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THE HUMAN SIN-BILL

BY: C. D. COLE

“And one of the Pharisees desired him that he would eat with him. And he went into the Pharisee's house, and sat down to meat. And, behold, a woman in the city, which was a sinner, when she knew that Jesus sat at meat in the Pharisee's house, brought an alabaster box of ointment, And stood at his feet behind him weeping, and began to wash his feet with tears, and did wipe them with the hairs of her head, and kissed his feet, and anointed them with the ointment. Now when the Pharisee which had bidden him saw it, he spake within himself, saying, This man, if he were a prophet, would have known who and what manner of woman this is that toucheth him: for she is a sinner. And Jesus answering said unto him, Simon, I have somewhat to say unto thee. And he saith, Master, say on. There was a certain creditor which had two debtors: the one owed five hundred pence, and the other fifty. And when they had nothing to pay, he frankly forgave them both. Tell me therefore, which of them will love him most? Simon answered and said, I suppose that he, to whom he forgave most. And he said unto him, Thou hast rightly judged. And he turned to the woman, and said unto Simon, Seest thou this woman? I entered into thine house, thou gavest me no water for my feet: but she hath washed my feet with tears, and wiped them with the hairs of her head. Thou gavest me no kiss: but this woman since the time I came in hath not ceased to kiss my feet. My head with oil thou didst not anoint: but this woman hath anointed my feet with ointment. Wherefore I say unto thee, Her sins, which are many, are forgiven; for she loved much: but to whom little is forgiven, the same loveth little. And he said unto her, Thy sins are forgiven. And they that sat at meat with him began to say within themselves, Who is this that forgiveth sins also? And he said

to the woman, Thy faith hath saved thee; go in peace," 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 neighbors 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 canceled, but because it had been canceled. 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

(Continued on Page 3)

PRAYER AND SOUL WINNING

BY: C. D. COLE

“Brethren, my heart's desire and prayer to God for Israel is, that they might be saved,”
Romans 10:1

Prayer is both a duty and privilege. *“And he spake a parable unto them to this end, that men ought always to pray, and not to faint,”* Luke 18:1. We ought to pray in all the crises of life, for God alone can meet them for us. And all our days and hours in times of crises, for without Him we can do nothing at anytime. Prayer is to take the place of worry. *“Be careful for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God,”* Philippians 4:6.

But in this period of devotion I want us to think about prayer in our work of soul winning.

WE SHOULD PRAY FOR SINNERS.

Paul did and he is a good example to follow. Romans 10:1. His desire was for the salvation of his flesh and blood, and for this he prayed. He put his desires into prayer. He unbosomed his soul to God. He then describes the condition of Israel after the flesh. They were very religious and zealous for God. But they were ignorant of how to become righteous before God. They were zealous but wrong on the way of salvation. In his prayer he was asking God to show them the right way to be saved. Paul had shown them the right way, but this was not enough. We may listen to the preacher, God's own truth be clearly shown. But we need a greater teacher from the everlasting throne; application is the work of God alone. *“It is written in the prophets, And they shall be all taught of God. Every man therefore that hath heard, and hath learned of the Father, cometh unto me.”* John 6:45. *“They are of the world: therefore speak they of the world, and the world heareth them. We are of God: he that knoweth God heareth us; he that is not of God heareth not us. Hereby know we the spirit of truth, and the spirit of error.”* I John 4:5, 6. *“And Jesus answered and said unto him, Blessed art thou, Simon Bar-jona: for flesh and blood hath not revealed it unto thee, but my Father which is in heaven,”* Matthew 16:17. *“But if our*

gospel be hid, it is hid to them that are lost,” II Corinthians 4:3.

There is a twofold implication in praying for sinners: (1) that I cannot save them; (2) that God is able.

WHAT ABOUT INVITING SINNERS TO US TO BE PRAYED FOR?

I never do it and for three specific reasons:

1. We have no command to do so.
2. We have no example in the New Testament of any Christian inviting sinners to come to them to be prayed for. Simon Magus did ask Peter to pray for him, but Peter did not invite him to come to him for prayer.
3. In telling sinners to come to us to be prayed for we will encourage them to look to us rather than to Christ. Sinners do very foolish things while in nature's darkness.

