

# 110. The Book of Romans 13:6-10

*Paul's Epistle to the Romans*

A message by Pastor Phil Ballmaier

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(12-3-25)

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In our study of the Book of Romans, we have come to the application portion of the book which started in Chapter 12.

This evening, we find ourselves in Chapter 13—

## **Romans 13:1–2 (NKJV)**

**<sup>1</sup> Let every soul be subject to the governing authorities. For there is no authority except from God, and the authorities that exist are appointed by God. <sup>2</sup> Therefore whoever resists the authority resists the ordinance of God, and those who resist will bring judgment on themselves.**

In Romans 13 Paul is dealing with *civil* government, which God created to maintain law and order and to keep societies from descending into anarchy and chaos.

God has commanded us in His Word to obey civil government unless the government orders us as Christians to do what God has forbidden or not to do what God has commanded—and if so, we are not required to obey.

So, over the course of the history of the Christian Church, there have been times when believers have had to disobey government rules and laws and in so doing Christians had to incur the wrath of government and suffer the consequences.

But under no circumstance should a Christian rebel against the government or join in an attempt to overthrow it—“*Vengeance is Mine I will repay, says the Lord.*” (Romans 12:20)

This does not mean that God approves of everything earthly leaders and governments do—He certainly doesn't approve of corruption, brutality, and tyranny! The Bible assures us that someday corrupt leaders will stand before Him, give an account and be judged for the way they exercised their authority over others while on the earth.

But the fact remains that all governmental authorities are appointed by God.

Both Paul and Peter (not to mention Jesus Himself) commanded us to be good citizens and submit ourselves to governmental authorities.

## **1 Peter 2:13-15a (NKJV)**

<sup>13</sup> Therefore submit yourselves to every ordinance (law) of man for the Lord's sake, whether to the king as supreme, <sup>14</sup> or to governors, as to those who are sent by him for the punishment of evildoers and *for the* praise of those who do good. <sup>15</sup> For this is the will of God, that by doing good you may put to silence the ignorance of foolish men...

As Christians we live in two worlds—the *physical* and the *spiritual*; and we're citizens of two kingdoms—*America* and *heaven*. As such we must learn to live in both simultaneously, which is not always easy to do. Because it means that we always try to obey the laws of our country—while at the same time living in obedience to the laws of God.

**Romans 13:3 (NKJV)**

**<sup>3</sup> For rulers are not a terror to good works, but to evil. Do you want to be unafraid of the authority? Do what is good, and you will have praise from the same.**

As a rule, people who do what is right do not need to fear the government.

Paul is only speaking of those who break the law—that they have reason to fear the government for being lawbreakers.

**Romans 13:4a (NKJV)**

**<sup>4</sup> For he is God's minister to you for good. But if you do evil, be afraid; for he does not bear the sword in vain; for he is God's minister...**

Paul tells us that the '**rulers**' of civil government (whether presidents, prime ministers, governors, mayors, or judges—they are **ministers of God** in the sense that they are *servants* and *representatives* of the Lord.

They may not know God *personally*, but they are still the Lord's servants *officially*.

**Romans 13:4 (NKJV)**

**<sup>4</sup> For he is God's minister to you for good. But if you do evil, be afraid; for he does not bear the sword in vain; for he is God's minister, **an avenger to execute wrath on him who practices evil.****

Paul is telling us here that God has given the right of capital punishment to human government—for the purpose of maintaining law and order.

People argue against this by quoting Exodus 20:13 in the KJV—"Thou shalt not kill."

The Hebrew word translated "**kill**" in the KJV specifically means "**murder**" and is so translated in the NKJV—"You shall not murder."

Capital punishment is not murder—it is God ordained justice (Genesis 9:5-6).

**Romans 13:5 (NKJV)**

**<sup>5</sup> Therefore you must be subject, not only because of wrath but also for conscience' sake.**

What this means is that we should be obedient citizens of the government for two reasons—the **fear of punishment** and the desire to maintain **a good or clear conscience** toward God.

The New Testament lays down three great principles with regard to the individual Christian and why his or her loyalty to the state is good and valid.

**1) Civil government has been established by God.**

**Romans 13:1-2 (NLT)**

**<sup>1</sup> Everyone must submit to governing authorities. For all authority comes from God, and those in positions of authority have been placed there by God. <sup>2</sup> So anyone who rebels against authority is rebelling against what God has instituted, and they will be punished...**

Once again, in Romans 13 Paul is dealing with civil government. Let me say it once more—in every civil society there must be authority and submission to that authority—otherwise you have a state of anarchy, and no one can survive anarchy.

So, God instituted human government to maintain law and order because He knows that *any* government is better than no government—so, God has instituted human government, and no government exists apart from His will. But furthermore, without civil government many valuable services that we take for granted wouldn't be possible in a city environment.

No individual could have their own water system, their own sewage system, their own public transportation system—not to mention police protection, fire protection and a standing military for the protection of its citizens on a national scale.

The state is the origin of many of the things that make life in a civilized society pleasurable if not possible.

