

A Debt, Essential Clothing

Romans 13:8-14;

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OPENING PRAYER:

Our heavenly Father, we long for a clear vision of your majesty and glory. To see the clouds of our sin part and the greatness of your fatherly love for us in Jesus Christ become as clear as in the noonday sun. We thank you that you have revealed yourself, not only in the created order, where we see the power and majesty of your being, your Infinite greatness as Creator, the marvel of your kindness as Sustainer, but that you have revealed yourself in Jesus Christ, and have given testimony to him in your Word. We pray, that by that word, we may come again in faith to Jesus Christ as our Redeemer, and discover afresh in him that he is indeed also the Creator. And that all things are ours in Christ, in which to live, to explore, to enjoy, through which to bring glory to your name. And we pray therefore that you would teach us how to live as your children, in your word, by the power of your Son's gospel. That we may live here, as those who belong to Jesus Christ, and are destined to enjoy the heavenly citizenship forevermore. Lift our hearts, we pray, by your word. Sweeten our spirits by your presence. Rejoice us in our worship. We ask it together for Jesus our Savior's sake. Amen. Please be seated.

SCRIPTURE READING:

Now we turn again this evening to Paul's letter to the Romans chapter 13. Again, and we read from verse eight through verse 14, the passage you'll find in the pew Bible, which is in the rack in front of you, if you have not a copy of your own. And it's on page 948. 948.

Paul has been speaking in the first half of this chapter about the Christian in relationship to the governing authorities. And he has been particularly stressing at the end there, the importance for the Christian of paying taxes. And you'll notice in verse seven, "Pay to all what is owed to them, taxes to whom taxes are owed", and so on. And then in verse eight,

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

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. So then let us cast off the works of darkness and put on the armor of light. Let us walk properly as in the day, 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.

SERMON:

We have noticed from time to time in our study of Romans, that it's only as we move through Romans that some of the things that Paul has said earlier in the letter begin to have a fuller and richer sense for us. The difference between our reading of Romans and Paul's writing of Romans is presumably that Paul had a fairly good idea of what was going to be in Romans before he started dictating it. And so as we've noticed, now, on many occasions, there will be an illuminating principle that he will throw out that he just sets down again and picks up and then works out.

And we have come to the stage in Romans from chapter 12, verse one, really through to the end of the epistle, where he is working out in some detail, and in very practical terms, how it is that the gospel is the "power of God for salvation for everyone who believes." And in a sense, what he's doing in 12 through 16 of the latter is showing us how it is that the gospel empowers Christians in every single area of their lives. And last Lord's day evening, particularly thinking about the fact that he is writing to saints who are in Christ, but also living in the capital city of the Roman Empire, it was, as seems to me inevitable that he says something about how the Christian functions as an empowered Christ centered believer in the midst of a government that was becoming increasingly hostile to the gospel of Jesus Christ. And within a short period of time, would become exceedingly hostile to the gospel of Jesus Christ. And in that context, Paul emphasizes government's reign not because of their power but because of God's providence.

In fact, he uses a very striking and completely unexpected description of the government. He says, "The government is God's priest in the civil area for your life." The language he uses is used elsewhere in the New Testament. Exclusively, I think, of spiritual ministry. Gospel ministry. Priestly ministry. Under the Old Testament, the language is even used about our Lord Jesus Christ, he is our priest. He is the liturgist of the people of God. And Paul is saying, in an analogous way, God has given another ministry to us as those who are in Rome, or in Columbia, South Carolina, or in Beijing, or wherever. So that we come to understand that just as God has revealed himself in nature, and as he has revealed himself in history, especially in Jesus Christ, God's providence governs the life of the church but God has also appointed a providence to govern the life of the world in which the church lives out its radically different form of existence. Even, Paul says, influencing the spirit in which you pay taxes. Because, and this is interesting, even if it gets under our skin a little, because Christians have more reason to pay taxes than non-Christians. Only reason a non Christian would think about paying taxes is because he will be in trouble if he doesn't pay taxes. Or because he has some sympathy for the way in which the government needs to spend money in order to be a benediction to the people. But the Christian has an even greater reason to pay taxes. And the Christian pays taxes because of his relationship to the Lord.

That's why if I can put it this way, it's fun for the Christian to pay taxes, because the tax inspector who thinks you're paying taxes out of fear of being audited doesn't know that you're paying taxes because you love the Lord Jesus Christ.

