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Teaching: Carlon Tschetter Series: Romans: The Just Shall Live by Faith

Message: It's Time to Wake Up

Transcribed Message May 28, 2023 Romans 13:(8)11-14

Quite a few of you have at least heard of a phone call to Dave Ramsey that took place a couple weeks ago, maybe a month ago. A millennial couple called into the Dave Ramsey show and said they needed some financial help. They explained to him that they made a combined income of about \$230,000 a year. They were still living beyond their means. That wasn't the shocking part of the call. The shocking part of the call was they admitted to the fact that they were nearly \$1 million in debt. Dave, as only Dave can, began to speak into their life and he asked, "Have both of you lost your minds or is it just one of you?" That was the first part. He told them that he was getting ready to basically destroy their life as they had been living it. Then he told them that they were to do absolutely no discretionary spending for at least three years. He said if you see the inside of a restaurant again, it's because you're working there as a second job. He went on to explain the path back from what seems like an insurmountable mountain of debt.

Well, those people are not alone unfortunately. Depending on which site you go to look up the state of the American family with regard to indebtedness, you find that we're collectively on average either about \$170,000 to \$250,000 in debt by each household. We have in addition a \$16 trillion personal indebtedness which is of course just half of our government's \$32 trillion indebtedness. It is certainly an issue that is before all of us in one way or another.

Here we are minding our own business going through Romans 13. And all the sudden the first part of verse 8 jumps up and hits us alongside the head. Owe no one anything. We're asking the question this morning, at least for a little bit on the front end of our study, what does that mean and to whom does it apply? We're coming to the end of Romans 13 this morning in our study of the book of Romans. We didn't get to spend a lot of time on the front of that 8<sup>th</sup> verse because of some time constraints last Sunday. So we're going to do that and then we're going to look at these last verses 11 through

14. Here's what we want to see. The call of God in our lives as Christians couldn't be clearer. We are called on by God to love consistently and to live morally. The reason, the motivation behind that, Paul will say to us, is because the time is short. There's so much in these verses. Not only are we going to take on that first part of verse 8, but actually verses 11 through 14 have enough in them by themselves to take one verse a Sunday. They literally could almost be handled in that way. We're not going to do that, but we are going to do this. As of next Sunday, we'll begin officially our summer and we'll begin our summer break from Romans. We'll go into the book of Psalms for the summer and then we'll pick back up with Romans in the fall. Who knows? We may have to come back and touch on these verses again because there's just so much in here.

A quick word of review as we close out this 13<sup>th</sup> chapter. We just say it again. Romans chapter 12 has prepared the way for us. Romans 12 has prepared the way. It's all about being transformed rather than being conformed. That sets the pace of the rest of the book of Romans. It's all about love Paul says in that 12<sup>th</sup> chapter. After those introductory words and the comments about spiritual gifts, Paul spends the rest of the 12<sup>th</sup> chapter talking about the obligation to love. He started that in 12 and he picks right up in 13 and he's going to carry that theme in some respect on and he just keeps it going.

This transforming work that he speaks of in those opening verses of chapter 12 is calling on us as we saw last week to live differently. The whole idea of be transformed and don't be conformed is that we would live different lives than the world. We're to live differently. We're to talk differently. We're to think differently. We're to act differently. We're even supposed to pay our taxes differently. All of that has been impacted when Paul calls us to be transformed rather than to be conformed. Everything looks different. and everything looks different including and maybe especially how it is that we view government.

We looked in those opening verses of Romans 13 of God and government. Paul clearly establishes that all authority is authority that has been established by God. It has all been ordained by God. It is our responsibility to recognize that He is the one who establishes authority. Then we talked about this matter of our relationship to the government. You to government. Me to government. What does that look like? Each of

us is assigned the role by God. The government to do certain things including restraining evil, promoting good, those kinds of things. We have obligations back to the government Paul says. I think in the big picture he is saying to us understand and realize that it glorifies God when you as a Christ follower, living a transformed and different life, live your life in submission to the God-ordained authority. That glorifies God. As hard as that may be at times, it glorifies God when we do that.

