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Enjoying God Ministries
Romans #54
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Wake Up! Get Dressed! And Live Each Day Clothed in Christ Jesus!
Romans 13:8-14

This is one of those special paragraphs in God's Word that is so rich and thick and abundantly overflowing with truth that it will take all my time to unpack it for you. So, I'm going to forego any formal introduction and jump immediately into the deep end of the pool. There are three primary areas of focus for us today. First, I want to address an issue that comes up in the light of Paul's exhortation not to "owe" anyone "anything" (v. 8a). Second, I want to explore what it means to love one's neighbor as oneself and how doing so is a fulfillment of the law of God. Third, we will look at the urgent exhortation of Paul in vv. 11-14 that we "put on the Lord Jesus Christ and make no provision for the flesh to gratify its desires" (v. 14).

"Owe no one anything except to love each other" (v. 8)

Does Paul's command that we not "owe" anything to anyone mean that we should never borrow money? Does this text, together with others, rule out all borrowing, whether in the form of a mortgage for a house, a loan for a car, or a neighbor's lawn mower? I don't think so. Here are some texts that seem to put borrowing in a bad light:

"The rich rules over the poor, and the borrower is the slave of the lender" (Prov. 22:7).

"The Lord will open to you his good treasury, the heavens, to give the rain to your land in its season and to bless all the work of your hands. And you shall lend to many nations, but you shall not borrow" (Deut. 28:12; part of the list of blessings for obedience).

Clearly it is good to be in a position where you do not have to borrow. But does that mean that *all* borrowing is unwise or unbiblical? If we were to take Romans 13:8 as absolute and unqualified it would put us in conflict with texts that instruct us on how to lend. After all, if you lend you become complicit in someone's borrowing.

"[The righteous] is ever lending generously, and his children become a blessing" (Ps. 37:26).

"It is well with the man who deals generously and lends; who conducts his affairs with justice" (Ps. 112:5; see also Exodus 22:25; Deut. 28:12; 23:19).

“Give to the one who begs from you, and do not refuse the one who would borrow from you” (Matt. 5:42).

When the Elders at Bridgeway made the decision to purchase our office building, we discussed whether or not the Bible would permit us to borrow money. I wrote a paper justifying our obtaining a loan to make the purchase, and if you would like to see it, send me an email. For our purposes today, I’ll keep it simple.

First, Romans 13:7 appears to say it is right to “owe” taxes, revenue, respect, etc., provided that we “pay” what is owed. In other words, if you incur a debt, pay it. When the electric bill comes in the mail, pay it. When your mortgage payment becomes due each month, pay it. When you do so, you have met your obligation until such time as the next payment comes due. And when it does, pay it, always in accordance with the terms of the contract.

We must also remember that the biblical warnings about the dangers of debt describe what *may* happen but *not* necessarily what *must* happen. Whereas it is always possible that the rich might rule over the poor because of the latter’s indebtedness, such is not always the case. I think the Proverb is warning us to avoid the kind of poverty that forces us into dependence on the rich. So, don’t borrow money out of distress. Do your best to borrow from a position of economic strength. If there is a strong likelihood that you will default on the loan, don’t borrow. Does borrowing put you at any undue risk? Is the asset you borrow to buy always there to be sold to repay the loan?

There are several texts that condone and regulate lending and borrowing. In Matthew 25:27 Jesus rebuked the man who squandered his one talent, telling him he should have “invested my [Jesus’s] money with the bankers, and at my coming I should have received what was my own with interest.” Would Jesus have used this illustration if he believed that it was wrong to invest money with banks that pay interest and make loans to earn the money to pay the interest? I don’t think so. In Deuteronomy 15:7-8, Moses commands those who are wealthy to “lend [the poor brother] sufficient for his need” (see 24:10; Ex. 22:14; 2 Kings 4:3).

The biblical opposition to charging interest is neither absolute nor a condemnation of banking in general but was a warning against profiting personally and excessively at another’s (typically the poor) expense. Israel’s society was not based on a complex commercial and financial structure. There was not a free-market capitalist society. ***Loans were made almost exclusively to alleviate poverty.*** They were charitable in purpose and not designed to be used for capital investment. To charge excessive interest on such loans from a fellow Israelite would serve only to aggravate the person’s poverty. Thus, there is nothing wrong with institutions charging interest on loans.

