ALTAR STATE

"OUR DEBT OF LOVE"

ROMANS 13:8-14

Have you not experienced the following? You invite a family to your home for dinner, and they accept. Knowing that they're coming, you ask yourself what you need to do in the meantime to prepare for their arrival. Clearly, you will need to do some things and avoid doing others. In general, you will need to clean up any messes around the house and avoid making any more.

In Romans 13:11, Paul speaks in an analogous way about what Christians need to do to prepare for Christ's return and the coming age. He writes: "The hour has already come for you to wake up from your slumber, because our salvation is nearer now than when we first believed." Knowing that Christ is coming, you ask yourself what you need to do to prepare for his arrival and the arrival of the fulness of salvation. Paul answers that question—the one made famous by the title of Francis Schaeffer's classic book, How Should We Then Live?—in the broader context of verses 8-14: love others and clothe yourself with the Lord Jesus Christ.

This Week's Core Competency

Hope – I can cope with the hardships of life and with death because of the hope I have in Jesus Christ.

Paul regularly uses 'salvation' to denote the believer's final deliverance from sin and death.

– Douglas J. Moo

Biblical hope entails expectation. Apart from the confident expectation of a better future, the meaning and significance of hope is diminished. Let me explain. The word "hope" is commonly used to refer to a person's "wish," the strength of which is measured in terms of their desire, but biblically speaking, hope is the confident expectation of what God has promised and its strength is measured in terms of his faithfulness. What's more, the object of our hope, namely, what God has promised, obviously cannot be something we already have. Paul says as much when writing about the future redemption of our bodies: "But hope that is seen is no hope at all. Who hopes for what they already have? But if we hope for what we do not yet have, we wait for it patiently" (Ro 8:24b-25). What do "the glory of God" (Ro 5:2), "righteousness" (Gal 5:5), "resurrection" (1Co 15:19-22), "glory" (Col 1:27), "eternal life" (Tit 1:2; 3:7), the appearing of Jesus in glory (Tit 2:3), and "salvation" (1Th 5:8) have in common? They are all "hopes" Christians wait for patiently.

While the word "hope" doesn't appear in Romans 13:11, where salvation is clearly the hope of the believer (cf., 1Th 5:8), Paul nevertheless alludes to hope. He writes: "The hour has already come for you to wake up from your slumber, because our salvation is nearer now than when we first believed." Interestingly, the word "saved" is found in all three tenses in the New Testament—past (Eph 2:5, 8; 2Ti 1:9; Tit 3:5), present (1Co 1:18; 2Co 2:15), and future (Ro 5:9; Php 1:28). Speaking of justification, those who believe have been saved. Speaking in terms of sanctification, those who believe are being saved. Speaking in...

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Romans 13:8-14

8 Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law. 9 The commandments, "You shall not commit adultery," "You shall not murder," "You shall not steal," "You shall not covet," and whatever other command there may be, are summed up in this one command: "Love your neighbor as yourself." 10 Love does no harm to a neighbor. Therefore love is the fulfillment of the law.

11 And do this, understanding the present time: The hour has already come for you to wake up from your slumber, because our salvation is nearer now than when we first believed. 12 The night is nearly over; the day is almost here. So let us put aside the deeds of darkness and put on the armor of light. 13 Let us behave decently, as in the daytime, not in carousing and drunkenness, not in sexual immorality and debauchery, not in dissension and jealousy. 14 Rather, clothe yourselves with the Lord Jesus Christ, and do not think about how to gratify the desires of the flesh.

Cf., another translation

8 Be under obligation to no one—the only obligation you have is to love one another. Whoever does this has obeyed the Law. 9 The commandments, "Do not commit adultery; do not commit murder; do not steal; do not desire what belongs to someone else"—all these, and any others besides, are summed up in the one command, "Love your neighbor as you love yourself." 10 If you love others, you will never do them wrong; to love, then, is to obey the whole Law.