But I think Paul also says to us that he fully expects for the church of Jesus Christ and as individual believers for us to live out our life in such a way that we're making an impact on our culture. We're making an impact on society. We're not living in isolation from. We're to be light and salt in the midst of a wicked and perverse generation. He expects all of that from us. All of that is a part of this plan.

Finally, it's you and your neighbor. You and your neighbor, as we looked at last Sunday, is this debt of love that we owe to our neighbor. It is a debt as we saw that can't be paid off. Let's talk a little bit at this front end about keeping our perspective. The perspective that we want to start keeping has to do with this 8<sup>th</sup> verse in the beginning of that 8<sup>th</sup> verse. Understanding the beginning of verse 8. If we were working through this just in an exegetical way as we tried to do last Sunday, we would first of all say pay attention to the context. We always say that. Pay attention to the context. Of course, we could do something other than that. Instead of paying attention to the context, we could overlook the context and we could make the beginning of verse 8 be about money. My understanding, and I'm saying on the front end you have to overlook the context to make verse 8 speak about money. It is not that there's not an application, but when you make it all about money and avoid the context in which this verse exists, then all borrowing is wrong. If all borrowing is wrong, then you could even go so far as to say debt is sin. So, if you have debt in your life right now financially that view would say that's wrong and if it's wrong then why isn't it described as being sin?

Paul says owe no one anything. It can't be any more clear than that. To not only observe the context but to avoid the wider counsel of God is what that view calls for. Even though many today Christian financial counselors go to Romans 13:8 in their chapter about debt, I believe they are avoiding the context and they're overlooking the overall counsel of God with regard to what He says. I would say to you why this isn't

what it means. Why isn't Romans 13:8 specifically about money, financial debt and financial borrowing?

The first thing I would say is the Bible has something to say about debt. Of course, it does. The Bible has something to say about debt and much of what the Bible says about death is cast in a negative tone. In Proverbs 22 verse 7, when the writer of Proverbs says when you borrow money you're putting yourself in a position of bondage to the lender. Those are the kinds of statements that Proverbs makes about borrowing money and about going into debt. We certainly acknowledge the fact that the Bible does give us counsel about what that means, what that looks like. It does so by putting it in a largely negative context.

But here's the other part of that. The other part of that is the Bible has something to say about lending too. Yes, the Bible has something to say about lending. Do you know what the Bible says about lending? In Deuteronomy 15 and verse 7, it speaks of being a generous lender. The Scriptures say the same thing. Psalm 37 and Psalm 112:5 talk about being a generous lender. Listen to what Jesus said in Matthew chapter 5. Jesus said in verse 42: "Give to the one who begs from you and do not refuse the one who would borrow from you." That's kind of interesting for Jesus to say lend to somebody who asks you. If somebody wants to borrow from you, lend it to them. It would be rather odd I think for Jesus to say if you're going to sin by lending somebody money do it this way. Of course, He wouldn't say that. So again, we're just trying to keep the whole counsel of God in context.

The Bible speaks about debt. It speaks about borrowing. It does so in cautionary language in language of warning. We all know it's easy to get into debt. It is not nearly as easy to get out of debt. But we also know that the Bible speaks about being generous lenders. It's true that the Old Testament economy and even the New Testament economy is different than our economy, but I think the principle still applies.

I would say thirdly this verse isn't talking about either one of these. It's not talking about lending. And it is not talking about borrowing. Here's what the NIV says. The NIV says that this. Let no debt remain outstanding. In other words, pay what you owe. If you have entered into an obligation, fulfill your obligation. If your mortgage payment comes due on the first of the month, then you should have structured your financial planning in

such a way that reflects the wisdom of your income as over against your obligation so that you can meet that obligation when it comes. Whatever that obligation might be, you should be in a position to be able to pay that. Pay what you owe.