**2) No one can honorably accept all the benefits which the state gives but then opt out of all the responsibilities.**

It is beyond question that the Roman government brought to the ancient world a sense of security and peace it never had before. For the most part the seas were cleared of pirates and the roads of thieves; civil wars were replaced with peace, and tyranny with Roman impartial justice.

One historian writes—

*“It was the glory of the Roman Empire that it brought peace to a troubled world. Under its sway the regions of Asia Minor and the East enjoyed tranquility and security to an extent and for a length of time unknown before and probably since. This was the pax Romana. The [person under Roman authority] found himself in a position to conduct his business, provide for his family, send his letters, and make his journeys in security, thanks to the strong hand of Rome.”*

So again, it isn't right for someone to enjoy all the benefits which the state bestows upon them—but then seek to exempt themselves from all the responsibilities of citizenship.

**3) Part of that responsibility is to pay the state its due in the area of taxes.**

**Romans 13:6-7 (NLT)**

**<sup>6</sup> Pay your taxes, too, for these same reasons. For government workers need to be paid. They are serving God in what they do. <sup>7</sup> Give to everyone what you owe them: Pay your taxes and government fees to those who collect them...**

When Jesus said “**Give to Caesar the things that are Caesar's...**” He was saying:

*“Yes, it is entirely lawful and right to pay taxes to Caesar (the Roman government), because that tax money belongs to him for the function of his government and the services and protection it provides to all.”*

**“...and give respect and honor to those who are in authority.” (verse 7)**

We are not only to respect and submit to our rulers and leaders but also to pray for them—

**1 Timothy 2:1-3 (NLT)**

<sup>1</sup> I urge you, first of all, to pray for all people. Ask God to help them; intercede on their behalf, and give thanks for them. <sup>2</sup> Pray this way for kings and all who are in authority so that we can live peaceful and quiet lives marked by godliness and dignity. <sup>3</sup> This is good and pleases God our Savior,

Head back to 1 Peter 2 and let me address some concerns that many of you may have in light of this teaching—

**1 Peter 2:13 (NKJV)**

<sup>13</sup> Therefore submit yourselves to every ordinance of man for the Lord's sake, whether to the king as supreme...

**“Submit yourselves to every ordinance (law) of man”**

➤ *“What if we don’t agree as Christians—do we still have to obey?”*

Well, that depends on whether or not the laws of man contradict or conflict with the laws of God.

The only time God allows us to disobey civil government is when it passes laws that are in direct violation with God’s laws.

Now look, there might be those times when we have to choose between obeying God or the government, but Paul and Peter aren’t talking about that in these two epistles—they are talking about being good citizens and thus a good witness for Christ.

And if the day ever comes when our government commands us to do what God has commanded us not to do; or not to do something God has commanded us to do—then, as Peter said, *“We must obey God rather than men.”* (Acts 5:29)

Let me quote one last time what the Lord Jesus said on this subject in Matthew 22:21:

*“Render therefore to Caesar the things that are Caesar’s, and to God the things that are God’s.”*

Even as Caesar’s image was stamped on Roman coins (the creation of the Roman government)—the image of God has been stamped on us as *His* creation. (Genesis 1:27)

**This is really the most important lesson we can take away from this study.**

Give to the government what belongs to the government—but give to God what belongs to God—your life, your love, your loyalty and your service. Someday all the kingdoms on earth will become the kingdoms of Jesus who will reign over all of them. (Revelation 11:15)

So right now, pray for, respect and obey civil authorities—but worship the Lord Jesus Christ, the King of kings, and the Lord of lords and serve Him with all your heart and life.

Peter said, that by living this way (as good citizens to our city, state and country) we will *“put to silence the ignorance of foolish men.”* (verse 15)

Peter knew that the world was full of people who knew nothing about Christianity—and would probably never set foot in a church to find out more about the Christian faith.

But of course, their ignorance didn't stop them from criticizing and mocking Christianity. Peter knew that the only way to reach these people with the gospel was for Christians to be *'living epistles'*—they won't come to church, so the church has to go to them.

This was the only way these folks would be exposed to the gospel—thru the transformed lives of God's people.

**Titus 3:1-2 (NLT)**

<sup>1</sup> Remind the believers to submit to the government and its officers. They should be obedient, always ready to do what is good. <sup>2</sup> They must not slander anyone and must avoid quarreling. Instead, they should be gentle and show true humility to everyone.

**1 Peter 2:17 (NKJV)**

<sup>17</sup> Honor all *people*. Love the brotherhood. Fear God. Honor the king.

Warren Wiersbe—

*“Peter named the offices we are to respect. “The king” meant “the emperor.” In democratic nations, we have a president or premier. Peter did not criticize the Roman government or suggest that it be overthrown. God’s church has been able to live and grow in all kinds of political systems.”*

Remember when Peter wrote these words, **“Honor the king”** (verse 17)—Caesar Nero was on the throne.

