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THE SIN DEBT

Luke 7:36-50

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"And when they had nothing to pay, he frankly forgave them both," Luke 7:42. "By so much was Jesus made a surety of a better covenant," Hebrews 7:22.

My dear friend, how much do you owe? How many times have you promised to pay and have failed to keep your word? How long do you think your creditor will leave you alone? Don't you think he has been rather lenient with you? Remember pay day has to come some time or other. And the debt is piling up with interest.

Most of us are in debt in a material sense, and there are various attitudes towards debts. Some show great concern about their financial obligations and are doing their best to pay. And some ignore their debts and figure the more they owe the more they own, and better off they are. Others, with good intentions, make obligations when there is no prospect of their ever being able to pay. Some have property mortgaged to pay what they owe, so there will be no loss to the creditor in the event they are never able to pay.

Material debts are a great source of annoyance and trouble. If we ignore them, our creditors do not. I am not posing as an economist, but my advice to everybody is to make no debts without collateral to cover in case you cannot pay them. The installment plan of buying has been abused, but the credit of the country has been safeguarded through this kind of buying by virtue of the fact that the title to the article bought remains with the seller until the

last payment is made.

But it is not my purpose to preach about economics. I want to speak about a debt that is far more serious than debts I have been talking about. I refer to the sin debt--our moral obligation to God. Sin is set forth in the scriptures under a variety of metaphors or figures. It is likened to loathsome diseases such as cancer and leprosy and consumption. It is represented by death and a corpse. And it is represented as a debt or moral obligation. Every man of us is or has been involved in debt to God because we have not met our moral obligations to Him as Creator and Ruler. A debt is an obligation that has not been met, whether a money or a moral obligation. When I go into a store and buy an article and pay cash, I leave that store without any money obligation as regards that purchase. But if I secure credit and have it charged, I leave there with an obligation and am in debt to that store.

Now there are moral obligations due to God from all his moral creatures. They are obligated to do all that He commands in His law. They are obligated to love Him supremely and their neighbor as themselves. Failure to do this involves us in debt, and since all have sinned, all are involved in the sin debt.

Our Savior gave us some lessons about the sin debt in the form of a parable. He told of a certain creditor who had two debtors, one of them owed him five hundred pence and the other fifty, 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. She washed His feet with her tears and wiped them with the hairs of her head and then kissed and anointed them with ointment. The explanation of her action was that she realized she had been forgiven a big sin debt, and therefore loved Him much. She did not love in order to get the sin bill canceled, but she loved much because it had been canceled. It is God's love to us that cancels the sin debt and not our love to Him that cancels it. I want to speak of two absolute necessities concerning our sin debt to God.

THERE MUST BE RECOGNITION OF THE SIN DEBT.

1. **Some people ignore their sin bill before God.** They do not like to be reminded of their obligations to God. They do not like to be told that there must be settlement with God for the sins they have committed. They shut their eyes and close their ears to every warning. It is not very safe to ignore a debt to your fellowman. If nothing worse happens, the collector will hound your steps and you will be continually embarrassed. But it is extremely dangerous to ignore your sin debt to God. He has a collector that will finally get you. And His sheriff will put you in the prison of hell and keep you there until all the debt is paid. And since this can never be done, you will have to stay in a burning hell forever. I know it is not popular to preach about a burning hell,

but my Lord and Savior, the greatest preacher of all time, preached a burning hell and I am not ashamed to be found in His company. He talked about the damnation of hell and of the fire that cannot be quenched. And just as sure as we ignore the sin debt, that sure are we to be cast into the lake of fire.

2. **Other people deny their sin debt to God.** They talk as if they are all they ought to be in His sight. They seem willing to face Him on their own record. Like the Pharisees of old they thank God that they are not like other men. And like Cain they bring the fruit of their own labors to him and have no place for the blood in their hope. And he who denies his sin-debt makes God a liar, for it is written: *"If we say that we have not sinned, we make Him a liar and His word is not in us,"* I John 2:10. To deny the sin debt is to make another debt, and add sin to sin. The sin debt is a fact that every one of us has to face eventually. You may try to forget it, but you cannot always do so. The wise thing to do is to recognize it and be concerned about it and see what disposition can be made of it without having to suffer for it throughout all eternity.

SOME DISPOSITION MUST BE MADE OF THE SIN DEBT.

God is just and our obligations to Him must be met or we must be punished. The sin bill must be paid.

1. **The sinner himself cannot dispose of it.** No sinner can liquidate his own sin bill.

