

Tis the Season to Remember the Debt

Well, we just went through Black Friday and tomorrow many people will be clicking their mouses as they continue their shopping on-line during Cyber-Monday. Millions upon millions of dollars will be spent for gift-giving during the up-coming Christmas Season. The problem is that a mountain of debt will be accumulated by so many people as they finance these purchases with their credit cards. In fact, a recent survey by T. Rowe Price indicates that parents in this country will spend an average of \$422 per child on Christmas presents. As you might imagine, the overwhelming majority of these parents admit they cannot possibly afford that much. While children might delight in their pile of presents, the resulting pile of debt can have long-term impacts on their parents' financial security.¹ Tis the Season to be jolly could well be followed by a not-so-happy season in bankruptcy court. Now I am not trying to put a damper on your Christmas shopping; rather, the very concept of debt is something that we should embrace this time of year—not because it is good financial policy, but because it is good spiritual policy. Now how can that be?

Well, it is interesting just how much both the Old and New Testaments deal with the topic of debt and debtors. As it turns out, some of our modern day bankruptcy laws are premised upon biblical principles. For example, the U. S. Bankruptcy Code provides that a person can only file bankruptcy once every 7 years. Do you know where that came from? Its precedence comes from the Old Testament. The Law of Moses provided that every seventh year was the time for releasing a debtor from his obligations to a creditor. In the Book of Deuteronomy, it clearly states: ¹ “At the end of every seven years you must cancel debts.” ² This is how it is to be done: Every creditor shall cancel the loan he has made to his fellow Israelite. He shall not require payment from his fellow Israelite or brother, because the LORD's time for canceling debts has been proclaimed.” Deuteronomy 15:1-2 (NIV) Now while that may be interesting, I am sure that you are not here this morning for a financial seminar on debt termination. You came to hear how God's Word applies to the way you live your life today, not how people got their financial obligations cancelled 3,000 years ago. So, while keeping a financial theme in mind, I want you to think about how **debt** relates to the upcoming Christmas Season and the coming of our Savior, Jesus Christ.

So what does Jesus have to do with debt?—Well, almost everything. When the Baby Jesus grew to be a man, He turned to His disciples and taught them something about debt. He happened to do it while teaching them how to pray. Part of what Jesus taught them was to pray: “Forgive us our debts, as we also have forgiven our debtors.” Matthew 6:12 (NIV) Was Jesus talking about financial matters? Was

this His course on debt consolidation? Of course not—Jesus was speaking of a different kind of “debt.” When Jesus taught His disciples to forgive the debts of others, they knew exactly what He meant. They knew that they hadn’t lent money to anyone—they really didn’t have any money to lend. So they knew that the “debts” that Jesus was referring to were the wrongful things that other people had done to them. Maybe someone had treated them unfairly: Jesus bade them to forgive that debt. Maybe someone had cursed them in anger—Forgive that debt also. Maybe they’d had their belongings taken away, stolen from them: Forgive that debt as well. The economics of Jesus’ Kingdom wasn’t one that called for forgiving debts every once and a while—Jesus wouldn’t stand for you to wait seven years before forgiving someone. Rather, forgiveness is something that we must be committed to in the here and now. And pay particular attention to the fact that the “debt coin” that Jesus was talking about had two sides: Side 1—“forgive us our debts,” and Side 2—“as we forgive our debtors.” Yet, this wasn’t a particularly easy concept for His disciples to grasp.

So when they had trouble understanding things, Jesus tried to explain it to them in parables. And if there was one thing that they couldn’t quite comprehend, it was this notion of “forgiving their debtors.” So Jesus told them: ²³ “Once there was a king who decided to check on his servants' accounts. ²⁴ He had just begun to do so when one of them was brought in who owed him millions of dollars. ²⁵ The servant did not have enough to pay his debt, so the king ordered him to be sold as a slave, with his wife and his children and all that he had, in order to pay the debt. ²⁶ The servant fell on his knees before the king. 'Be patient with me,' he begged, 'and I will pay you everything!' ²⁷ The king felt sorry for him, so he forgave him the debt and let him go. ²⁸ Then the man went out and met one of his fellow servants who owed him a few dollars. He grabbed him and started choking him. 'Pay back what you owe me!' he said. ²⁹ His fellow servant fell down and begged him, 'Be patient with me, and I will pay you back!' ³⁰ But he refused; instead, he had him thrown into jail until he should pay the debt. ³¹ When the other servants saw what had happened, they were very upset and went to the king and told him everything. ³² So he called the servant in. 'You worthless slave!' he said. 'I forgave you the whole amount you owed me, just because you asked me to. ³³ You should have had mercy on your fellow servant, just as I had mercy on you.' ³⁴ The king was very angry, and he sent the servant to jail to be punished until he should pay back the whole amount.” ³⁵ And Jesus concluded, "That is how my Father in heaven will treat every one of you unless you forgive your brother from your heart." Matthew 18:23-35 (TEV)

You see, the debts that we owe to God represent those wrongful things that we have done that are against His will, and against His Word, and against His plan of our lives. These “debts” are what we usually referred to as “sins”. What Jesus’ prayer teaches, and what the parable teaches, is that we will

be forgiven our sins, in the same measure that we forgive other people for the wrongful things that they have done to us. Now that may be fairly easy when the wrongs done to us are little things. But, it is extremely difficult when those wrongful things are outrageously bad. Can Christians really forgive someone in such terrible circumstances? Consider two extraordinary examples.

