

HOW TO AVOID A DEBT CRISIS

Romans 13:1-8

In Chapter 12 of his letter to the Romans, Paul set out our four basic Christian relationships, namely to God, to ourselves, to one another and to our enemies. In Chapter 13 he develops three more relationships – to the state (our duty of conscientious citizenship, in verses 1–7), to the Law (with neighbourly-love as the fulfilment of the Law, in verses 8–10), and to the day of the Lord’s return (our living in the ‘already’ and the ‘not yet’, in verses 11–14). From our reading today of the first eight verses of chapter 13, we’re going to be looking at the first two of those three relationships developed in chapter 13 – our duty of conscientious citizenship and our duty of neighbourly love. So, as we study this passage together, the relevant verses will be displayed on the screen, or you can find the main passage on page [***] of the church Bibles.

Let’s start by looking at verse 1:

“Everyone must submit himself to the governing authorities, for there is no authority except that which God has established. The authorities that exist have been established by God.” (verse 1)

Here Paul is speaking of the human civil authorities which govern us, not of spiritual powers or authorities as some have argued. Now, relations between church and state have been controversial ever since the time of Christ. To oversimplify, four main models have been tried – Erastianism (where the state controls the church), theocracy (where the church controls the state), Constantinianism (the compromise in which the state favours the church and the church accommodates to the state in order to retain its favour), and partnership (where church and state recognize and encourage each other’s distinct God-given responsibilities in a spirit of constructive collaboration). The fourth partnership option seems to fit best with Paul’s teaching in Romans chapter 13.

The church and the state have different roles and Christians have duties to both Church and state as Jesus taught:

“Then Jesus said to them, "Give to Caesar what is Caesar's and to God what is God's." And they were amazed at him.” (Mark 12:17 NIV)

In our reading, Paul enlarges on the state's God-appointed role and on the role of Christian people in relation to it, although his emphasis is on individual citizenship rather than on any particular theory of relations between the church and the state. What he writes is especially remarkable when we consider that at the time Paul was writing there were no established Christian authorities at all. On the contrary, such authorities as did exist were either Roman or Jewish, and were therefore unfriendly or even hostile to the church. Yet Paul regarded these authorities as having been established by God, who required Christians to submit to them and cooperate with them. Here, Paul is clearly taking the long-standing tradition from the Old Testament that Yahweh is sovereign over human kingdoms 'and gives them to anyone he wishes' (Daniel 4:32), and that by his wisdom 'kings reign ... and princes govern' (Proverbs 8:15-16). It's possible that Paul felt the need to write this opening part of Chapter 13 because the Emperor Claudius had ordered all Jews to leave Rome because of disturbances between Jews and Christians, or because some Christians were resisting paying Roman taxes, or it may have been part of an early Christian tradition (it's very similar to 1 Peter 2:13-17), but we don't really know.

Let's move on to look at verses 1-3 as a unit:

“Everyone must submit himself to the governing authorities, for there is no authority except that which God has established. The authorities that exist have been established by God. Consequently, he who rebels against the authority is rebelling against what God has instituted, and those who do so will bring judgment on themselves. For rulers hold no terror for those who do right, but for those who do wrong. Do you want to be free from fear of the one in authority? Then do what is right and he will commend you.” (verses 1-3)

Paul says that we must all submit to the governing authorities because their authority derives from God – indeed he emphasises that three times:

1. *There is no authority except that which God has established* (verse 1b).
2. *The authorities that exist have been established by God* (verse 1c).
3. *Consequently, he who rebels against the authority is rebelling against what God has instituted* (verse 2a).

The state has divine authority and we are not *normally* to be subversives. I say normally here for what happens if the ruler in question is a Hitler or a Stalin or an Idi Amin? Is Paul saying that we must submit even to authorities such as these? Certainly Paul was aware that rulers could be unjust, after all he'd been unjustly flogged and beaten many times. In my view few passages of scripture have suffered as much misinterpretation and misuse as these opening verses of Chapter 13. President Botha of South Africa used to regularly read them out to justify his apartheid regime.