Incidentally, a friend told me just the other day that the son of one of his elders is audited every single year by the IRS, because they can't believe he gives so much to the church to which he belongs. Isn't that interesting, although it's got very little to do with Romans chapter 13. I thought you might find that interesting this evening.

And of course, he's simply here rehearsing what the Lord Jesus had said. You know, when they were trying to trap him and said, "should we pay taxes to Caesar or not?" And Jesus, as it were, pulled a dollar bill out of his pocket. Actually asked somebody for it and said whose picture's on this? And they said Washington. And so he said, Well, pay to Washington what is Washington's? And what does it say on the other side? In God we trust. Therefore pay to God, what you owe to God. Which is everything. Whose image, he said, is on this coin? Caesars! Then pay to Caesar what is Caesar's. But remember that there is an image in your life, the image of the living God. And so render, since you are the image of the living God, render to God what is God's. And before any of us say, Well, that was alright for them because they had a flat tax rate of 10%. I think the word is, you probably need to read your Bible a little more carefully. It looks much more like their flat tax rate ended up being somewhere between 20 and 25%. And the reason they niggled under Rome was because they were facing taxation above that.

So we can't look at the situation of these believers or the Jewish people in the time of Jesus and say it was okay for them, they were facing this very simple situation a little more than 10%, far from it. And that's why it was such a keen issue. A sore issue. And so remarkable that the apostle Paul and the apostles are so concerned that we should live at peace with all men in order that the gospel may be advanced. And so that we do not demean the gospel by being rebellious citizen. He says, "pay taxes to those to whom taxes are due." It's not an option. It, he says, is something you owe to God. It is indeed a debt to him. And that's what makes it different to pay your taxes as a Christian. It's primarily a debt you owe to God. And you're happy to pay that debt to him. And that's what's going to surprise the tax man, that you do it so happily.

So Paul is saying to us, there isn't any kind of situation, even how you pay your taxes,-- there is no situation no circumstances, no place, no people in which the gospel doesn't work in such a way that it actually transforms the very details of our lives. And the more details it transforms the better. Because then we begin to show that in the Christian, it's not the devil who's in the details, but the Savior who is in the detail. Our lives are in this way transformed.

And so as he moves on, it seems to be there are three things that he's particularly pressing home to us in the verses that follow. First of all, and you notice the connection in his mind here is the idea of paying your debts. There are the debts we need to pay. And then in a very interesting way, he moves on to speak about, because paying your debts as a command, he moves on to speak about the relationship between law and love, and love, and law. And then undergirding all this, he gives us these great motives for transformed living.

Now let's look first of all at the debts we need to pay. Well, we need to pay all of them he says. Owe no one, anything. Now, if you're over 50 or over 55, and sitting in the church this evening, you learned that probably from your parents before you ever knew that that was the teaching of the Bible. They told you

not to get into debt. Now, where did your parents learn that? They learned that ultimately, actually, from the scriptures. That was one of the great transforming elements of the christian gospel in our Western society. That people took responsibility for their lives, and were very careful about ever owing anybody, anything. And some of you have it ingrained in your conscience. So that it's almost as though you hate owing anybody, anything. Because you want to live with clear accounts before men and women and before the society. And Paul is saying, that's not just a matter of parental wisdom. That's a matter of biblical wisdom and gospel exhortation. And it's something, perhaps particularly those of us who belong to the younger generation, that has an entirely different attitude to money all together -- we need to learn that it's a gospel principle that we do not in debt ourselves in such a way that we are not able to pay those debts. And it's not a matter of indifference to us that we should be in debt. Because the Apostle Paul says, as clearly as could be said in any language, don't owe anybody, anything.

Now, of course, that raises all kinds of little niggling questions. What about your mortgage? Well? --- That's a pointed question, isn't it in these recent days. When people have been enticed into having mortgages. That even the people who are giving the mortgages to them knew there was no way under the sun under all ordinary circumstances, these people would ever be able to repay them. Actually, if I may say so -- And I think many of our retired men who have been in the financial industry who have spoken to me would say, something has happened to the morality of the financial world. Not to every individual in it. But the people in it that that that we should do this kind of thing.