This is my own personal conviction but I believe that there then is a place for debt. I think sometimes in the world of business there are examples of where borrowing money is a part of a wise business deal. You're making an investment in the future of your company. Even buying a home. We're making an investment in a real piece of property. You could pay almost the same today to buy a home and have a mortgage as to rent a home. At the end of 20 or 30 years, if you have bought a home and managed to pay what you owe over the course of that time, at the end of that you own a home. If you have rented for 30 years, at the end of that you don't own a home.

Here's the thing. If you have a personal conviction that says debt is wrong for you and you don't ever want to go into debt, that's a good conviction to have. I'm not sure that it's a theologically, exegetically based conviction, but it certainly is a conviction based on wisdom as you see how you want to steward your money. I think at the end of the day we leave that personal choice to each other. It's going to be a kind of Romans 14 thing. Somebody says I would never go into debt. I think it's wrong. I think it's sin. That is your personal conviction and viewpoint with regard to that issue. Paul is going to offer a lot of counsel to us when we get to chapter 14 about how we navigate things over which the Bible doesn't speak with great precision and clarity. I would think this might very well be one of those ways.

So, keeping our perspective with regard to that we say finally point 2 observe the context and make it about love. That's really what's going on in verse 8. When Paul says owe no one anything except to love each other for the one who loves another has fulfilled the law. That's the debt all of us owe. That's the debt that we can never pay in full. That's the bill that is due every day in every relationship. Love your neighbor as you already love yourself. Let's move from paying attention to the context of paying attention to the time. Verses 11 through 14, we want to see three things this morning with regard to keeping our perspective about what Paul says in these verses.

The first thing we see is we need to pay attention to the time. The reason we need to do so is because this is a time for urgency. This is the time for urgency. Look at

verse 11: "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." First thing I notice is this is an all-encompassing statement on the part of the apostle Paul. It is all-encompassing. The ESV states that this way, maybe not as clear: "Besides this you know..." That's the way verse 11 begins. Besides this you know. Another translation puts it this way: "In fact, you should do this..." There is an imperatival sense to this statement. This is stated as an imperative. It is stated as a command.

When he says "besides this", what is he talking about? When he's telling us this is something that we should be doing. I think what he's doing is he's taking us back to chapter 12 and verses 1 and 2. Chapter 12:1-2 we've said consistently really is the feeder for all of the things that follow. He is in effect saying I want you to go back and rethink what I said in verses 1 and 2. I beseech you therefore brethren by the mercies of God that you would present your bodies a living sacrifice, wholly acceptable to God which is the most reasonable thing you can do, and don't be conformed to the world but be transformed by the renewing of your mind. Doctrine for 11 chapters informs the duty of chapters 12 to 16. That's what he is saying here in this 11<sup>th</sup> verse. Go back and remind yourself all that you have learned about who you are in Christ, what God has done for you, and all of those truths that we looked at. It's supposed to impact our lives. Besides this, all that I have told you, now do this. He is directing us back. Be aware of the times in which you live so you put into practice all that we've said. It's a call to urgency.

Look at what he says next. In speaking of time, he says it's all about time and the time is *kairos*. Look how often in that 11<sup>th</sup> verse Paul makes references about time. "Besides this you know the time, that the hour has come for you to awaken from your sleep. For salvation is nearer to us now than when we first believed." All of these statements are related to time. He's speaking about this matter of urgency. The word that he uses for time here. In the Greek language, there was more than one word that you could use for time. This is not the word *chronos*. You hear that word *chronos* and you know what word comes from *chronos*. Chronological. He doesn't use the word *chronos*. He doesn't say that it is a matter of chronology. He uses the word *kairos*. *Kairos* means epic. It means era. It means age. He's looking at this statement here and

he's asking us: Do you know what time it is? Yes, we all look at our watch and we say yes, it's 10:10 and you've got about 15 minutes to go. I've got more than that but that's okay.