[I was greatly helped in formulating these thoughts by John Piper and his sermon “How the Elders of Bethlehem Baptist Church Decided That It Was Biblical and Wise to Borrow Money to Purchase the North Campus,” preached on July 27, 2005.]

“You shall love your neighbor as yourself” (vv. 8-10)

Here Paul says there is one debt that you can never finally and fully pay off: the debt of love. Love is an obligation, a debt that can never be totally discharged. No matter how much we love one another, we must continue to love them even more. All of us at one time or another experience the joy and satisfaction that

comes from making that final payment, be it on a car or a college loan or a mortgage on a house. But we will never reach that stage in our relationship with others. Love is a perpetual debt that all of us owe.

Paul's point here is that love is the way that obedience to God's law is fulfilled. If you truly want to do God's will, let all your actions be governed by love. He confirms this by citing the 6th, 7th, 8th, and 10th commandments from the Law of Moses. If you truly love your brother or sister in Christ, you will never violate any of these commands, or any of the others as well. Why? Because, as he says in v. 10, "love does no wrong to a neighbor."

Now, there is one statement here that deserves our close attention: "***you shall love your neighbor as yourself***" (v. 9b). Paul is obviously citing the words of Jesus from Matthew 22:36-40,

"Teacher, which is the greatest commandment in the Law?' And he 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 first commandment. And a second is like it: You shall love your neighbor as yourself. On these two commandments depend all the Law and the Prophets'" (Matt. 22:36-40).

Look closely at what Jesus said and did not say. ***He did not command us to love ourselves***. Nor did Paul. Neither Jesus nor Paul is saying that we should be diligent in loving ourselves. Yet, this is precisely what many counselors and pastors tell people all the time. "Your problem," so they say, is that you are deficient in self-love. You need to develop a healthy love for yourself. Only then will you be happy and find the ability to love others." But is this true to the biblical text?

I'm sure you recall, at least in part, the mythological story about a young Greek boy named Narcissus. His story was told by the Roman poet Ovid (*Metamorphoses*). Narcissus was the son of the river god Cephissus. He was extremely handsome. So handsome, in fact, that he became enamored with himself. He arrogantly scorned the advances of all the young ladies, one of whom was named Echo. According to Greek mythology, she was so deeply hurt and offended by Narcissus that all but her voice faded away. The gods were angered by this and punished Narcissus by causing him to fall in love with his own reflection in a pool of water. He was so infatuated with himself that he couldn't leave the pool. Day after day, he sat gazing at his reflection, until he died and turned into the flower that bears his name. The lunacy displayed by Narcissus did not die when he did. As one modern writer put it:

"There once was a nymph named Narcissus,
Who thought himself very delicious;
So he stared like a fool
At his face in a pool,
And his folly today is still with us."

I'm not surprised that the folly of excessive self-love and self-infatuation is still with us. But what is surprising is that much of the talk about the virtue of self-love is coming from professing Christians. Maybe Narcissus went a bit too far, they say. But surely all of us need to cultivate a healthy sense of love

for ourselves. Loving oneself is placed right up there in the list of virtues, second only to loving God. Although John Piper wrote this a generation ago, it still obtains today:

“According to the spirit of this decade the ultimate sin is no longer the failure to honor God and thank him, but the failure to esteem (love) oneself. Self-abasement, not God-abasement, is the evil. And the cry of deliverance is not, ‘O wretched man that I am, who will deliver me?’ but ‘O worthy man that I am, would that I could only see it better!’” (CT, August 12, 1977, p. 6).

This all came from the words of Jesus in Matthew 22 and from Paul here in Romans 13, both of which are a citation of Moses in Leviticus 19:18. The ancient error hinged on the term “neighbor.” We see this in the Parable of the Good Samaritan. But the modern error hinges on the words, “as yourself.” The idea is that if you ever hope to love your neighbor properly, you must first learn how to love yourself properly.

Jesus said there are two great commandments: love God and love your neighbor. Many today insist there is a third commandment: love yourself. The reason Jesus commands us to love God and neighbor is because, by nature, we don’t. You and I don’t instinctively love God or our neighbors. But nothing is more natural and instinctive to our souls than the love of self. It is automatic, inherent, and universal. You would not think anything of it if I commanded you: “Be sure that you work hard today,” or “Make certain that you deal honestly with others.” But what if I were to say: “Be sure that you breathe today!” I no more need to command you to love yourself than I need to command you to breathe. Both come entirely naturally. We do both instinctively, without ever pausing to think about it for a moment.