Caesar Nero was the man who rode naked in his chariot, shrieking at the top of his lungs in demonic laughter while he watched over one thousand Christians who had been dipped in tar and then set on fire as human torches light his garden.

*Yet what did Peter say to do about Nero?*

Well, he didn't say to hold rallies denouncing him or to rebel against him—he said to honor him (not the man but the office) and to obey him: *“Submit yourselves to every ordinance (law) of man—for the Lord’s sake.”* (1 Peter 2:13)

There are things I won't do for man's sake—but will do for the Lord.

**Romans 13:8a (NKJV)**

<sup>8</sup> **Owe no one anything...**

This admonition by Paul has been *misinterpreted* by many Christians.

Many Christians believe that Paul is referring to a Christian's financial practices and that Christians are forbidden from borrowing money to buy a house or a car or to pay for college—or from incurring any debt, because to have debt is to sin against God.

Hudson Taylor, the godly missionary to China, would never incur a debt, basing his conviction on this verse—Charles Spurgeon, the great Baptist preacher, had the same conviction.

However, the Bible does not forbid borrowing money and paying interest to a financial institution—for *legitimate* financial purposes.

All debt isn't a sin, unless its gambling debt or the debt that comes from wasteful, extravagant spending on frivolous and unnecessary goods and services—otherwise the Bible doesn't forbid borrowing money.

So then, what is Paul saying if he's not forbidding Christians from borrowing money?

When Paul commands believers, **"Owe no one anything..."**—he is basically exhorting us as Christians to pay our bills on time—not prohibiting us from any form of debt. Some kinds of debt are inevitable in our society—most of us face monthly bills for rent, telephone, gas, electricity, water, etc.

It is impossible to manage a business without incurring some debt—and in that context, Paul is admonishing those running businesses and having employees—not to get into arrears (overdue accounts).

One Christian financial advisor adds an important admonition on this subject—

*"We should not contract debts for nonessentials. We should not go into debt when there is no hope of repaying. We should avoid buying on the installment plan, incurring exorbitant interest charges. We should avoid borrowing to buy a product that depreciates in value. In general, we should practice financial responsibility by living modestly and within our means, always remembering that the borrower is slave to the lender (see Proverbs 22:7)."*

#### **Romans 13:8 (NKJV)**

**<sup>8</sup> Owe no one anything except to love one another, for he who loves another has fulfilled the law.**

Paul enlarged the circle of responsibility by including other people besides government officials.

**"Love [agape] one another"** is the basic principle of the Christian life—and the *"new commandment"* that Jesus gave to us in John 13:34.

When we practice love, there is no need for any other laws, because love covers it all.

If we love others, we will not sin against them!

#### **Romans 13:8–10 (NKJV)**

**<sup>8</sup> Owe no one anything except to love one another, for he who loves another has fulfilled the law. <sup>9</sup> For the commandments, "You shall not commit adultery," "You shall not murder," "You shall not steal," "You shall not bear false witness," "You shall not covet," and if there is any other commandment, are all summed up in this saying, namely, "You shall love your neighbor as yourself." <sup>10</sup> Love does no harm to a neighbor; therefore love is the fulfillment of the law.**

#### **Matthew 22:35–40 (NKJV)**

<sup>35</sup> Then one of them, a lawyer, asked Him a question, testing Him, and saying, <sup>36</sup> "Teacher, which is the great commandment in the law?" <sup>37</sup> Jesus said to him, " 'You shall love the Lord your God with all your heart, with all your soul, and with all your mind.' <sup>38</sup> This is the first and great commandment. <sup>39</sup> And the second is like it: 'You shall love your neighbor as yourself.' <sup>40</sup> On these two commandments hang all the Law and the Prophets."

How was Jesus able to take 613 commandments that dealt with the law and turn them into just 2 that deal with love?

**The answer—love is always the stronger and purer motivation for obedience than is law.**

The law uses fear of punishment to produce obedience—consequently, I may obey the law not because I love the law or agree with it but because I fear the consequences of not obeying it.

- The law can force outward righteousness but not inward righteousness—but love is different.
- Love works from within and produces obedience purely for love’s sake.
- Love doesn’t force me to behave a certain way like the law does—love motivates me to want to please the one I love.

We can see how this works in something like marriage.

One author said,

*“There are many people who don’t remain faithful to their spouses even though they signed a legal contract to do so—because the law can’t force a person to be faithful to their spouse. But true love is so much more powerful in keeping a person faithful to the vows they made to each other when they got married.”*

Another example would be how the Law says, *“You shall not steal”* or else there will be consequences.

The Law can command me not to steal what belongs to you—but it can’t force me to share with you what belongs to me—love does both. That’s why you can take 613 laws and condense them into 2 commandments that are based on love because love is so much more powerful than law.

To love God is not to *“have good feelings about Him,”* for true love involves the will as well as the heart—where there is true love for God, there will be service and obedience from the heart out of love not law.

This is the love that God pours into our hearts when we get saved—and manifests itself by obeying what God commands in His Word. (1 John 2:3-4)

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