When we think about time, we're very time conscious. We're aware of it all the time. Paul asks us: Do you know what time it is? He means, do you know what age it is? Do you know what era it is? The Bible oftentimes when it speaks of the age it speaks of this present age and the age to come. We're living in the present age. Ever since the cross, the resurrection and the ascension leading to the second coming of Christ. This whole time span is an eschological period of time that the Bible speaks of as this present age. That is *kairos*. Then there's the age to come. It is after Christ returns. Paul's asking us here: Do you know what time it is? Because if you know what time it is, what does he compel us to do? He compels us to wake up. Wake up.

In Ephesians chapter 5, he does it even more powerfully when he says awake O, sleeper! Look at the person next to you for a moment and see if they're awake. If you know them, nudge them gently and wake them up. Listen to what he says in 1 Thessalonians 5 and verses 6 and 7: "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." See the language here? Do you see the words that he is using to describe to us the sense of urgency?

What does it mean to be asleep? He certainly isn't talking about physical sleep. If he was talking about physical sleep, then a good elbow nudge would take care of it. But he's not talking about physical sleep. When he says wake up, he's talking about something else. He's talking about spiritual sleep. He's talking about being in a spiritual stupor. He's talking about being spiritually lethargic, spiritually apathetic. Paul is calling to the church to wake up spiritually out of its lethargy, out of its apathy. Can you think of a more appropriate word of admonition to the church in America today than for Paul and the Holy Spirit to say to wake up? You know what time it is. Do you have any sense of urgency? Are you living life with any understanding that this present age is coming to an end and it's coming to an end very soon? He's calling the church to wake up. He is calling on us at Covenant Community Church to wake up.

To wake up means a couple of things. It means obviously to be spiritually alert. It means also to be spiritually active. To be alert and to be spiritually active. Why? Because he says your salvation is nearer today than it has been at any other time in your life. May 28, 2023. You are nearer to your salvation he says than at any other time in your life. What does he mean when he says that we are nearer to our salvation? The word "salvation" remember simply means deliverance. Every time you see the word salvation in your Bible, don't immediately run to one idea. Just think of the word deliverance and let the text tell you what you're being delivered from. Our deliverance, our salvation is nearer today than it has ever been before. I think it's RC Sproul who believes this is a reference to our death and the graduating to glory. That would certainly be a possibility. It is not something that we like to think about probably very much, but to realize today we're one day closer to our death. Whatever that appointed time is that the writer of Hebrews speaks about in Hebrews 9 – it is appointed unto man once to die. We're one day closer to that. It reminds me with the passing of Tim Keller of what he said in in some of his last moments: "There is no downside for me leaving. Not in the slightest." That was this perspective. There isn't any downside for me leaving. I'm going to heaven. Everything better awaits me on the other side. Of course, the downside is for the people who get left behind.

But it is also possible that when he says your deliverance is nearer, he could be talking about our sanctification. He could be talking about being delivered from sin. Progressing in our walk with God. We're closer. We're more like Christ today hopefully than we were yesterday. So you live with that sense of urgency because we're progressing.

But here's what I think it's talking about. I think it's talking about the consummation. I think this language is the language that you see in other places in the New Testament that are clearly pointing to the return of Christ. I think that's ultimately what Paul has in mind for us here. Jesus is coming back. It is one day closer today than it has ever been before. Whatever that appointed moment is when the Father says Son, go. We're one day closer to that today than we were before. That's the urgency that he's calling us to. We call it the doctrine of imminency. It's not *chronos*. Jesus is coming back and I'm going to tell you when He is coming back. He is coming back on this day and at

this hour. No, that is the very thing that Jesus warned us not to do. We're not talking about *chronos*, chronology. We're talking *kairos*. We're talking this age that is about to come to an end with the return of Christ. Because of that, the reality that Jesus could come back today, Paul says, should compel you to live with urgency knowing that this could be the last day that you have been granted to do all the things that God has called you and empowered you to do. Live today in the light of Christ's return. That's the first thing he says. Live with a sense of urgency.