I remember when credit cards first appeared. I really do. I think. Before that you had to do a deal somewhere with somebody. Maybe with the bank. But then these credit cards appeared. And I think the very first credit card appeared in Scotland was called Access. You notice how they just never call it credit card. You know. It's access. And the, the advertising line... When was this this? This must be -- can this be 40 years ago? It is more than 40 years ago. I still remember the line it was so enticing. "Access takes the waiting out of wanting". Now that's what we want, isn't it. And you see how different this gospel principle is. That we don't owe people things we can't repay to them because in essence, that stealing from them. That's -- in a way -- it's driven by covetousness isn't it? That we want, what we can't wait for.

And you see what -- how the gospel transforms life in our society -- in our society of debt is primarily that it teaches most of us that we can take the wanting out of waiting because we learn not to want, what we don't need. And what according to God's principles he is not providing for us. Actually, it's a marvelous principle because it reduces -- my dear friends this is what you and I need most of all. We need the simplicity that is in Christ that the Scripture speak about, lest we be in bondage like half of humanity in the western world to want, want, want want, want! Have, have, have, have, have! Debt, debt, debt, debt, debt!

I read somewhere that the credit card companies believe that if they have somebody indebted to them, to the tune of \$1,000, they've got them for most of the rest of their lives because most people don't have a spare \$1,000 to pay off the debt. And so this is a wonderful exhortation, really, a beautiful exhortation to the simple life. To contentment with the things that really matter that God gives to us.

But then he adds something. He says, "Owe no man, anything." But then he adds, if I can put it this way, "Owe every fellow believer everything." "Owe no man anything. Owe every fellow believer, everything." "Owe no man anything", he says, "except to love one another. Because this love is the fulfillment of the law." Now this is interesting, isn't it?

If I can put it this way just to be personal and to highlight it, you owe me -- to love me, as a fellow believer. That's not a choice you have. That's maybe bad news to you. You don't have a choice about loving your fellow believers. That's a debt you owe to your fellow believers. And Paul is saying that is such a blessed debt to have. But not only can you never pay it fully, but you never want to see the debt cleared. That's a blessed debt indeed, isn't it? "Owe no man anything," he says, "except as fellow believers to love one another." Because, he says, middle of verse eight, "the one who loves another has fulfilled the law." The commandments, and he gave us a number of commandments from the second half of the law, these and any other commandment presumably from that section of the law are summed up in this word, "You shall love your neighbor as yourself." The second part of the great commandment.

Now, something very important for us to see here. That Paul is saying love is both a debt we owe and it's a command that we are to obey. Now, that's very countercultural today. Our culture does not believe that love can be commanded. Love is spontaneous. It's how you feel. It's what you give your emotions to. But in Scripture, love is what you give yourself to. And Paul is saying, that is not only a debt we owe each other, but it's something that God commands us to do. Indeed, he's really saying, when he says love is the fulfillment of the law, he's not saying, just love and forget about the law. He is saying all of these commandments can be boiled down to this commandment. They're different ways of expressing obedience to this commandment, that you should "love your neighbor as yourself." That you should, as it were, think yourself into your neighbor's situation in this way, what would I be like or feel like if I were in his situation, then I must respond to my neighbor in exactly the same way as I sense I would need response of love and help myself if I were in his or her situation. And it's a command. Because in the scriptures, law and love are not enemies of one another. They are, if I can put it this way, in-laws to each other. They belong together because of a relationship they have in common. Now what's that relationship they have in common? Love and law are both in-laws to the grace of the Lord Jesus Christ. Law is powerless apart from Jesus Christ. Love is less apart from the law to which Jesus Christ introduces us.

And so here he's speaking about this marvelous harmony of love and law. Have only law and you are headed for disaster and doom as a Christian. Place love over against law and you've actually no idea what to do. Do ya? And so in this way, we find this beautiful harmony between the law of God and the love with which the grace of God fills our hearts. Actually, it's just another way of saying what he'd said back there in Romans eight, three and four, which are such important words for us as Christians. There are things the law can't do. It can tell us what to do, but it can't give us the power to do it. Oh, my friends, I wish we understood this. Because at heart, every single one of us is a legalist. And it comes out in all different kinds of ways that we are legalists. In personal relationships and family relationships. But the law doesn't have the power to effect what it commands, says Paul, because of the weakness of our flesh. And so we can drive people to death, by telling them what God demands or what we demand. Or, alas, what the church demands. No he says, "what the law couldn't do, because it was weak through the flesh, God did sending his own Son, in the likeness of the flesh of sin and for sin, condemned sin in the flesh, in order that in those who walk according to the Spirit, who are energized and empowered by the Spirit, in them, the righteous commands of the law might be fulfilled." That's why in these verses we read in the 119th Psalm, the the Old Testament Psalmist is so happy about the law. Because he sees that the way to fulfill the law is by receiving the grace and love of the Lord of the law. And when he's full of that grace and love of the Lord of the law, then to walk in His commandments are his delight. Because their eyes that help him to see what it is that God wants him to do.