He cannot dispose of it by paying it off. Moral obligations can only be paid in the coin of righteousness or a sinless life, and all men are unrighteous. There is none that doeth good and sinneth not. There is none righteous, not one. The sinner cannot liquidate his sin debt in this world nor in the world to come. He who suffers in hell will never be able to pay off this debt by suffering. His claim that he has suffered enough will always fall on deaf ears and there will be no eye to pity. The sinner in hell will never get a receipt from Justice showing that he is out of debt to God. He will never find a canceled check as evidence that his moral obligations have been discharged

by himself. The parable says when they had nothing to pay, he frankly forgave them both.

The sinner cannot dispose of his sin debt by pleading bankruptcy. The sinner is a moral bankrupt--he has nothing to pay, and he ought to acknowledge it; but pleading poverty never has or can pay a debt. Realization of inability to pay does not discharge an obligation, but such a feeling may lead to the discovery of a way to get it paid. My dear reader, have you ever seen that your own resources have not and cannot meet God's demands for a righteous life? Have you ever learned that you cannot buy a mansion in the skies? Have you ever realized that you are absolutely bankrupt before God? Men may differ as to the amount they owe--their sin debt will differ--all have not committed the same kind nor the same number of sins. Some have many more sins to account for than others, which will necessitate degrees of punishment; but they do not differ as to the amount they have to pay. In the parable one man owed 500 pence and the other 50, but there was no difference in their ability to pay, for it is said of both, they had nothing to pay. Stay with me through this message and I will show you how the sin debt is settled honorably and to the satisfaction of justice without the sinner having to pay one farthing. And to the man who has nothing to pay this is his only hope--the hope of getting his sin debt settled without any resources of his own.

The sin debt cannot be disposed of by pleading time limit. In some states a debt cannot be collected by law after it has run a certain number of years. But the sin debt never gets too old for God to collect. The sin you committed as soon as you reached moral consciousness will have to be suffered for in hell unless it is paid. You may have forgotten sins committed years ago, but God has not forgotten them.

2. **The sin debt can only be liquidated by a surety.** If the sin bill must be paid and the sinner cannot pay it, then somebody else must pay it for him, if he is to be saved. Let me illustrate: I go to the bank to borrow \$100 and as I have no credit at the bank, a friend goes my security--he signs the note with me. He is my surety. In

signing my note he is saying to the bank that if I do not pay it off he will. In the eyes of the law he is as responsible for the payment of that note as he would be if there were no name but his to it. A surety is one who makes himself responsible for the debts of another--for debts that he himself did not make--another made them, the surety pays them, and the one who made them goes free. The only possible way of salvation, consistent with justice, is through a surety. If there is not somebody to pay our sin debt, then we are absolutely doomed to eternal despair.

3. **The Lord Jesus Christ is the surety who pays the sin debt.** He is called the surety of a better covenant, even the covenant of grace. He voluntarily assumed responsibility for our failure before God. He is the Savior of sinners by virtue of His suretyship engagements. Let us notice some things about the covenant of grace under which Christ performed the work of a surety.

Under the covenant of grace the Surety suffered what the sinner had brought upon himself. Solomon utters a well-known truth when he says: *"He that is surety for a stranger shall smart: and he that hateth suretyship is sure,"* Proverbs 11:15. Again he says, *"Take his garment that is surety for a stranger,"* Proverbs 20:16. Suretyship is costly. It will bankrupt the richest man if he keeps it up. Good men have impoverished themselves by going security for the debts of others. This reminds us of how Christ impoverished himself in performing the work of suretyship for us. *"He who was rich for our sakes became poor that we through his poverty might become rich."* We were in debt to God with nothing to pay, and Jesus Christ, the Surety of the better covenant, paid it all.

*"Jesus paid it all;
All to Him I owe,
Sin had left a crimson stain;
He washed it white as snow."*

There is forgiveness with God, but this forgiveness is based upon the work of Christ as the Surety of the covenant of grace. In Ephesians 1:7 we read of Christ, *"In whom we have redemp-*

tion through his blood, the forgiveness of sins, according to the riches of His grace." There is no forgiveness with God except through His Son. At Antioch in Pisidia, Paul preached Jesus Christ, saying, "Be it known unto you therefore men and brethren, that through this man is preached unto you the forgiveness of sins," Acts 13:38. There is no forgiveness under the law. The law says, pay that thou owest. The law says, do and live, sin and die. There is no forgiveness except through faith in the Lord Jesus Christ. The unbeliever might beg God till doomsday for forgiveness, but if he refused to trust Christ, in whom we have forgiveness, he would die in his sins. To forgive means to remit the penalty fixed by the law and to let off from punishment. We escape punishment because the Lord Jesus Christ paid our sin debt.

