

**Introduction: Owe No One Anything**

Last time we saw that the politics of the kingdom demands that we submit to earthly rulers, even as we seek first the kingdom of God.

Paul concluded his exhortation regarding this submission by saying,

“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.”

But now he says “owe no one anything.”

What does this mean?

Does this mean that all debt is bad?

Does this mean that Christians should not take out mortgages or other loans?

Let’s look at this in context:

He has just said that if you owe taxes, pay your taxes.

If you owe honor, then show honor.

Why is being a debtor a bad thing?

You could look at it from an economic standpoint.

If you owe money, then that is a liability – which is usually a bad thing.

But while it is true that piling up debts is not good for your economic status,  
that is not Paul’s central concern

The reason why you should owe no one anything

is because being slow to repay a debt demonstrates a lack of love.

If you owe someone something,

then every day that you withhold it from them,

you are saying that they are not important enough for you to honor your obligation

The upshot of this is that it is not wrong to have a mortgage:

after all, you have entered into a contract with the bank.

You have said that you will pay X amount every month.

What you “owe,” in Paul’s terms, is your monthly mortgage payment.

But if you fall behind in your mortgage or if you fail to pay other debts,  
then you are withholding from that person what is rightfully his.

Paul says “owe no one anything” because the only debt we should have is the debt to love one another.

**1. The One Who Loves Another Has Fulfilled the Law (13:8-10)**

*Owe no one anything, except to love each other,  
for the one who loves another has fulfilled the law. (8)*

This is simply a summary of what Jesus had taught:  
Love for God and neighbor summarizes the law.  
And since Paul is dealing here with our relationships with each other,  
he focuses on the second great commandment.

*For the commandments, “You shall not commit adultery,  
You shall not murder, You shall not steal, You shall not covet,”  
and any other commandment, are summed up in this word:  
“You shall love your neighbor as yourself.”  
Love does no wrong to a neighbor;  
therefore love is the fulfilling of the law. (9-10)*

John Chrysostom summarized this very nicely:  
‘love has two excellent qualities: it abstains from evil and does good.’

In verse 8 Paul shows how love does good in an active sense:  
“the one who loves another has fulfilled the law.”

In verse 10 Paul show how love abstains from evil:  
“love does no wrong to a neighbor.”

The Ten Commandments generally put this in the negative:  
“you shall not... murder, commit adultery, steal, bear false witness, covet,”  
but it is not enough simply to avoid doing bad things.

Love means more than “do no harm.”  
Love is a debt – an obligation – that must be fulfilled positively in the way that we live.  
And Paul, like Jesus and Moses before him,  
points out that you are to love your neighbor “as yourself.”

And this fulfills the law.

But if you think about it,  
this is hard!  
When I think of how I care for myself and love myself,

and then think that I have to love my neighbor in that same way,  
this may explain why people become legalists!  
It is far easier to have a checklist of do's and don't's  
than to actually *love* one another.  
Love requires us to humble ourselves.  
Love requires us to think about *their* needs.

Paul tells us that love does no wrong to a neighbor.  
If you love others you will not take their stuff.  
Indeed, if you love others you will not even desire their stuff!

Why is this so important to Paul?

You might think that loving one another is just important in its own right,  
but Paul recognizes that he is dealing with people who are forgetful,  
and so he reminds them of what they already know:

## **2. It Is Time to Wake Up! (13:11-12a)**

*Besides this you know the time, that the hour has come for you to wake from sleep.  
For salvation is nearer to us now than when we first believed.  
The night is far gone; the day is at hand. (11-12a)*

Paul starts by saying that you know the time.

Do *you* know the time?

What “time” is Paul talking about?

He uses several different ways of saying it:

“you know the time”

“the hour has come for you to wake from sleep”

“salvation is nearer to us now than when we first believed”

“the night is far gone; the day is at hand.”

The prophets had spoken of the dawning of the Messianic age.

In Jewish thought there were two ages:

“This age” – the Adamic age –

an age characterized by sin and death;

and the age to come – the Messianic age –

an age characterized by righteousness and life –

in short, an age characterized by the resurrection.

The normal way of putting it was that when Messiah came  
this age would end and the age to come would begin.

And Paul says that we live at the dawning of the age to come.  
This is what he means when he says,  
“The hour has come for you to wake from sleep.”

Let me stop here for a minute.  
Why does Paul think this is going to work?

He is trying to motivate the church in Rome to love one another.  
He is explaining to them *why* love fulfills the law,  
and why they should devote themselves to love and good deeds.