On the evening of June 17, 2015, a 21 year old murderer walked into Emanuel African Methodist Episcopal Church in Charleston, South Carolina and gunned down nine defenseless people who were attending a prayer meeting. A week later, the relatives of victims spoke out when the gunman made his first court appearance. According to the Washington Post, we are given the following report as to what occurred: “One by one, those who chose to speak at a bond hearing did not turn to anger. Instead, they offered [the gunman] forgiveness and said they were praying for his soul, even as they described the pain of their losses.” Nadine Collier lost her 70 year old mother. Despite the tears of pain and sorrow in her eyes, she turned to this murderer and said: “I forgive you. You took something very precious from me. I will never talk to her again. I will never, ever hold her again. But I forgive you. And have mercy on your soul.”²

Or take the example of an Italian nun named, Sister Leonella, who served as a missionary in Kenya and Somalia for 38 years. In addition to her spiritual blessings, she also served as a nurse and started a children's hospital in Mogadishu. One of her sister nuns described her as “a joyful person, easily approachable, open and generous and always available for others.” Sister Leonella worked in a very dangerous environment where bands of thugs armed with AK-47's terrorized her community. She was very much aware of the dangers, yet she chose to stay and continue serving the Lord as she tended to the needs of the people around her. Then one bright Sunday morning in September of 2006 while she was walking to the hospital, a group of men shot her and she was mortally wounded. One of her sister nuns was the first to reach her and described what happened as Sister Leonella lay there dying. She relates: “Sister Leonella was still alive, she was in a cold sweat. We held hands, looked at each other and, before turning out like a little candle, three times she repeated to me forgive. ‘Forgive, forgive, forgive . . .’” These were her last words.

I can think of no greater examples of what it means to “forgive our debtors,”—nor can I recall greater statements of faith than those words of forgiveness offered by these faithful people—those in Charleston, South Carolina, and the one in Somalia. They teach us that if we refuse our wrong-doers forgiveness (no matter how great the wrongful act may be), then all we are really doing is setting up a roadblock against our own forgiveness by God. But, when we offer forgiveness—even to those who cruelly hurt us or even kill us—we open the door for God to forgive our sins. Then our debts are truly

paid and our spiritual balance sheets are completely in the “black” because Jesus erases our debt with His blood shed on the Cross.

And finally, the concept of **debt** stands behind the Two Greatest Commandments in the Bible. These are found in Deuteronomy 6:8 and Leviticus 19:18. They are the ones that Jesus quoted when He said: ³⁷ “Love the Lord your God with all your heart, with all your soul, and with all your mind.” ³⁸ This is the greatest and the most important commandment. ³⁹ The second most important commandment is like it: ‘Love your neighbor as you love yourself.’ ⁴⁰ The whole Law of Moses and the teachings of the prophets depend on these two commandments.” Matthew 22:37-40 (TEV) Now how are those two commandments related to debt? Well, the second one is based upon a debt that we should never cancel, and the first one is based on a debt that we can never repay. When Jesus tells us to love our neighbor (who is anyone that we come in contact with), that is a debt that we should always keep on the books. In fact, that is exactly how Paul describes it in Romans 13: “Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.”

Romans 13:8 (NIV)

And there is no question about the role of debt in the command that we are to love God with all our heart, soul and mind. It is the commandment that is based upon the one debt we can never repay: **Jesus’ sacrifice on the Cross for our sins.** Our sins are like a billion dollar debt certificate that the Devil waves in our faces, declaring us to be his property as hopeless debtors and doomed sinners. And the Devil is right, we alone can never satisfy that note payment—only Jesus could do that. And so God’s Word assures us: [Jesus Christ] “erased the certificate of debt, with its obligations, that was against us and opposed to us, and has taken it out of the way by nailing it to the cross.” Colossians 2:14 (HCSB)

We are coming upon a very special time of the year. Yes, Christmas ‘tis the Season—but it is not the one for accumulating debt. Rather, it is the Season to recognize the coming of God’s Son who took on our debts, once and for all, and paid them in full. Are you drowning in debt? For those who not only ask His forgiveness, but who give it to others as well, they are eligible for the most fantastic deal ever. Don’t let that deal pass you by—Tis the Season for your salvation.

Let us pray.

Forest Hill Baptist Church
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Darvin Satterwhite, Pastor ©2017

¹ “Here’s how far parents will go to pay for holiday gifts” December 18, 2016, <https://wdef.com/2016/12/18/heres-far-parents-will-go-pay-holiday-gifts/>.

² Mark Berman, “‘I forgive you.’ Relatives of Charleston church shooting victims address Dylann Roof,” Washington Post, June 19, 2015. <https://www.washingtonpost.com/news/post-nation/wp/2015/06/19/i-forgive-you>.