There is a principle that is absolutely essential not only for understanding this text in Romans 13 but for all Christian living. **You love yourself.** Oh yes you do. It is precisely because you love yourself that you are miserable when things don’t turn out in your favor. It is because you love yourself that you are unhappy. Your unhappiness wouldn’t exist if you didn’t care about the state of your soul. And you care about the state of your soul because you love yourself. And it’s ok that you do.

“But Sam, isn’t self-love selfish and egotistical? How can I love God and others if I love myself?” Listen closely. The Bible never says to stop loving yourself so that you can love others. It says, **just as you love yourself, so love others.** Take all that energy and commitment and zeal and passion that you have for the welfare and happiness of your own soul and let that be the measure of how much you love others. Paul’s command here is to love your neighbor **as much as, to the same degree,** that you do, in fact, love yourself. Jesus and Paul aren’t calling for self-love. They both simply **assume** that it already exists. Love for oneself is a simple fact of reality that the Bible assumes. It is not a goal that we are exhorted to pursue. Consider how Paul put it in Ephesians 5:28-29 when he exhorted husbands to love their wives:

“In the same way husbands should love their wives as their own bodies. He who loves his wife loves himself. For no one ever hated his own flesh, but nourishes and cherishes it, just as Christ does the church” (Eph. 5:28-29).

Or consider the so-called Golden Rule:

“So whatever you wish that others would do to you, do also to them, for this is the Law and the Prophets” (Matt. 7:12).

Here again self-love is a fact that is assumed, which Jesus uses as a standard by which we determine our responsibility to our neighbor. We know instinctively in every situation how we would like to be treated. So let the knowledge of such determine and guide how we treat others. Simply put: Jesus takes all of our instinctive and natural *self-seeking* and makes it the measure or standard of our *self-giving*.

“But Sam,” comes yet another protest; “how can you say that a person loves himself when he commits suicide?” I’ll tell you how. He takes his own life because he is miserable. He wants what is best for his own soul, and to his distorted way of thinking, life cannot supply what he needs. Death is the only solution. He believes that death will deliver him from the misery his soul is feeling. It is precisely his concern for the welfare and happiness of his own soul that he chooses to take his life. He is trying to minimize the pain that he can no longer tolerate. And he does so because he loves himself too much to endure it any longer.

As strange as it may sound, the young girl who cuts herself with a razor blade doesn’t do it because she hates herself. It’s because she loves herself and is therefore unhappy with how she looks or how she is treated by others or how she has been abused. If she didn’t love herself, she wouldn’t care that she has been mistreated. If she inflicts self-harm from some sense of false guilt, believing that she deserves to be punished, it is yet again an act of self-love. How so, you ask? Simply because she cares deeply for the welfare of her soul and believes that only by suffering can she be set free from the burden of her shame and guilt and once again feel good about herself and about life in general. All of us want what is best for ourselves, and sometimes we do strange and irrational things that on the surface look like self-hatred. In fact, they are driven by self-love.

You push back and say, “How can a person love himself/herself when they feel miserable and hate their lives?” Well, why are they miserable? It is because they want something better for themselves, and they want something better because they are committed in love to their own personal welfare. If a person didn’t love himself, he wouldn’t care that he is miserable. Personal misery, despair, self-pity, and unhappiness are all because a person wants what is best for himself but has failed to attain it. If he didn’t care for or love himself, he wouldn’t care anything at all about being miserable.

Don’t overlook the significance of that little word “*as*” in the command. Jesus and Paul are telling us to take stock of how powerfully passionate we are to be happy and the lengths to which we will go to make it happen. Consider how diligent you are every night to sleep well. Consider how you did your best to eat a healthy breakfast. Consider how long you stood in front of the mirror to make certain that every hair was in place and all blemishes were covered and your teeth were as white as possible. Now, say Jesus and Paul, let that be the standard of how diligently and powerfully you love others. In other words, you know how much you care for your own welfare. You know how deeply you are concerned with your own happiness and safety and health. Now, take that commitment and concern for self and make it the measure of how much you love and care for others.

But note well. The standard has been raised yet higher: “A new commandment I give to you, that you love one another; *just as I have loved you*, you also are to love one another” (John 13:34). Christ Jesus loves you far more than you love yourself. What makes his love so unique is that it is self-originating. Let me

explain. You love another person because he/she is attractive or funny or winsome or intelligent or because he/she makes you feel good. Perhaps it is because the person loves you in return. My point is that our love for another is conditional. It is evoked by something in the person we love.

