all the more diligent to act properly.

Just as sleep, night, and darkness are all part of our normal daily experience, so they are related to the spiritual realm.

In verse 11 Paul is emphasizing the inconsistency of living as if we were in darkness when the day is dawning. When the sun sends forth its first rays of light, it is the sign that a new day is near and it is time to shake off our sluggishness, get dressed, and give our attention to the work ahead. Two marks of being awake are being conscious and active; the church should be conscious (alert) and active. Paul is encouraging the church to be awakened to the gospel, awakened to opportunity of evangelism, and opportunity for faithfulness.

Christians are to be a force for good in society. We are to be a people marked by love, generosity, kindness, service, and help. The integrity of the gospel publically rests upon our fulfillment of this command.

In verse 12 Paul still uses a day and night metaphor but with a different meaning. Paul says, "The night is almost gone, and the day is at hand." The day that is at hand is most probably the day of Christ's return (Phil. 3:20; 4:5; I Thess. 4:17–5:11; I Cor. 15:51; Titus 2:11–13 —see Hodge 411 for an objection to this view). We are to be dressed appropriately for that day. Of course, we have no idea when Christ will return—it could be today or 1000 years from now—but relative to world history we are living in a time where the new age is dawning.

The point is that people behave differently in the night and in the day. We live in the end of the age (Gal. 4:4; Eph. 1:10; I Cor. 10:11; Heb. 9:26), and even though the light of the age to come has not yet fully appeared, we should dress appropriately for that occasion, renouncing those things that need to be concealed and clothing ourselves with that which can be exposed to the light.

Verse 13 helps us understand more specifically what it means to lay aside the deeds of darkness and put on the armor of light (verse 12). Paul says. . .

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.

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

Verse 12 tells us to lay aside the deeds of darkness and to put on the armor of light. Verse 13 explains what garments of darkness and the armor of light are.

The deeds of darkness are clarified in verse 13 and divided into three classes of sin: (1) carousing and drunkenness, (2) promiscuity and sensuality, and (3) strife and jealousy. Drinking and sexual sin are especially sins of night, although strife and jealousy occur anytime. We should not participate in any of the sins that would fit in these categories. Romans 13:13–14 doesn't simply tell us to not do evil things, but it also tells us to "make no provision for the flesh in regard to its lusts." The word "provision" literally means "forethought," and the whole sentence means something like this: "Put on the Lord Jesus Christ, and don't let in any thought that would lead to a sinful desire." We are even to refuse to entertain desires that lead to sin. Instead, we are to put on the Lord Jesus Christ, and be clothed with His virtues and character. Putting on the Lord Jesus Christ is not just the alternative to making provision for the flesh. It is the way we keep from making provision for the flesh.

In sum, the imagery of taking off one thing and putting on another is a vivid way of describing the change in values necessary to be a follower of Christ. The day is coming when Christ will return and all things will be brought into light and exposed for what they are. When the light comes, things such as carousing, drunkenness, sexual promiscuity, sensuality, strife, and jealousy will all be uncovered; Christians must not be found "wearing" these behaviors on that day. They should lay aside the deeds of darkness (Ro. 13:12) and should be wearing the armor of light (Ro. 13:12); that is, they should be found wearing the Lord Jesus Christ (Ro. 13:14).

In Romans Paul has urged us to be living sacrifices (12:1) and adopt a lifestyle consistent with the new era in which we live (13:11). He has told us to be transformed in mind (12:2). He then told us to be transformed in behavior (13). He now tells us to look at the present in light of the future. All of this teaches that there is a moral credibility to the gospel. All Christians are being judged by the world by our behavior, but more than that, the gospel is being judged by our behavior—even Christ is being understood through the lens of what others see in Christians. Peter said in 1 Peter 2:11–12, "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." God is glorified when the world who speaks evil against us sees our good deeds. The unbelieving world will slander Christians as evil doers, but what they observe should contradict what they say.