And Paul thinks that the best way to do this is to tell them that the age to come is dawning.  
“The hour has come for you to wake from sleep.  
For salvation is nearer to us now than when we first believed.  
The night is far gone; the day is at hand.”

Why does Paul think that this will motivate people?

Because Paul believes that your theology drives your practice.  
What you do – how you live –  
is rooted in what you really believe, and who you really worship.  
If you really believed that the age to come has dawned in Jesus Christ,  
then you would wake up!  
If you really believed that the night was far gone and that the day is at hand,  
then you would not devote yourself to seeking the pleasures of this age!

Think of the disciples.  
When they heard Jesus say, “come, follow me,”  
they left everything and followed him.

They understood that when Messiah comes  
you drop everything that is inconsistent with following him.  
This is what Jesus himself taught:  
“Do not be anxious, saying, ‘What shall we eat?  
Or ‘What shall we drink?’ or ‘What shall we wear?’  
For the Gentiles seek after all these things,  
and your heavenly Father knows that you need them all.  
But seek first the kingdom of God and his righteousness,  
and all these things will be added to you.” (Mt 6:31-33)

As you think back over the last week,  
did we just celebrate the dawning of the kingdom of Christ,

the beginning of the age to come?  
Or did we celebrate the power and wealth and glory of this age?

When Paul speaks of “the night”

he refers to the darkness of this age.

But the darkness of this age is almost at an end.

We have reached the very moment before dawn when the sun is just moments away  
from rising out of the darkness and illumining all things.

“For salvation is nearer to us now than when we first believed.”

What does it mean that “salvation” is nearer now?

We often think of salvation as a present possession –

“we have been saved” by the blood of Christ.

But here Paul says that our salvation is “nearer” than it was when we first believed.

This reminds us that for Paul salvation is both a past accomplishment (I was saved),  
a present possession (I am saved),  
but also something future to be acquired (I will be saved).

Here, Paul speaks of our “salvation” as something future.

Here, “salvation” refers to the resurrection,

when we will inherit all that Jesus has received through his resurrection.

The age to come dawned when Jesus was raised from the dead,

and yet there is a sense in which for us it has not yet dawned.

We see the dawning of the kingdom by faith –

but we do not yet see the dawning of the kingdom by sight.

Some have said that this statement shows

that Paul believed that Jesus would return within his lifetime.

After all, if our salvation is “nearer now than when we first believed,”

then that would make it sound like 20 years was a long time.

I don’t know what Paul thought.

All I know is what Paul said.

And he said that our salvation – the resurrection of the body –  
is nearer now than when we first believed.

But he doesn’t use this “end times” eschatological language  
to talk about “the rapture” “the tribulation” or “AD 70.”

Rather, he uses eschatological language to say you need to live like a Christian.

But notice that Paul does not use this to scare us:

(look out, God’s going to judge you!!!)

Instead, as John Chrysostom pointed out,

“Paul is not trying to frighten his hearers but to encourage them,  
so as to detach them from their love of the things of this world.”

Paul does not think of eschatology as some esoteric subject  
only useful for interminable debates.

Eschatology is all about ethics.

Because the end of this age is almost here,  
because the age to come has already dawned in Jesus,  
therefore...

### **3. So Let Us Cast Off the Works of Darkness and Put on the Lord Jesus Christ (13:12b-14)**

*So then let us cast off the works of darkness and put on the armor of light. (12b)*

The darkness has not yet ended.

We live in the hour just before dawn.

But as Jerome said 1600 years ago,

“Let us live our lives in the same way now as we are going to live in the day,  
that is, in the future world.”

This hour just before dawn has now lasted for nearly 2000 years.

That may seem like a long time,

but then again the period that prefigured this hour, the Mosaic age,  
lasted for more than 1000 years.

God has demonstrated time and again

that his approach to time is not the same as ours.

Besides, Paul’s whole point is that *you know* the time.

He’s not talking about something you *don’t* know.

He’s talking about something that you *know*.

You *know* that the hour has come to wake up.

You *know* that salvation is nearer to us now than when you first believed.

You *know* that the night is far gone and the day is at hand.

Because you know these things –

because you know that the age to come has dawned in the resurrection of Jesus,  
you also know that you need to *cast off the works of darkness*.

The works of darkness are like an old set of filthy clothes.

So get rid of them!