But God loves us in Christ unconditionally. He loves us even though we are entirely unlovable. The cause or source of God's love for you is wholly within himself (see Romans 5:6-8). So also must be our love for one another. Love the unlovable. Don't wait for them to treat you well and love you first. Love others as Christ has loved you.

So, let me be clear. ***Self-love is not sinful. Selfishness is.*** And there is a massive difference between the two. To be selfish is to love oneself without any regard for others. Others are only a means to obtain something for oneself. But when we love someone with the same energy with which we love ourselves, it is good and godly.

But we still have to answer the question: ***How is love a debt?*** In fact, thinking of love as a debt we pay seems to empty love of its virtuous character. The answer is found in the fact that God first loved us in Christ Jesus. We have received grace from him instead of judgment, forgiveness of sins instead of punishment. ***We are indebted to others, to love them, not because they have done something for us but because Jesus has.*** He loved us when we deserved only death and condemnation. So, whereas it is true that the debt of love is one that is created by something we receive, we don't pay it back to the one who gave to us. We owe and thus pay it to others like ourselves who deserved nothing but were likewise recipients of the saving grace of God in Christ. "The pressure to pay it does not come from the merit of the one we pay but from the mercy we have received from Christ" (Piper).

The apostle John put it this way: "He laid down his life for us, and we ought [there is the element of debt] to lay down our lives for the brothers" (1 John 3:16). Again, "Beloved, if God so loved us, we also ought [there's the debt] to love one another" (1 John 4:11).

"Put on the Lord Jesus Christ" (vv. 11-14)

The opening words of v. 11, translated by the ESV as "besides this," are a bit misleading. I prefer the more literal translation, "and this." We should probably include the exhortation, "do," such that Paul is commanding us, ***and do this.*** The word "this" directs our attention back to all that Paul has said beginning in 12:1. His point is that since you are aware of the "time", put into practice all that I've just said, especially in the way you are to love one another.

But what is "the time" that Paul mentions; what is the "hour" that has come? Clearly, it is a "time" for waking up from spiritual slumber. He says in v. 12 that "the night is far gone" and "the day is at hand." Paul's point is that we live in the overlap between the present age of death and darkness and sin, on the one hand (cf. Gal. 1:4), and the age to come, the age of life and light and forgiveness and joy and peace.

The Bible envisions history as divided into "this present age" and "the age to come." And the "age to come," the consummation of God's kingdom, has already broken into our present. The future, as it were,

has reached back and inserted itself into our present. That is why Paul can speak of us living in the overlap between the two ages. That is why we speak of what is “already” true and also of what is “not yet” here.

We in the 21st century live in a very dark time, even as Paul did in the 1st century. It is a time of sin and corruption and idolatry and demonic activity and immorality. But we do not belong to this darkness. We belong to the new day of light that Jesus has introduced into this world. Paul said as much in Colossians 1:13 – “He has delivered us from the domain of darkness and transferred us to the kingdom of his beloved Son” (see also Acts 26:18).

A new day has dawned with the coming of Christ and the in-breaking of the kingdom of God. That is the “time” Paul has in view in these verses. The future age to come, the age when all sin and sickness and death will be forever banished, has, as it were, broken into our present time. We now live in that time between the present age and the age to come. And the good news is that as bad as it may have been for Paul 2,000 years ago and as bad as it may be for us today, “the night is far gone; the day is at hand” (v. 12). Jesus has defeated the darkness. The kingdom of God is here. We are forgiven and have eternal life. Yes, the darkness still exists, but it has no chance of winning.

So, what does Paul mean when he says that “salvation is nearer to us now than when we first believed” (v. 11)? As you know, the word “salvation” is used in at least three different senses in the NT. Or perhaps we should say three different “tenses.” We *have been saved* in the past when we first believed. We *are being saved* in the present as the Spirit empowers us to resist temptation and live godly lives. And we *will be saved* when Christ returns and we experience final resurrection and the glorification of our bodies. It is this third and final and future sense that Paul has in mind in v. 11. This is the “salvation” that means one day we will be forever free from disease and depression and frustration and decay. And Paul’s point is that with each passing day you and I are coming ever closer to that moment when Christ will return and we will be transformed to be made like unto him.