11 You must do this, because you know that the time has come for you to wake up from your sleep. For the moment when we will be saved is closer now than it was when we first believed. 12 The night is nearly over, day is almost here. Let us stop doing the things that belong to the dark, and let us take up weapons for fighting in the light. 13 Let us conduct ourselves properly, as people who live in the light of day—no orgies or drunkenness, no immorality or indecency, no fighting or jealousy. 14 But take up the weapons of the Lord Jesus Christ, and stop paying attention to your sinful nature and satisfying its desires. (GNT)
day 2 EXPLORE – the answer to these questions to better understand what the passage means.

Consult the explanation of the message and the notes to follow if you need help.

1. Paul writes, "Let no debt remain outstanding" in verse 8. What does he have in mind?

2. By "one another" Paul usually means other Christians. What suggests that is not the case here?

3. Explain why Paul lists the commandments (numbers 7, 6, 8, and 10) that he does?

4. "Love is the fulfillment of the law" (v.10). How so?

5. How can "salvation" be "nearer now than when we first believed" (v. 11) if we were saved when we first believed?

6. Paul uses "night" and "day" figuratively in verse 12. To what do these terms refer?

7. Paul places "deeds of darkness" alongside "armor of light." Why not "deeds of light"?

8. Explain the contrast ("rather") introduced in verse 14.

Romans 13:8-14 is divided into two paragraphs by practically all English translations (e.g., NIV, NET, NASB, NLT, ESV, et al.). Understanding the relationship of these two paragraphs to one another in their context will aid in recognizing the meaning of the whole passage. The first paragraph (vv. 8-10) is linked to the preceding paragraph (vv. 6-7) by "owe" in verse 7 and "debt" in verse 8. The point of the preceding paragraph is pay what you owe. If you owe taxes, pay them; if you owe respect, pay it. The point of the first paragraph is continue paying your debt to love others because unlike your other debts that obligation can never be paid in full. The relationship of the second paragraph (vv. 11-14) to the first is implied by its opening words, "And do this." While "this" clearly connects the second paragraph to the first one--"this" meaning "love one another" (v. 8)--it likely alludes to all that Paul commands from 12:1 to 13:10. The point of the second paragraph is quite clear. Salvation is on the way; now is the time to prepare for its arrival by living in conformity to the ways of coming age rather than the passing one, namely, by clothing yourself with the Lord Jesus Christ (v. 14).

Paul opens the first paragraph (vv. 8-10) by instructing his readers to "love one another." While he commonly uses "one another" when telling Christians how to treat other Christians, in this context "one another" simply means "others," believers and non-believers alike. This is suggested by his use of "others" in verse 8 and his appeal to the command "Love your neighbor as yourself" in verse 9. To make his point he lists four of the Ten Commandments, all of which pertain to human relationships. Once again Paul is echoing the teaching of Jesus, who summarized the horizontal implications of the law by appealing to Leviticus 19:18 (cf., Mt 22:39).

"Jesus rebuked the narrow nationalistic interpretation of the word 'neighbor' in the parable of the good Samaritan. The literal meaning of neighbor is 'one who is near.' Both the priest and the Levite found their nearness to the stricken man a source of embarrassment (Luke 10:31, 32), but the Samaritan saw in that same circumstance an opportunity to help his fellowman" (Everett F. Harrison, "Romans," in The Expositor's Bible Commentary, 10:141). By the way, the command, "Let no debt remain outstanding," "does not forbid a Christian from ever incurring a debt (e.g., to buy a house or a car); it rather demands that Christians repay any debts they do incur promptly and in accordance with the terms of the contract" (Moo, 812).