Years ago in St. Petersburg, Russia, a father's heart was well nigh broken because of the waywardness of his son, who was addicted to the habit of gambling and accompanying vices. At last the old father conceived the idea that what the boy needed was better surroundings, and so he set out to secure them. This was a mistake, for that was not what the boy needed. The father secured his son's appointment in the army, but he went from bad to worse, until he had reached the end of his rope. Completely discouraged, the boy sat at a table casting up his accounts, and when the overwhelming sum was known, in great desperation, he wrote at the bottom of the column these words: "Who is to pay all this?"

According to the story, the Emperor of Russia, going through the barracks to inspect the soldiers, passed this young man, who, with his head in his arms had fallen asleep. The Emperor, glancing at the figures before him on the table, read the question, and then, bending over, wrote one word--"Nicholas." And the story goes that the young man went free. I do not know whether this story is true or not, but I do know that if you enumerate all of your sins from the earliest recollection to the present moment, and beneath the sum of them all write this question, "Who is to pay all this?," there will be one name written in answer to it,

*"Sweetest name on mortal tongue,
Sweetest note in seraph song,
Sweetest carol ever sung,
Jesus, Blessed Jesus."*

Pray tell me, who else is able to pay my sin debt to God. I have nothing to pay and no man can redeem his brother. Glorious truth it is that Jesus Christ the Son of God undertook the office as Surety, for the pleasure of the Lord shall prosper in his hands.

The human sin bill is an enormous thing! The national debts of almost all nations are growing by leaps and bounds. The prospect of balancing the budget in a world in revolt against God is not very bright in any nation. Material debts everywhere are like huge mountains threatened with a slide that will engulf and drown the world in a sea of economic disaster. All nations and nearly all individuals are in the red, and many of them hopelessly so. But these debts are but parables of the sin bill due God. Nations may default in their financial obligations to Uncle Sam and get by with it; but the sin-debt to God must be paid, or fearful will be the result.

Under the covenant of grace with Christ as Surety, salvation is certain and eternal. Christ disposed of the sin debt for His people by paying it off. And he paid it in full. He asked for no reduction of the debt. The price demanded by Justice was paid in full. Listen to the voice of Justice speaking through the lips of Zechariah: "*Awake, O sword against my Shepherd, and against the man that is my fellow, saith the Lord of Hosts,*" Zechariah 13:7. The sword of justice never gets a satisfying draught until it is drunk with the blood of the man that is God's fellow. Well then, says this man, Lo, I come; let Justice take a full draught of my blood; well, awake, O sword; let the blood of this Man, My Fellow, be shed. What say you now, O Sword of Justice? Are you pleased? Are you satisfied with blood? Yes, I have got my fill of blood; this is My Beloved Son, in whom I am well pleased, I am pleased and satisfied to the full with His obedience unto death; I have got all the satisfaction I wanted from my Fellow and my Shepherd, and I have no more to demand of Him or His sheep either. This is the meaning of the death of the sinless Son

of God--He was acting in behalf of sinners. He had no sin bill of His own to pay. He was liquidating the moral obligations of His people. He had the coin of a righteous life that met all the demands of the law of God, and blood that could redeem from the curse of the law. He is our Redeemer and His blood is all we need to make us right with God. May some sinner learn how precious is His blood as he follows us in the praise of Christ's precious blood.

*"Thy blood avails for me, O Lord,
Thy blood alone;
No works of mine can rest afford,
Thy blood alone.*

*"To make my conscience free from guilt,
I need Thy blood on Calvary spilt:
On this alone my life is built,
Thy blood alone.*

*"Thy blood alone atones for sin,
Thy blood alone.
This price was paid my soul to sin,
Thy blood alone.*

*"Thy blood avails my sin to meet,
And makes me with Thyself complete,
And life and trial with joy to greet,
Thy blood alone.*

*"Thy blood doth cover all my soul,
Thy blood alone;
And all my spirit doth console,
Thy blood alone.*

*"Thy death doth kill my sinful pride,
And from the world of sin doth hide,
And sooths me when the ills betide,
Thy blood alone.*

*"Thy blood avails when sin doth tempt,
Thy blood alone;
And keeps me in Thy love content,
Thy blood alone.*

*"Thy blood for Thee doth set apart
My heart and life, and power impart,
And fills with peace and joy my heart,
Thy blood alone.*

*"Thy blood secures me all I need,
Thy blood alone,
And fits me for the life indeed,
Thy blood alone.*

*"It quenches all the fires of hell,
And makes the life both fit and well,
Its peerless worth, O who can tell,
The Precious Blood."*

The sin bill of sinners could only be put away by a sacrifice and He put it away by the sacrifice of Himself. This is the one and only thing that makes sinners safe.

"If Christ has my discharge procured,

*And freely in my place endured
The whole of wrath divine;
Payment cannot twice demand,
First at my bleeding Surety's hand,
And then again at mine."*