

# *Bryan Station Baptist Church*

INDEPENDENT

ESTABLISHED 1786 MISSIONARY

# THE PIONEER BAPTIST

*"Preaching The Same Truth We Preached Before Kentucky Was A State"*

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## THE HUMAN SIN-BILL

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LUKE 7: 36-50

**INTRODUCTION:** We are living in an era of debt consciousness. Living in debt is a well-nigh universal experience. Nearly everybody is or has been in debt. Credit is the pulse beat of commerce. If there were to be a serious and determined effort to collect all debts, the economic machinery of the nations would be thrown out of gear.

There are various attitudes towards debts. Some regard them seriously and are doing their best to pay them. Some ignore their debts and figure the more they owe the more they own. Others, with good intentions make debts when they know there is no prospect of ever paying them. Some have property mortgaged to pay what they owe, so there will be no loss to the creditor in the event the debt is not paid.

Material debts are a great source of annoyance and trouble. If we ignore them, our creditors do not. I am not posing as a economist, but my advice to everybody is to make no debts without collateral to cover in case you cannot pay them. Installment plan of buying has been abused, but the principle is sound by virtue of

the fact that the title to an article bought remains with the seller until last payment has been made.

I want to speak to you about a debt far more serious than any I have been speaking about. I refer to the sin-debt, or moral obligation to God. Sin is set forth in the Bible under a variety of figures. It is likened to loathsome diseases such as cancer and leprosy. It is likened to death and the sinner to a corpse. And it is represented as a debt or a moral obligation. Every man, by his personal record, is in debt to God—he is behind with his moral obligation to the Judge of all the earth. God has extended credit to all men, but payday is coming. When I go into a store and buy an article and pay cash, I go out of that store without a money obligation so far as that purchase is concerned. But if I secure credit and have it charged, I leave there with an obligation and am in debt to that store.

### MORAL OBLIGATIONS TO GOD

As moral creatures we have moral obligations to God. We are

obligated to do all He has commanded us to love Him supremely and our neighbours as ourselves and to do this involves us in debt. Our Saviour illustrated the principle of sin-debt in the form of a parable. Told of a certain creditor who had two debtors; one owed him 500 pence, the other 50. And when they had nothing to pay, he frankly forgave them both. He told the story in defense of a woman who had lavished great affection upon Him. Washed His feet with tears and wiped them with her hair and then kissed and anointed them. Her action was explained as being on the ground she felt she had been forgiven a big sin-debt, and therefore loved Him much. She did not love in order to get the sin-debt cancelled, but because it had been cancelled. It is God's love to us that cancels our sin-debt; not our love to Him.

## **TWO NECESSITIES CONCERNING OUR SIN-DEBT**

I. There must be recognition of the sin-debt.

(A) Some ignore their sin-bill. They do not like to be reminded of their obligation to God. Some people are sensitive about their obligation to God. Some people are sensitive about their money debts and it is easy to offend them. And for some reason men do not like to go to church; do not like to hear God's name for it reminds them of their sin-debt to Him. But ignoring debts is not a safe policy. Tearing up the bill is not getting rid of the debt. Ignoring the sin-debt is extremely dangerous. God has a collector that will surely and finally get you. He has a sheriff who will put you in the prison of hell and keep you there until you liquidate the debt, and since this cannot be done, you will have to stay in hell forever.

(B) Others deny their sin-debt. They talk as if they were all that they ought to be in His sight. They seem willing to face

Him on their own record. Like the Pharisees of old thank God they are not as other men. And like Cain bring the fruit of their own hands to him. And he who denies his sin-debt makes God a liar. To deny is to make another debt. The wise thing to do is to recognize the sin-debt face it without hope in yourself and see if you can find hope somewhere else.

II. SOME DISPOSITION MUST BE MADE OF THE SIN-DEBT. God is just and our obligations to Him must be met or we face punishment. The sin-bill must be paid.

