

FORGIVENESS #10

Matthew 18:21 *"Then came Peter and said to Him, Lord, how often shall my brother sin against me, and I forgive him? until seven times? 22 Jesus said unto him, I say not unto you, Until seven times; but, Until seventy times seven. 23 Therefore, is the kingdom of heaven likened unto a certain king, who would make a reckoning with his servants. 24 And when he had begun to reckon, one was brought unto him, that owed him ten thousand talents. [multiple millions of dollars] 25 But forasmuch as he had not wherewith to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made. 26 The servant therefore fell down and worshipped him, saying, Lord, have patience with me, and I will pay you all. 27 And the lord of that servant, being moved with compassion, released him, and forgave him the debt. 28 But that servant went out, and found one of his fellow-servants, who owed him a hundred shillings: and he laid hold on him, and took him by the throat, saying, Pay what you owe. 29 So his fellow-servant fell down and besought him, saying, Have patience with me, and I will pay you. 30 And he would not: but went and cast him into prison, till he should pay that which was due. 31 So when his fellow-servants saw what was done, they were exceeding sorry, and came and told unto their lord all that was done. 32 Then his lord called him unto him, and said to him, You wicked servant, I forgave you all that debt, because you besought me: 33 should not you also have had mercy on your fellow-servant, even as I had mercy on you? 34 And his lord was angry, and delivered him to the tormentors, till he should pay all that was due. 35 So shall also My heavenly Father do unto you, if you forgive not every one his brother from your hearts."*

This study is to be a continuation and a completion of our last message. In our ongoing consideration of the teaching of the Scriptures on THE SUBJECT OF FORGIVENESS –especially that DIMENSION OF FORGIVENESS that has been described as MUTUAL OR HORIZONTAL FORGIVENESS, that is, THE FORGIVENESS THAT WE EXTEND ONE TOWARD ANOTHER– the assertion was made that perhaps nothing is more crucial in the teaching by our Lord Jesus than the principle upon which we would focus in this study, and that principle was stated in several ways as follows:

The truly forgiven by God, are also the truly forgiving of one another . . . or . . . Only those who forgive one another, will be forgiven by God. . . . or to state it in a negative way, **If there is no forgiveness extended to the family, there is no forgiveness conferred by the Father.**

In opening up this theme we noted first of all in our last message, the principal clearly and repeatedly affirmed by our Lord and we looked at Matthew 6:12, 14 – 15, Mark 11:25, and Luke 6:37. Each one of these texts set forth unmistakably that foundational principle, that **the truly forgiven by God, are also the truly forgiving of one another.**

In the second place we looked at this principle clearly and dramatically illustrated by our Lord in the parable found in Matthew 18 that we just read. We noted the initiating question of Peter. Peter who wants to look at forgiveness in terms of numbers: *"How often shall my brother sin against me and I forgive him, up till seven times?"* In our Lord's initial response, He uses a grossly exaggerated number (7 times 70) to underscore for Peter that forgiveness is not a matter of numbers. **Forgiveness is a matter of a disposition of the heart.** A disposition to be exercised whenever, how many times necessary in the presence of sin that is owned and forgiveness that is sought. Hence His words, *not unto you until seven times, but until 70×7*. Then, after that initiating question and the initial response of our Lord, we noted the expanded and illustrated reinforcement of that truth by our Lord in this parable as the King's forgiving mercy to a great debtor, the servant's lack of forgiving mercy to a minor debtor, the King's response to the merciless servant, and the central lesson of the parable as given to us by our Lord Himself.

Now in this study, we come to the third major heading. Having looked at: **The principle clearly and repeatedly affirmed by our Lord, the principle clearly and dramatically illustrated by our lord, now thirdly: The principal, pointedly and practically applied, based on the teaching of our Lord.**

As we keep in mind this principle, that **the truly forgiven by God are the forgiving of one another.** consider some very pointed and practical applications

in three categories: The doctrinal application, the pastoral application, and the evangelical or evangelistic application. First:

#1 The Doctrinal Application.

If I were to ask you, what great doctrinal issue is bound up in the principle that only those who forgive one another are forgiven by God? what would your answer be? In the last message we saw clearly that our Lord was not teaching that forgiveness of one another earns His forgiveness. Yet, these texts are unmistakably clear that IF WE DO NOT FORGIVE, WE WILL NOT BE FORGIVEN. What great foundational doctrinal issue is bound up in our Lord's repeated affirmation of that principle? What great doctrinal principle is bound up in this parable, where a man who seemed to be forgiven, and yet is not forgiving, is cast to the tormentors? A picture of the unforgiving person, who may claim to have been forgiven by God, being sent to hell? According to the word of Jesus, *"so shall My Father do to you if you forgive not every one his brother from the heart."* What great foundational doctrinal issue is bound up in this principle?