As Samuel Bolton said, and the 17th century, "The law points us to the Gospel, so that we can learn how to be saved by Jesus Christ. And then Christ points us back to the law, to teach us how to live for His pleasure." "If you love me", he says, "keep my commandments". And we of all people, I mean, we in the Associate Reformed Presbyterian Church should understand this because of the poetry of Ralph Erskine, who was, as you know, one of the early ministers in the Associate Church in Scotland from which we derive, half at least, probably more than half, of our heritage. He was a -- he was an interesting man. Do you know what he did to to come down on a Sunday evening, at the end of the day services? He turned his sermons into poetry? Actually, if you read his sermons, you probably could turn those sermons into poetry. That's not true of all of us. And he majors in his, his gospel sonnets -- he has verse, after verse, after verse that goes like this: "When once the fiery law of God has chased me to the gospel road, then back unto the holy law, most kindly gospel grace will draw." And this is what he's trying to capture.

Let me give you a slightly more modern illustration. How many of you remember Casey Jones? A few smiles. I don't mean Casey Jones, in the song sung by the Grateful Dead. Don't get me on to the Grateful Dead. Not tonight. I mean, Casey Jones of 1958. Remember 1958? Course, it wasn't in the United Kingdom til 1962. I'm not that old. And he was the engine driver. You remember? Of the great locomotive that came steamin and a rollin' along.

Casey Jones a steamin' and a rollin'.
Casey Jones, you never have to guess.
When you hear the tootin' of the whistle
It's Casey at the throttle of the Cannonball Express.

Great hero of the American frontier. Casey Jones, the great engine driver. And Red Rocks Smith, the conductor. And Wally Sims the fireman. But you see when Casey Jones was telling Wally Simms put more coal on the fire so that the engine could go. And the Cannonball Express was going a steamin' and a rolling. It needed train tracks to run on or all that energy would have proven to lead to a disastrous end. And we should be able to understand this! I may have an overwhelming passion to play the piano. But if I sit down and play the piano there, without understanding the principles and learning the principles, so that the principles become part of my being the only thing I'll be able to play as John Cage's 342 or 349. Or whatever it is. Which is a piece of absolute silence, for which all you need is a decent watch and a good posture at the piano, presumably.

Now, this is the way in which Paul is helping us to live. The law of God marks out the the train tracks. The Spirit of God puts into our heart, the coals that will burn in order that we may love God's law and see the wisdom of God's law. And so he goes into great detail here. He says, do you see how it is that love means you don't commit adultery? Why does love mean you don't commit adultery? Because love means you would never steal another man's wife. That's why. And why is it that love means that you shall not murder? Because love gives life? It doesn't take life? Why does love mean you shall not steal? Because love wants to bless others not to take from others. And even this commandment that was so insightful in Paul's life. You shall not covet? Why is it that love fulfills the law you shall not covet? Because it leaves it not just me saying, Well, I'm going to try not to covet. Love fulfills that law, by rejoicing in the things that other people have that bring blessing to them, and indeed to us that we don't have. And so in this way, love is always the fulfillment of God's law.

So he wants to speak about the debts that we need to pay about the harmony of law and love. And then he returns. He's always returning. As we always need to be returning to the energy and the power and the grace by which these things come to pass in our lives. And he gives us some great and fresh motives for gospel living. Besides this, he says. Do you mean Paul, there's more? We're in Romans chapter 13 and verse 11, and there's more? Yes, there's more. He says, besides this, you know what time it is? I realize he's sounding a little like my mother there. You know, in the morning, do you know what time it is? But we need a voice saying that to us as Christians don't we? Do realize what time it is because the world around us is asleep spiritually. World around us doesn't believe that Jesus is coming again. Scoffs at it as they did in Peter's day. You remember? And Paul is saying, remember what time it is. Remember that the Son of the gospel has already arisen. It's daytime. Indeed, he says, you're living in the day. The light has invaded the darkness of this world. It's come over the horizon.