I believe that when Paul depicts rulers in such a favourable light, as commending the right and opposing the wrong, Paul is stating the divine ideal, not the human reality. We must also remember that Paul was writing to the specific situation of Roman Christians at that time. I think the overriding principle is clear – we are to submit right up to the point where obedience to the state would entail disobedience to God but not further, because Paul says that the authority of the state derives from and is delegated by God. If the state commands what God forbids, or forbids what God commands, then our plain Christian duty is to resist, not to submit, to disobey the state in order to obey God. As Peter and the other apostles put it to the Sanhedrin: “We must obey God rather than men!” (Acts 5:29). In fact I think it's quite significant that Paul says “submit” to authorities rather than “obey” authorities, our submission to authorities is to be interpreted in the light of our overarching submission to God.

Whenever laws are enacted which contradict God's law, civil disobedience becomes not merely an option but a Christian duty. There are many notable examples of it in Scripture, but I'm just going to mention a few of them this morning. When King Nebuchadnezzar issued an edict that all his subjects must fall down and worship his

golden image, Shadrach, Meshach and Abednego refused to obey (Daniel Chapter 3). When King Darius made a decree that for thirty days nobody should pray ‘to any god or man’ except himself, Daniel refused to obey (Daniel Chapter 6). And when the Sanhedrin banned preaching in the name of Jesus, the apostles refused to obey (Acts 4:18ff). All these were heroic refusals, disobedience in spite of the threats of death or imprisonment which accompanied the edicts. As Charles Colson says: “In each case the purpose of the disobedience was to demonstrate their submissiveness to God, not their defiance of government.” When the state perverts its authority it can become an instrument of the devil as Revelations Chapter 13 tells us in a kind of parody of Romans Chapter 13.

In summary we are always to submit to the authority of the state except when this conflicts with what God has specifically commanded.

Paul goes on to make it clear that the state is to exercise its authority for the good of its subjects. Look at verses 4-7:

“For he is God’s servant to do you good. But if you do wrong, be afraid, for he does not bear the sword for nothing. He is God’s servant, an agent of wrath to bring punishment on the wrongdoer. Therefore, it is necessary to submit to the authorities, not only because of possible punishment but also because of conscience. This is also why you pay taxes, for the authorities are God’s servants, who give their full time to governing. Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honour, then honour.” (verses 4-7)

As we saw, Paul affirmed our obligation to the state three times. Now he affirms three times the ministry of the state for the good of its subjects:

1. *For he is God’s servant to do you good* (verse 4a).
2. *He is God’s servant, an agent of wrath, to bring punishment ...* (verse 4c).
3. *The authorities are God’s servants ...* (verse 6).

These are significant statements. Paul is expressing two truths in this first part of Chapter 13 – that the state’s authority and its ministry are both given to it by God. It’s interesting that here Paul twice uses the very same word which he has used elsewhere of the ministers of the church (*diakonoi*). Those who serve the state as legislators, civil servants, magistrates, police, social workers or tax-collectors are just as much ‘ministers of God’ as those who serve the church as pastors, teachers, evangelists or administrators.

So the ministry of the state is to promote good and renounce and punish evil. We as subjects must obey the state, so long as the state does not command what is contrary to God’s laws, and the state must exercise its ministry for the good of its subjects using its God given authority, promoting good and punishing evil.

The rewarding of good by the state was quite important in Paul’s day. Dr Bruce Winter has shown that from the fifth century BC to the second century AD there was a “long-established tradition”, well evidenced from both inscriptions and literary sources, “which guaranteed that benefactors would be publicly praised” and appropriately rewarded. He also shows that Paul’s very words about ‘doing good’ in verses 3 and 4 occur in inscriptions relating to public benefaction. Unfortunately in these days the state seems much more concerned with enforcing the law rather than fostering and rewarding virtue and service. Perhaps citizens should be given stronger encouragement to recommend people from their community for public recognition.