The doctrinal issue is that of the biblical doctrine of:

The nature and effects, of a true work of regenerating grace in the heart of a sinner.

Our Lord is underscoring a truth taught throughout the Scriptures. Simply stated in this way: **WHEN A SINNER RECEIVES GOD'S FORGIVING MERCY, BASED ON THE SACRIFICIAL WORK OF CHRIST, HE RECEIVES AT ONE AND THE SAME TIME, A NEW HEART.** The sinner is not only given a new record in heaven, in which all the debts of all their sins are canceled, they are given a new heart on earth. According to the language of Ezekiel 36 and Jeremiah 31 and the blessings of the new covenant as found in Hebrews where God says, *I will take out the heart of stone, and I will give them a heart of flesh, and I will place My Spirit within them, and I will write My law upon their hearts, and I will cause them to keep My statutes and My judgments.* No saved sinner ever gets a new record in the court of heaven without getting a new heart on earth. When a person's guilty record becomes cleared in the unseen realm in the courtroom of heaven, they also have their heart changed in the inner unseen

realm on earth, and that change in their heart will then be seen in what a person likes and dislikes, says or doesn't say, loves and hates, does or doesn't do. The conduct of the person becomes more and more changed to demonstrate obedience to God, because the nature of that person has been changed from a disobedient child of the devil, to an obedient child of God. Not only is the legal status of the person changed in the unseen realm of the adoption court in heaven, but this has as much to do with the reception of the Spirit of adoption in the heart on Earth, which then changes the nature of the person, which then causes a person to act and react according to this new nature. The actions and reactions of the person are the result of the inner change wrought by God. *The actions don't cause the change or earn salvation by works. **The actions are the result of the dispositional change in the heart which was brought about by the re-creative act of God in regeneration.

What is done IN US by the Holy Spirit is not to be confused with What is done FOR US by Jesus Christ.

Our Lord is underscoring that principle very obviously in the statements. Here is someone who claims to have a new record, but they have a hard, unforgiving heart, in the presence of the sought forgiveness of a fellow mortal. What our Lord is saying is, 'No, a prevailing disposition of an unforgiving heart is the manifestation of an unregenerate and an unrenewed heart.' That is the great doctrinal issue! Our Lord is underscoring that when the sinner –by the enabling grace and regenerating work of God– lays hold of God's forgiveness in Christ, that sinner receives a new heart. A heart into which God puts His Spirit, the Spirit that begins to conform that regenerate sinner to the image of the Lord Jesus. We are renewed, the Apostle says, after the image of Him that created us in Christ Jesus.

(Colossians 3:10)

It is in the very nature and disposition of God to be a forgiving God. It is in the very nature and disposition of our Lord Jesus to be a forgiving Savior. 'Who is this that forgives sins?' the Pharisees cried out when they heard the Lord Jesus say to the paralytic, *"Son, your sins are forgiven you."* And if indeed we are UNITED TO Christ and INDWELT BY the Spirit of Christ, and we are being conformed to the image of Christ, then surely,

forgiveness, as a prevailing disposition of our souls, will be **one of the marks of regenerating grace**. Do you see that issue? That's what our Lord is underscoring in this repeated emphasis upon that principle, that only those who are forgiving to one another are truly forgiven by God Himself.

Several commentators have captured this very beautifully in their comments upon this parable. William Taylor says the following, "But how comes it, that the obligation to cherish this forgiving spirit is connected with our reception of God's mercy? [How does this come to pass that our reception of God's mercy, is connected with the forgiving spirit?] Mr. Taylor writes, "To that I reply, that all who really accept God's pardon are at the same time renewed into His image by the power of the Holy Spirit, and so resembling Him in character, they seek to do unto others as He has done to them. Has He forgiven them? Then they will be forgiving one to another.

This is why Paul, in that passage we studied in a previous message, can say in **Ephesians 4:32** "*Be kind, tenderhearted, forgiving one another EVEN AS GOD also in Christ, forgave you.*" Those Ephesian Christians to whom he writes those words are the very ones whom he describes earlier in chapter 2:8-10 with these words **2:8** "*For by grace have you been saved through faith; and that not of yourselves, it is the gift of God; **9** not of works, that no man should glory. **10** For, we are His workmanship, created in Christ Jesus unto GOOD works, which God afore prepared that we should walk in them.*"

So when Paul says to these believers, "*Be kind, tenderhearted, forgiving one another, even as God in Christ forgave you,*" he is confident that they are God's workmanship created in Christ Jesus unto good works. They are a people in whom God has worked effectively and powerfully, who have a renewed heart, with a disposition that desires to be like their God in the extension of forgiving grace.