In the second paragraph (vv. 11-14), the apostle explains why all his commands from 12:1 to 13:10 ought to be obeyed. Salvation in its fullness is on its way. The present age is on its way out; the future age is coming. And with the coming of Jesus and the coming of a new age comes the glorification of believers, that is, their final deliverance from sin and death. Since the "night," i.e., the present age, is nearly over and the "day," i.e., the coming age is almost here, it's time to "behave decently" (v. 13). Paul puts it this way in 1 Thessalonians 5:4-8: "But you, brothers and sisters, are not in darkness so that this day should surprise you like a thief. You are all children of the light and children of the day. We do not belong to the night or to the darkness. So then, let us not be like others, who are asleep, but let us be awake and sober. For those who sleep, sleep at night, and those who get drunk, get drunk at night. But since we belong to the day, let us be sober, putting on faith and love as a breastplate, and the hope of salvation as a helmet." Believers must stay focused because who knows when the Lord will return? One commentator observes: "Nowhere does Paul predict a near return; and, more importantly, he does not ground his exhortations on the conviction that the parousia [appearing] would take place very soon but on the conviction that the parousia was always imminent--its coming certain, its timing incalculable. 'On the certainty of the event, our faith is grounded: by the uncertainty of the time, our hope is stimulated, and our watchfulness aroused.' Christ's return is the next event in God's plan; Paul knew it could take place at any time and sought to prepare Christians--both in his generation and in ours--for that 'blessed hope'" (Moo, 822). The apostle concludes the paragraph with an exhortation to imitate Christ by walking in the way he walked, giving no thought to gratifying sinful desires.
The Message of the Passage

Love others as yourself, doing them no harm, because it's time to prepare for the coming of salvation by clothing yourself with the Lord Jesus Christ and giving no thought to gratifying your sinful desires.

Our desire is to not be merely hearers of the word, but doers of the word as James teaches in James 1:22.

Identify some implications of the fact that “love” is a verb.

How focused are you on preparing for the Lord's return and the coming of the new age?

Things that matter to God often don’t matter to us, while things that matter to us often don’t matter to God. How might you rearrange your priorities to focus on preparing for the Lord's return?
v. 7 **owe**  
"Paul cleverly uses the idea of 'obligation' to make the transition from his advice about governing authorities (vv. 1-7) to his exhortation to love for the neighbor (vv. 8-10). In v. 7 Paul urges 'pay back what you owe to everyone.' Paul then repeats this exhortation in v. 8a, but adds to it a significant exception: the obligation of love for one another. In this demand for love, Paul suggests, we find an obligation that can never be discharged, a 'never-ending debt' (Bengel)" (Moo, 810).

v. 8 **one another**  
"It is not certain whether 'one another' here means just fellow Christians or fellow human beings. In view of the more general reference to 'neighbor' which follows in vv. 9-10, it is probably the latter" (Ben Witherington III, *Paul's Letter to the Romans, 315*). "Ordinarily, 'one another' in the Epistles refers to relationship within the Christian community. But such is not the case here, for the expression is explained in terms of one's 'fellow man' (literally, 'the other person'). Since the passage goes on to refer to one's neighbor, we may be reasonably sure that the sweep of the obligation set forth here is intended to be universal" (Harrison, 10:141).

v. 8 **others**  
The use of "no one" in v. 7, "owe no one anything" (ESV), and "others" in v. 8 implies that Paul's exhortation, "love one another," is not restricted to fellow Christians. "We are called to love 'the other'; and, as Jesus' parable of the Good Samaritan so vividly illustrates, this 'other' may be someone quite unknown to us or even hostile toward us (Luke 10:25-37)" (Moo, 813).

v. 11 **this**  
"The 'this' could refer back immediately to the love command in vv. 8-10, but it probably alludes to all the exhortations in 12:1-13:10. All that Paul has set forth as the will of God for our sacrificial service in the new age of redemption is to be done because we understand the 'time,' or 'opportune moment,' in which we live" (820).

v. 11 **salvation**  
"It is important that we follow God's will carefully, because the final phase of our 'salvation' will take place very soon (i.e., glorification, cf. 1 Pet. 1:9). We must get ready to meet the Lord, after which we must give an account of our stewardship to Him (cf. 14:10; Phil. 3:20; 1 Thess. 5:6; 1 Cor. 15:34). It is possible for us to go through our lives as believers lethargic and insensible ('asleep'), but such a condition is not wise in view of what lies ahead of us" (Thomas L. Constable, *Notes on Romans,* 2017 ed., 193, planobiblechapel.org/con/notes/pdf/romans.pdf). "The final salvation is much nearer (v 11)–that is, the completed transformation of the whole person into the image of Christ, in body as well (8:11,23)" (James D. G. Dunn, *Word Biblical Commentary, vol. 38b, Romans 9-16, 792).