(A) The sinner himself cannot dispose of it. No sinner can liquidate his own sin-bill.

(B) He cannot dispose of it by paying it off. He is in arrears and cannot catch up with the payment. Moral obligations can only be paid with coin of righteous living and there is none that doeth good and sinneth not. The parable says they had nothing to pay.

(C) The sinner cannot dispose of his sin-debt by pleading bankruptcy. He is a moral bankrupt, but being a bankrupt never paid a debt. Realization of being in debt does not cancel the debt. And realization of being unable to pay does not cancel the debt. But a conscious inability to pay may lead to the discovery of a way to get it paid. If a man realizes he is in debt and that he cannot pay the debt and that it must be paid or he must be punished, then it is that he gets busy to see if there is any way out.

(D) The sin debt cannot be disposed of by pleading time limit. In some states debts cannot be collected after they have run for a certain length of time. But God has no such law. No sin is too old for God to remember and collect.

(E) The sin-bill can only be liquidated by a surety. If the sin debt must be paid and the sinner,

or principal, cannot pay it, then if he escapes punishment it must be paid by a surety.

(F) The Lord Jesus Christ is the surety of the salvation covenant—the covenant of grace. There are several things about suretyship:

(1) It must be voluntarily assumed. No law forces one man to sign the note of another. Jesus is a volunteer Surety.

(2) When the suretyship is assumed the surety must pay. When acting for the sinner the Saviour must pay all the sinner owes. Suretyship is costly. "He that is surety for a stranger shall smart, and he that hateth suretyship is sure." "Take his garment that is surety for a stranger."

(3) The surety must be able to pay.

(G) To those that trust Him for Salvation, the Resurrection is the proof that the debt is paid. He died for our sins but thank God he lives. Raised for our justification. It is the same as a cancelled check coming back "paid in full".



### GATHER UP THE FRAGMENTS...

Grace is an immortal seed, cast into an immortal soul, that will bring forth immortal fruit.—What sins are there which grace cannot pardon? What heart is there which grace cannot soften? What soul is there which grace cannot save?—The mere notion of free grace may make persons dissolute, but a true sense of it restrains from sin—all that are renewed are patterns of mercy, and all that are saved are monuments of mercy, and the work of heaven will be to sing the loud praises of mercy.

—Copied

### CASSETTE TAPES

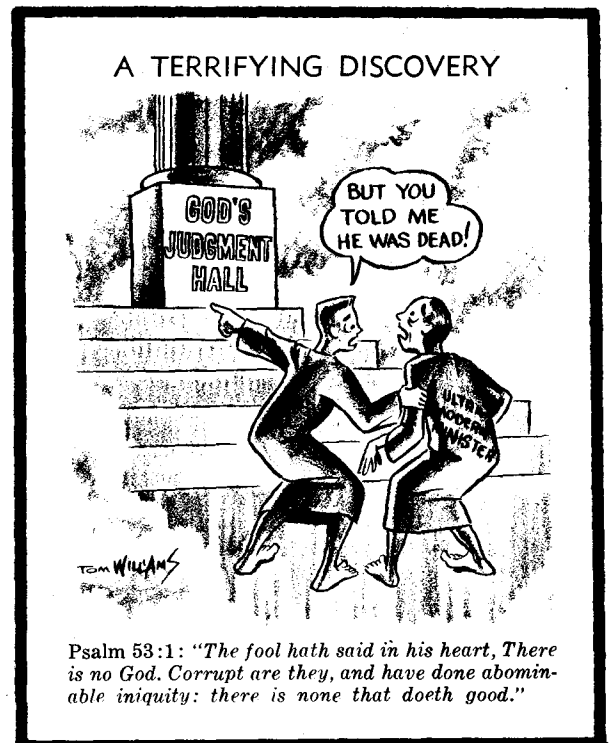
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Psalm 53:1: "The fool hath said in his heart, There is no God. Corrupt are they, and have done abominable iniquity: there is none that doeth good."