Notice verse 12. This is the time for clarity. This is the time for clarity. Look at verse 12: "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." These are days of spiritual darkness. These are days of spiritual darkness. The metaphors that Paul is putting into these verses is striking. The need to be awake. The call to not be sleeping. The idea of night and darkness is used often in the New Testament. We often see sleeping and darkness going together. Here we are reminded that there is a sense of clarity that is needed because we live in a day of spiritual darkness. Jesus said in John 9, work while it is day. Scripture speaks of the deeds of darkness of this present age. The spirit of delusion and the spirit of deception that has gone out throughout the world. So evident in our world today.

But secondly, these are days of spiritual conflict. These are days of spiritual conflict. Look again at the end of that 12<sup>th</sup> verse. "...and put on the armor of light." To put on the armor of light is just simply another way to say put on the armor of God. Ephesians 6. put on the armor of God so that you have that cover from the top to the bottom. All the way from your head down to your feet you have put on the armor of God. He calls us here to do that in that same way.

The reason is because we're in a spiritual battle. We're in a spiritual conflict. We wrestle not against flesh and blood (Ephesians 6), but against principalities, against powers, against spiritual wickedness in high places. That's the nature of the battle that we are in. It is spiritual. Paul says in 2 Corinthians 4:4 the god of this world has blinded the minds of those who would believe lest they come to see and understand and know the glory of the gospel. They're being spiritually blinded by the enemy. The spirit of delusion and deception that has gone out over the world. There are things happening in

our culture. I don't know if I say this every Sunday or if I just think I do. But there are things happening in our culture that cause us to simply step back and ask how can these things be. What is the nature of this battle that we're in? Where do these things come from? How is it that a local retailer like Target can be enticed to put out for purchase clothing in which ... you know the story. How does that happen? Because we live in a time of spiritual darkness. We live in a spiritual battle in which the minds and hearts of men and women are being blinded to the truth of the gospel. This is the end result. That's why he says to us you've got to live with urgency. You've got to wake up. You've got to realize that you're in a spiritual conflict. We're not in conflict with flesh and blood. Your neighbor is not your problem. Your coworker is not your problem. It is a spiritual battle that we are engaged in. we must be equipped with the armor of God. All of the things that God has provided for us.

How do we engage in this warfare? He tells us. We just looked at it last week. What is the greatest commandment? To love God first and foremost. Make the priority of your life God. Center your entire being around your devotion and passion for Jesus Christ. Love God with all your heart, with all your soul, with all your mind, with all your strength. All of this stuff that you're collecting and going into debt for is going to be left behind. Where's the urgency for the realization that we're in a spiritual battle on the part of the church? That is what he's saying to us. And then he says love your neighbor as yourself. So you love God first. How do we engage in a cultural war against the gospel and against Christ and against God? You love God first with all your heart. You literally love your neighbor as you love yourself. That's the winning key. They see in us the love of God rather than the hatred of the world. Then in addition to that he would say to us put on the armor of God. Put on this personal righteousness that God has provided for us and equipped us to be covered by.

Now notice lastly. This is the time for distinctive living. This is a time for distinctive living. Verses 13 and 14. Verse 13, "Let us walk properly…" I like that. "Let us walk properly as in the daytime, not in orgies and drunkenness, not in sexual immorality and sensuality, not in quarreling and jealousy." If we were to make a list of sins today that plague America, we would have Romans 13. Right here it is. 1 Corinthians 6. Galatians 5. These are the deeds of the flesh. Paul isn't afraid to call sin sin. He names

it for us. Rosario Butterfield. I listened to a podcast of hers recently. She said we now live in a country where we have put in codified, into civil rights and to the law sin. It's amazing. We've codified it and we've given it a protected status – that which the Bible calls sin! We have entire Christian denominations who have been studying human sexuality, in some cases for decades, and they can't seem to understand what the Bible says about it. Or in some cases they understand what the Bible says about it and they turn away from it. That's what Paul is saying here. Understand that this calls for distinctive living.