And then do you notice how he says, and something's true of you personally as well. Salvation is nearer then when you first believed. There's not so long to go. Because that final salvation is coming nearer and nearer every day of my life. That's why we shouldn't waste our retirement apart from anything else. Become more zealous in prayer. Because the time is short. And he's saying now learn to live as somebody who senses the time is much shorter than you imagine. The daylight has come -- get up! Live a wakeful life. Cast off the works of darkness he says and put on the armor of light. Now, where did that come from? Do you know what time it is? Get your pajamas off! Get dressed! Yes! But make sure what you dress yourself with is armor. Because you're in a war. Jesus is building his church on enemy occupied territory. And so we need this. Paul, more fully expounds it, in Ephesians six, to learn to put on the whole armor of God. And so he says, "Let's cast off the works of darkness. Let's walk properly as in the day, not as those who are intoxicated, who stagger around at the night time in sexual immorality and sensuality." Have you noticed how quarrelsome intoxicated people are? Interesting, isn't it? And how people say, I quiver inside when I hear people say, "We're really gonna have a great time, and we're gonna get stoned out of our minds." And they don't see what they're saying.

Paul is saying the Christian lives as somebody who sees clearly in the day, because Christ has arisen and brought a new day into our lives. And then he summarizes it in this great statement, which as I mentioned this morning is actually the text through which the great Augustine was converted. "Do not make any provision for the flesh to gratify its desires." He had made plenty, incidentally, as some of us may have done. What's the solution? It isn't more law. It's "put on the Lord Jesus Christ, and make no provision for the flesh." You see what he was doing? He was in his own way battling sin and thought he could engage in moral improvement. But he wasn't putting on the Lord Jesus Christ.

You know, that often happens when the Lord begins to work in people's lives. I've seen it over and over again. The gospel comes to them and they say, I am determined to do better. I'm going to try harder. I'm gonna get rid of that out of my life. And they look in the wrong direction. No, says Paul! "Put on the Lord Jesus Christ." And when your life is filled with the Lord Jesus Christ, when you're wearing the Lord Jesus Christ, when you know the Lord Jesus Christ has come to indwell you, then the flesh begins to be suffocated in the strong atmosphere of the presence of the Holy Savior, who has come to be your Master and Lord. So he says, "Put Him on." And you'll remember how Augustine was sitting in a friend's garden, and he heard some children over the hedge row playing a game and one of them shouting, "Tolle lege, tolle lege." And there was a copy of the New Testament lying on the table beside him. And he did exactly what the child said, "Take it up and read it." And he looked down. And the word that

came to him, was, "Put on the Lord Jesus Christ, and make no provision for the flesh, to gratify its desires."

Maybe you've never done that. You know, no matter how many times we hear God's Word preached, it's still possible, actually, to be hearing as though God were saying to us, now you need to do better. You need to do better. You need to do better. You need to do better. When what he's actually saying is, first things first. You need to put on the Lord Jesus Christ and then you'll do better. I hope you haven't got it the other way around. Cause you'll never get Jesus Christ on by doing better. But by putting on the Lord Jesus Christ in faith -- trusting in Him -- knowing his presence in your life, then not only life, but you will get better and better on your way home, to glory. This gospel really works everywhere. So let's, let's let it work here in our lives too.

CLOSING PRAYER:

Heavenly Father, for the details of your concern for us in your word, for the way we live our lives in the state and the way we live our lives in permanent indebtedness to love one another, we thank you for the difference that the Lord Jesus Christ makes. We praise You for the wisdom and the insight of your Word. We come to you because we are conscious that so often we battle against the flesh, and the world and the devil. And we have no energy within ourselves to overcome one, far less all three. And therefore as we come to you tonight, we pray that day by day, we may put on the Lord Jesus Christ, and make no provision for the flesh to fulfill its lusts. Lord, thank You that this is such a blessed way to live. Such a simple way to live. Such a joyful, happy way to live. Such a blessed way to live together in this mutual indebtedness. And we pray that as we seek to do so individually, and as families, and as your people hear that more and more as we live in Colombia, but belong to Jesus Christ, the difference, the grace, and the Savior may be seen. And we ask it, for Jesus' sake. Amen.