v. 12 **night, day**  
"We are provided with a perspective that throws light upon the statement that 'the night is far spent'. For 'the night' would have to be identified with 'this age' and therefore with the whole period of this world's history prior to the advent" (John Murray, *The Epistle to the Romans, NICNT, 169*). "Paul means that this age has almost run its course, and that accordingly the Age to Come must very soon dawn. It is vitally important to draw the appropriate practical inference" (C. K. Barrett, *The Epistle to the Romans, HNTC, 253*). "The night. The present evil age is nearly over; the day is almost here. A clear example of the NT teaching of the imminence of the end times (see 1Co 7:29; Php 4:5; Jas 5:9; 1Pe 4:7; 1Jn 2:18 and notes) . . . The day. The appearing of Jesus Christ, which ushers in the consummation of the kingdom (The NIV Study Bible, note on Ro 13:12). 'Basic to Paul's application is the OT/Jewish 'the day of the Lord,' adapted by the early Christians to denote the time of Christ's return in glory and the believer's final redemption. 'The day' of v. 12a is certainly a reference to this 'day of the Lord/Jesus Christ.' The 'night,' then, probably also hint at, by contrast, 'the present evil age' (cf. Ga. 1:4) . . . To 'rise from sleep,' then, means to reject 'absorption in the present night-age,' to avoid conformity with the present evil age (cf., 12:2)" (Moo, 821).

v. 12 **put aside, put on**  
"In the present passage the reference to night and day could have suggested the metaphor of putting off night clothes and putting on day clothes" (Barrett, 253).

v. 13 **darkness, light**  
"Darkness" characterizes deeds of the present evil age and "light" deeds of the new age. "The darkness of night, as the time when those bent on evil and mischief are particularly active, becomes an image for the evil realm, that 'old age' which continues to exert its influence and to which Christians are not to be conformed (12:2). The light/darkness contrast is, of course, a natural extension of the day/night imagery of vv. 11-12a; cf. also 1 Thess. 5:4-5 . . . The 'works of darkness' that Paul urges us to renounce are therefore those activities that are typical of that evil realm" (Moo, 823).

v. 14 **flesh**  
Or "sinful nature" (GNT, NIV 1984). While the specific sins mentioned in v. 13 are clearly sins in which the body engages, "flesh" (sarx) here refers to the proclivity or inclination to sin, that is, the sinful state of all human beings. "The flesh will present its claims powerfully enough; there is no need to go half-way to meet it. That to which men should look forward and for which they should prepare is the Age to Come and the judgement; this they will do by cultivating love and expressing it in the ways indicated in chs. xii, xiii" (Barrett, 254-55).
Family Talk
Encouragement from one parent’s heart to another

We all have the same 24 hours and squeeze as much as possible into them. God commands us to love our neighbor and I think, "Great. I can do that on Saturdays at 9 a.m." Adults don’t have time for hiccups in their fully scheduled day, but kids do. Kids are relationship driven, always willing to set aside tasks for people. They have infinite hugs ready and available, hurt when others hurt, and celebrate when others win (well, most of the time). Kids love innocently and without fear. It’s a no-brainer for kids to love their neighbor, no matter what that is or what they look like. I want to love this way! God worked on my heart this morning, presenting a hiccup in my schedule with an out-of-gas car in the drop-off line at school. As I was leaving, God told me to offer to help. My morning was planned to the minute, but God stepped in. I had a million objections, but God told me otherwise. My kids wouldn’t have given a second thought to helping this person! They would see a need and act on it. I was richly blessed with a God-honoring conversation and the opportunity to help my neighbor. Take a moment to watch and learn from your kids this week. Be thankful for the hiccups. I’m praying for you and your family as you slow down and seize opportunities to love your neighbor.

What Does The Bible Say
Weekly Verse: Read Ro 13:8-10 and Mt 22:36-40
1. According to the Matthew passage, what is the greatest commandment?
2. What is the second greatest commandment?
3. What does it mean that love is the fulfillment of the law?