So, “wake” up from your sleep! Resist the temptation to be conformed to the beliefs, values, and behavior of this present dark age (cf. Rom. 12:1-2). Stop walking (i.e., stop living) in “the works of darkness” (v. 12b). Walk in the light of the day that has dawned with the coming of Christ and his defeat of the powers of this present age. When Paul says in v. 12 that “the night is far gone” he means “that the reign of evil has almost expired and is in its last gasp” (Schreiner, 678). Also, when he says that “the day is at hand” he means the light of the kingdom of God has broken into our world with the coming of Jesus Christ. His point is “that in light of the certainty of the end, and the possibility that it could come soon, . . . believers should always be morally ready” (Schreiner, 678).

Virtually everything in this present world that appears glitzy and glorious and golden will in fact put you to sleep and lull you into spiritual sloth and disobedience. Don’t believe its lies. Don’t live under its influence. And this appeal is a call to battle. Notice the military imagery Paul employs: “put on the armor of light.” *We are at war, folks!* But it is a war that has already been fought and won by Jesus. So, live in the light of that victory and stop walking in the darkness of dead works. Paul said much the same thing, using the same imagery, in 1 Thessalonians 5:4-8,

“But you are not in darkness, brothers, for that day [the Day of the Lord = the second coming of Christ] to surprise you like a thief. For you are all children of light, children of the day. We are

not of the night or of the darkness. So then let us not sleep, as others do, but let us keep awake and be sober. For those who sleep, sleep at night, and those who get drunk, are drunk at night. But since we belong to the day, let us be sober, having put on the breastplate of faith and love, and for a helmet the hope of salvation” (1 Thess. 5:4-8).

When he says here that “for those who sleep, sleep at night,” he isn’t to be taken literally. He’s not talking about the time that you go to bed. He is simply saying that moral licentiousness and laxity is fitting for those who live in the night, that is, who live under the power and influence of evil. That sort of spiritual laziness is altogether inappropriate for Christians since we are children of the day and children of the light.

But it’s not enough to wake up. We must also get dressed! Paul speaks of our “putting on Christ,” as if he were a garment in which we are attired and covered and enshrouded. In Galatians 3:27 he writes, “For as many of you as were baptized into Christ have put on Christ.” This sheds considerable light on what it means to be baptized. It means you are clothed with Jesus. You’ve taken off the old “clothes” of your former life in darkness and have adorned yourself with the new “clothes” of the righteousness of Jesus himself. So become in actual fact what you already are as a baptized believer.

So, what does it mean to “put on the Lord Jesus Christ”? It means that we must stop indulging in orgies and drunkenness and yielding to sexual immorality and sensuality. It means the end of all quarreling and jealousy, those sins that divide the community of faith (v. 13). Of course, he could have easily gone on and listed numerous other sinful activities that we must cease. But I think the point is made. If you are asking yourself, “How serious are these sins, these “works of darkness”? To answer that, I would simply remind you that each of these sinful “works” is listed in either 1 Corinthians 6:9-10 or in Galatians 5:19-21 as among those sins which exclude a person from the kingdom of God. That’s serious!

So, what is the alternative? ***“Put on Jesus!”*** Wear him as if he were armor to protect you from the seductive allure of this world of night and evil. Wear him as if he were a bullet proof vest that guards you from the fiery missiles of Satan. Live in him as if he were closer than the shirt on your back. Put on Christ by immersing yourself in his Word and trusting in his promises and keeping ever in front of the eyes of faith his beauty and grandeur and grace and kindness.

Only in this way will you make “no provision for the flesh” (v. 14). He means giving no space or place in your life to those images that awaken lust or those thoughts that give strength to sinful desires. Rely on his grace to empower you to never give a thought in your mind that might give rise to a sinful desire. Stop fantasizing about that woman you wish you had married that you are persuaded could bring greater sexual satisfaction than your wife. Stop fantasizing about that man who is more handsome than your husband and can provide more money to make your life more comfortable. Instead, call to mind all that God is for you in Jesus! Reflect and ruminate on being declared righteous by faith alone in Christ alone. Immerse your thoughts in the redemption and forgiveness that are yours in Jesus.

There are times these days when it seems as if the shadow of wickedness and perversion is slowly spreading and covering our world. That shadow, I suggest, is fast becoming a shroud of utter darkness. And it is trying to lure you into its orbit. You hear it and see it and feel it every day. But you and I are of the day. We live in the bright light of the presence and power of Christ’s kingdom. We must, then, be

proactive in continually adorning ourselves with Jesus Christ lest we be seduced into the swirl of the world, the flesh, and the devil.