*And put on the armor of light.*

The imagery of “armor” suggests that Paul is expecting resistance.  
The Christian life is not easy.  
It’s a daily battle.

And part of the challenge is that we are called to walk “as in the daytime”  
even though this age is still dark.

*Let us walk properly as in the daytime,*  
Paul speaks to the church –  
in this case the church in Rome, the capital of the Roman empire,  
and he says that the church must walk in the light of the day that is at hand.

You see,  
in the resurrection of Jesus, the light of glory – the light of the age to come –  
has begun to shine.  
But, of course, this light is not yet visible to the naked eye.  
The light that illumines our path is a light that shines from the future.  
The resurrection of Jesus shines on our path,  
because we have been united to him.

Therefore,  
*Let us walk properly as in the daytime,*  
*not in orgies and drunkenness,*  
*not in sexual immorality and sensuality,*  
*not in quarreling and jealousy.*  
*But put on the Lord Jesus Christ,*  
*and make no provision for the flesh, to gratify its desires. (13-14)*

If you *know the time*,  
and if you understand that the light of the age to come shines now in our hearts,  
even as we walk in this age,  
then you understand that we cannot live like those around us.

When Paul talks about orgies and drunkenness,  
sexual immorality and sensuality,  
quarreling and jealousy,  
he is talking about the sorts of things that were commonplace in Rome.  
He is talking about the sorts of entertainments that his hearers knew well.

Paul says that we should make *no provision* for the flesh.  
We are not to plan or prepare how we may indulge ourselves.

The “flesh” here refers to that part of us that does not yet submit to God.

As Paul has said in Romans 8,

“The mind that is set on the flesh is hostile to God,  
for it does not submit to God’s law,” (8:7)

or in Galatians 5

the flesh wars against the Spirit and the Spirit against the flesh (Gal 5:17)

The desires of the flesh are entirely opposed to God.

And Paul says that the desires of the flesh produce “the works of darkness.”

Note that Paul does not condemn sex,

he condemns any obsession with sex.

Neither does Paul condemn alcohol,

he condemns over-indulgence in alcohol.

The whole passage is summed up in verse 14:

*But put on the Lord Jesus Christ,*

*and make no provision for the flesh, to gratify its desires. (14)*

After all, how can you put on the armor of light?

If the light is coming from the resurrection of Jesus,  
if the light is shining from the age to come,  
which has now dawned in Jesus,  
then the only way that we can wear that light  
is if we wear Jesus.

As John Chrysostom put it, the Lord Jesus Christ is

“the garment we are to put on, for whoever is clothed with him has all virtue.”

There was once a man who was torn between serving the Lord and enjoying his sin.

He understood that following Christ demanded everything.

If he followed Jesus, he would have to renounce the world, the flesh and the devil.

And his sins whispered to him,

“Do you mean to get rid of us? Shall we never be your companions again?...

Do you imagine you will be able to live without these things?” (8.11.26)

What are the desires of your flesh?

They whisper to you.

They beg you to think of them – to indulge them –  
to give them a home in your heart.



But as this man wrestled in mind and heart,  
he heard a voice singing “tolle lege, tolle lege” –  
“pick it up and read, pick it up and read”  
so he picked up a book of Paul’s epistles and the first words he saw were:  
*Not in dissipation and drunkenness,  
nor in debauchery or lewdness,  
nor in arguing and jealousy;  
but put on the Lord Jesus Christ,  
and make no provision for the flesh or the gratification of your desires.*

This passage (Romans 13:13-14) was instrumental  
in perhaps the most famous conversion in all church history,  
as it subdued Augustine to his Redeemer.

And Augustine commented years later,  
*No sooner had I reached the end of this verse than the light of certainty flooded my heart  
and all dark shades of doubt fled away. (8.12.29)*

And he realized  
*How sweet did it suddenly seem to shrug off those sweet frivolities,  
and how glad I now was to get rid of them—  
I who had been loath to let them go!  
For it was you who cast them out from me,  
you, our real and all-surpassing sweetness.  
You cast them out and entered yourself to take their place,  
you who are lovelier than any pleasure, though not to flesh and blood... (9.1.1)*

The reason why you can walk properly as in the daytime  
is because the light of the world now illumines your heart.

*So put on the Lord Jesus Christ  
and make no provision for the flesh, to gratify its desires.*

Ultimately, *this* is why Paul says that we are to love one another.  
It is because you have been brought out of the kingdom of darkness,  
and you have been brought into the glory of the kingdom of our Lord Jesus.