What Do You Think
How can you be in debt to loving others?

What R U Going To Do
This week pick a neighbor and do something nice for them. Spend the week praying for this neighbor.

Core Comp
Hope - I can hope with the problems of life and death with the help of Jesus.

Memory Verse
Romans 12:3 – For by the grace given me I say to every one of you: Do not think of yourself more highly than you ought, but rather think of yourself with sober judgement, in accordance with the faith God has distributed to each of you.

KIDPIX COUPON
I memorized my verse _____, completed Scrolls _____, brought Bible _____, brought a friend _____.

Series Discipleship Challenge located in KidPix Store.

Child’s name _________________________  Grade ____ Parent’s signature _________________________
Earn 1 token by completing the PantegoKids Bible study and another token by reciting the memory verse.
Questions: Kids@pantego.org
10 CORE BELIEFS

**Trinity** 2 Corinthians 13:14
I believe the God of the Bible is the only true God - Father, Son, and Holy Spirit.

**Salvation By Grace** Ephesians 2:8-9
I believe a person comes into a right relationship with God by His grace, through faith in Jesus Christ.

**Authority of the Bible** 2 Timothy 3:16-17
I believe the Bible is the Word of God and has the right to command my belief and action.

**Personal God** Psalm 121:1-2
I believe God is involved in and cares about my daily life.

**Identity in Christ** John 1:12
I believe I am significant because of my position as a child of God.

**Church** Ephesians 4:15-16
I believe the church is God’s primary way to accomplish His purposes on earth today.

**Humility** John 3:16
I believe all people are loved by God and need Jesus Christ as their Savior.

**Compassion** Psalm 82:3-4
I believe God calls all Christians to show compassion to those in need.

**Eternity** John 14:1-4
I believe there is a heaven and a hell and that Jesus Christ is returning to judge the earth and to establish His eternal kingdom.

**Stewardship** 1 Timothy 6:17-19
I believe that everything I am or own belongs to God.

10 CORE PRACTICES

**Worship** Psalm 95:1-7
I worship God for who He is and what He has done for me.

**Prayer** Psalm 66:16-20
I pray to God to know Him, to lay my request before Him and to find direction for my daily life.

**Bible Study** Hebrews 4:12
I read the Bible to know God, the truth, and to find direction for my daily life.

**Single-mindedness** Matthew 6:33
I focus on God and His priorities for my life.

**Spiritual Gifts** Romans 12:4-6
I know and use my spiritual gifts to accomplish God’s purposes.

**Biblical Community** Acts 2:44-47
I fellowship with other Christians to accomplish God’s purposes in my life, others’ lives, and in the world.

**Giving Away My Time** Colossians 3:17
I give away my time to fulfill God’s purposes.

**Giving Away My Money** 2 Corinthians 8:7
I give away my money to fulfill God’s purposes.

**Giving Away My Faith** Ephesians 6:19-20
I give away my faith to fulfill God’s purposes.

**Giving Away My Life** Romans 12:1
I give away my life to fulfill God’s purposes.

10 CORE VIRTUES

**Joy** John 15:11
I have inner contentment and purpose in spite of my circumstances.

**Peace** Philippians 4:6-7
I am free from anxiety because things are right between God, myself, and others.

**Faithfulness** Proverbs 3:3-4
I have established a good name with God and with others based on my long-term loyalty to those relationships.

**Self-Control** Titus 2:11-13
I have the power, through Christ, to control myself.

**Humility** Philippians 2:3, 4
I choose to esteem others above myself.

**Love** 1 John 4:10-12
I sacrificially and unconditionally love and forgive others.

**Patience** Proverbs 14:29
I take a long time to overheat and endure patiently under the unavoidable pressures of life.

**Kindness/Goodness** 1 Thess. 5:15
I choose to do the right things in my relationships with others.

**Gentleness** Philippians 4:5
I am thoughtful, considerate and calm in dealing with others.

**Hope** Hebrews 6:19-20
I can cope with the hardships of life and with death because of the hope I have in Jesus Christ.