Not these things, but let us walk properly. There is a moral credibility to the gospel. There is a moral credibility to the gospel. The gospel is being judged every day by the way I live my life. the gospel is being judged every day by the way you live your life. there is a credibility to the gospel that is on the line here and that's why Paul says live with urgency, live with clarity, live with a distinctiveness that doesn't look first of all like this, but it looks like this verse 14. It looks like this: "But put on the Lord Jesus Christ, and make no provision for the flesh, to gratify its desires." The language is very similar to Colossians 3. Paul says take off the old garment and put on the new garments. We can visualize that it's getting dressed. We take off the old clothes, the dirty clothes, and then you put on something new and fresh and clean. That's the imagery that he calls on here. It is sanctification daily, being set apart to the holiness that God has called us to.

Notice the provision. The provision that makes this possible. But put on the Lord Jesus Christ. He is Lord. He is the sovereign King of the universe. He is Jesus. Very humanity, and He lived out His life in absolute perfection to the will of God in all points, tempted like as we are yet without sin. It is the Lord Jesus Christ, the deity of Christ that is wedded miraculously, mysteriously with the humanity of Christ that Paul calls us to.

This text of Romans 12:13 is the text that the Spirit of God used in the life of a man named Augustine. We mentioned at the beginning of our study of Romans that this book was instrumental in bringing one of the greatest theologians in human history to an understanding of the gospel in Christ. Augustine was a man who lived Romans 13 to the hilt. By his own writings and his own admonition, he was a man given over constantly to the lust of the flesh. He lived an immoral, licentious life to the fullest extent

that he possibly could, and he fell under the work of the Spirit of God. He and Alpheus his friend were in a garden one day and he was dealing with all of the things that he was dealing with and he was being convicted by the Spirit of God of his life and his lifestyle. He heard the voice of a child calling from the house nearby: "Take up and read! Take up and read!" he went back to Alpheus his friend who had a Bible and he took his Bible and he opened it to Romans 13 and verse 13. He put his finger on it and that's what it said. Put these things off. Put these things away. Don't allow these things be a part of your life. He gloriously came to a place of submitting himself to Jesus Christ as his personal savior. That, my friends, is the distinctive life that God has called us to.

What do we take away? We're back to where we started. We're back to where we started. The call of the Christian life is to be like Christ. What do well-dressed Christians wear? They wear the Lord Jesus Christ. They put on the love of Christ. They put on the humility of Christ. They put on the compassion of Christ. They put on the patience of Christ. They put on the wisdom of Christ. They put on the fruit of the Spirit of Christ. That's what they wear. They wear all of this in display of the gospel in living a distinctive life.

But before you can put on the Lord Jesus Christ, you have to first trust in Jesus Christ. You have to first trust in Jesus Christ and what He has done for each one of us on the cross. That's where we want to end this morning as we transition to communion. We want to make certain that you are here this morning and before you can even understand what it means to put on the Lord Jesus Christ, we want to share with you what it means to trust in Jesus Christ as your personal savior. All of us are born into this world in sin. We're all born as sinners. We're all born separated from God. That's the void in your life. That's the emptiness that you at times feel. That sense of purposelessness is because God didn't intend for you to live that way. He intended for you to live in fellowship and harmony with Him. The only way we can do that is not by our doing something for God, but by recognizing that what God has done for us in His giving of His Son. In Jesus's death on the cross, it was payment for sin that I should have borne. He did that for me. He did that for you. Do you know what He asks of you? He doesn't ask you to do anything. He asks you only to believe that what Jesus did was enough, that Jesus in fact paid it all.

Let's pray. Father God, we're thankful for this glorious gospel that has brought to us this new life in Christ. We're thankful that we can put on the Lord Jesus Christ because we have understood and believed and received this gospel. Now we pray, Father, that You would open the heart of anyone who is here or listening this morning who has not yet trusted in Christ alone for their salvation. May You prompt them, Father, to believe and trust that what Jesus did is all that needs to be done. We thank You. In Jesus's name, amen.