Paul concludes his section on the state with a reference to the raising and paying of taxes. Taxation was widespread and varied in the ancient world, including a poll tax, land taxes, royalties on farm produce, and duty on imports and exports. Politicians of different political views disagree about the size and the role of the state, but all agree that there are some services which must be provided by the state. Clearly these must be paid for, and so some level of taxation is necessary and Christians must pay such taxes as are properly due with good grace. Unfortunately tax systems have become so complex and

the lack of connection between the national nature of taxation and the global nature of business and finance in the modern world means that it is often a difficult matter to determine what taxes are properly due. But whatever is finally determined to be properly due must be paid promptly and with good grace.

In verse 8, Paul turns away from the role of the state to the role of the individual, particularly our responsibility to love:

“Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellow-man has fulfilled the law.”
(verse 8)

In fact the whole section about the state that we’ve been looking at is sandwiched between two sections dealing with love; about loving our enemy (Romans 12:20) and loving our neighbour (Romans 13:9).

The state may be charged with the administration of justice, but we all as individuals have an obligation to love.

Returning to our verse 8, Paul has already referred several times in Romans to the importance of paying our debts. We are in debt to the unbelieving world to share the gospel with it (Romans 1:14); we are in debt to the Holy Spirit to live a holy life (Romans 8:12f.); and we are in debt to the state to pay our taxes (Romans 13:6-7). That’s the background to verse 8; *Let no debt remain outstanding*, Paul writes, *except the continuing debt to love one another* (verse 8a). That is to say, we are to share the gospel, we are to live holy lives and we are to be punctual and accurate in paying our bills and meeting our tax demands. Also, before entering into a mortgage or hire-purchase arrangement, we ought to make certain that we can manage the agreed repayments punctually. Paul isn’t saying that we shouldn’t be in debt, but that we should take on debt responsibly and that we must pay the debts we do take on on time. That’s how to avoid a debt crisis. But there is one debt which will always remain outstanding, because we can never pay it, and that is our duty to love. We can never stop loving somebody and say, ‘I have loved enough.’

Verse 8 continues: *for he who loves his fellow-man* (really his neighbour) *has fulfilled the law* (8b). The two sentences of verse 8 thus present a striking contrast. If we love our neighbour, we may be

said to have fulfilled the law even though we have not fully paid our debt.

We need to read Paul's statement about having fulfilled the law against the background of Romans chapter 7, in which he argued that we are incapable of fulfilling the law by ourselves, on account of our fallen, self-centred nature. He went on to write, however, that God has done for us what the law was unable to do. God has rescued us both from the condemnation of the law through the death of his Son, and from the bondage of the law by the power of his indwelling Spirit. For what God did was 'in order that the righteous requirements of the law might be fully met in us (or 'fulfilled' in us as in verse 13), who do not live according to the sinful nature but according to the Spirit' (Romans 8:3-5).

Now that Paul repeats in verse 8 his statement about our fulfilling the law, he changes his emphasis from the means of the fulfilment of the law by Holy Spirit to the nature of that fulfilment in love. Of course, this doesn't mean that rules are no longer needed and that "love" has its own infallible moral compass – that's to express a naïve confidence in love's infallibility. The truth is that love can't manage on its own without an objective moral standard. Paul didn't write that 'love is the end of law' but that 'love is the fulfilment of the law'. Love and law need each other. As John Stott wrote "Love needs law for its direction, while law needs love for its inspiration."

I think we can sum up what we've learnt this morning in just a few sentences. Firstly we need to obey our civil authorities and respect them except when they enact laws or demand things of us that are against God's laws or forbid us to do what God has commanded. In these latter cases we must bravely refuse to obey no matter what the cost. Secondly, we need to be careful to respect our spiritual and financial obligations both to the state and to others. We should share the gospel, live holy lives and always pay our debts on time and not take on debts we can't support. Finally, we need to remember that the only debt we can never repay to others is our obligation to love them. We can never love our neighbour too much or even nearly enough. That's the real debt crisis!