I look back to the days when I was lost and thought of the foolish things I did in trying to be saved. I resolved to quit sinning and to do good for I thought this was the way to be saved. I cried and wept and still I was not saved. I was told to mourn until the burden rolled away. I mourned and mourned but the burden did not roll away except temporarily. It seems that the sinner while in nature's darkness does everything he is told to do but the right thing. And the only right thing to do is to believe on the Lord Jesus Christ.

If a sinner should ask me to pray for his salvation, I would do it, but before doing it I would preach the gospel to Him and urge him to trust Jesus Christ.

Now, how would I pray for his salvation? Would I ask God to send another Saviour because the sinner refuses to trust the One He sent, even the One who died on the cross to save sinners? Certainly, I would not pray like that. Would I try to influence God to be willing to accept the sinner? No, for God accepteth no man's person. In praying for a lost, troubled sinner, I would ask God to open his eyes, the eyes of his understanding, to see that Jesus Christ is the Saviour. That He did the saving work when He put away sin by the sacrifice of Himself. I would ask God to cause the sinner to trust Christ. If a sinner wants God to accept him, he must

accept God's Son as Saviour. I think many Christians use the least intelligence in praying than in most anything else.

WHAT ABOUT TELLING SINNERS TO PRAY FOR THEMSELVES?

I never tell them to do so. The one and only thing I tell the inquiring sinner to do for salvation is to trust Christ. I prayed for myself a long time and was not saved. I thought prayer was to get God willing to save me. I was saved when I saw that Christ was the Saviour and trusted Him. When Simon Magus offered the apostles money for the power to lay hands on people and bestow the Holy Spirit, Peter rebuked him, saying, "Repent of this thy wickedness and pray God, if perhaps the thought of thy heart may be forgiven thee." But this case is not germane to what we are discussing. It was not a question of how to be saved, but of escaping judgment for trying to buy the power to bestow the Holy Spirit.

What is wrong with the sinner praying for salvation? Nothing, it is the prayer of faith. And if it is the prayer of faith, trust in Christ will accompany it. But if the sinner, without trusting Christ, continues to beg God to save him, the implication is that he thinks God is not sincere in His offer of salvation through faith in Christ. Suppose a man is starving and I offer him a platter of food without money and without price. What would it indicate if he refused to take the platter of food and continue to beg me for something to eat? Would it not mean that he did not believe I was sincere in my offer?

So when the sinner refuses to trust Christ as Saviour and keeps on begging God to save him, does it not indicate; yea, is it not proof that he does not believe God is sincere in the Gospel offer of salvation through faith in Christ.

WHEN THE SINNER IN NATURE'S DARKNESS BEGS GOD TO SAVE HIM, HE WANTS GOD TO SAVE HIM APART FROM FAITH IN CHRIST.

And God will save nobody so long as he rejects His Son for any other hope. Some sinners think that if they will mourn long enough, God will accept them. But salvation is not on the ground of mourning

be it brief or prolonged. Tears are not the price of salvation. "Could my tears forever flow; could my zeal no respite know; All for sin could not atone; Thou must save and thou alone." We do not sail to glory on the salt sea of our tears, but on the bloody sea of Christ's blood.

For a sinner to beg God to save him while he is refusing to trust Christ, is asking God to save him on some other ground than the atoning death of Christ. Can it be thought that God would put His Son to death to satisfy the demands of His law and then save the sinner on some other ground?

Only one thing made Israel's firstborn safe on that dreadful night when the death angel passed through the land of Egypt, and that was the blood of the passover lamb applied to the side posts and upper door post of Israel's houses. And all the firstborn had to do was to get in the house and stay behind the blood. God said, "*When I see the blood I will passover you.*"

Now that lamb in Egypt was a type of Christ our passover sacrificed for us. And this blood is sprinkled on our conscience by faith in Christ for salvation.

(Continued from Page 1)

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.

(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 canceled check coming back "paid in full".