So you and I need to come to grips when we come to passages like this and not enter into this silly notion like some dispensationalists who have said, 'Obviously the sermon on the Mount cannot be for this present age of grace, for in the Lord's prayer, God's forgiveness is predicated upon our giving forgiveness, and that's law.

That's for a coming kingdom age." That is actually taught from a dispensational viewpoint. You can actually find that stuff in the Scofield Bible. They fail to understand that in any age where God shows Himself to be gracious to sinners, He never confers forgiveness upon the sinner without renewing the sinner. When He renews the sinner, He renews them in such a way that the sinner will have a renewed heart that is, among other things, in its prevailing disposition a forgiving heart. That's the doctrinal application. Now we come to what will be the heart of our study:

#2 The Pastoral Application.

Consider the two strands of pastoral application.

(i) If you would grow in the God-like disposition of a forgiving disposition, dwell frequently and dwell much on the magnitude and wonder of God's forgiveness to you.

Go back to the reasoning of the King with that unforgiving servant. **Matthew 18:32** "*Then his lord called him unto him, and said to him, You wicked servant, I forgave you all that debt, because you besought me: **33** should not you also have had mercy on your fellow-servant, even as I had mercy on you?*" Remember as we saw previously, that the English translation does not convey the force of the original. The king said you were under a solemn, moral obligation to have mercy on your fellow servant, even as I had mercy on you. It is evident that this wicked servant never really grasped the concept and the wonder of forgiveness. Apparently all he grasped was, "The king has let me off the hook." That's all that affected him, because he is no sooner forgiven his debt, but he goes out and finds a fellow servant who owes him next to nothing in comparison to what he owed – remember the contrast between Mount Everest and a molehill– he grabs his fellow servant by the throat and says, 'Pay me what you owe.' Why? Because his spirit, his heart, his disposition, was a total stranger to the wonder, to the glory, to the amazing reality of all that forgiveness entails. If you and I would maintain a disposition of tenderhearted forgiveness to one another, we must dwell often and dwell long on the magnitude and the wonder of God's forgiveness toward us. *We must go back again and again to the reality of how great our debt was.

We needed to be justified because we are sinners, and God's law surrounds us, encompasses us, touches us; every moment, of every day, of every week, of every hour, in every circumstance; our inner thoughts and attitudes; the dispositions of our heart.

When we take seriously that that His law demands 100% conformity –

perfect love to God continually, incessantly, unremittingly, with all the heart, all the mind, all the soul, all the strength, in all circumstances, in all relationships at all times. One deviation leaves us in debt to God's justice. We are in all circumstances at all times, in all relationships to love our neighbors as ourselves. When we contemplate how great our debt is, our massive, crushing debt, and realize that God, out of free, infinite, sovereign love, in the giving of His only begotten Son, blots out our sins freely for Jesus sake. . . . When we bask in the wonder of Divine Forgiveness, forgiveness we've received from the sovereign King, Almighty God, the exalted Creator, we are dependent creatures, and this Sovereign, has forgiven us all our debt . . .

how can we go to fellow dependent creatures and take them by the throat and say I'll never forgive you? It's impossible.

To the extent that you and I live –basking in the wonder of God's grace, immersing our souls daily in the contemplation of how the mountain of our indebtedness has been sunk into the sea of God's forgetfulness– we will never play a numbers game with forgiveness, because God plays no numbers game with us.

If you could wear out a verse in the Bible by using it, there are two verses I would've worn out years ago. I have pleaded them before God times without number. They are **James 1:5** *"But if any of you lacks wisdom, let him ask of God, Who gives to all liberally and upbraids not; and it shall be given him."* How many times in family concerns, in personal concerns, have I said, 'Lord I don't know what to do but You've promised "if any lack wisdom." You haven't scrubbed that text from Your Word. It's Your Word as living and fresh as though I were pleading it for the first time.' I've pleaded it times without number.

The second text is, and I'm so glad God does not put a number limit to it, the text is **1 John 1:9** *"If we confess our sins, He is faithful and righteous to forgive us our sins, and to cleanse us from all unrighteousness."* How I thank God that with respect to some specific sins it didn't say, if we confess a specific sin 490 times there is forgiveness. I'd be out in the dark with no hope. Sins that I've had to confess to God far more than 490 times in the course of 40 plus years of my pilgrimage. God is in no counting game with us. When we live in that reality, when our souls are percolating with and are steeped in the reality of God's forgiving grace, we cannot but be a forgiving people. I found that when people have come to me and asked my forgiveness for this, that or the other, the words that almost instinctively come to my heart is, 'It's my pleasure to forgive you. I am and continue to be, a forgiven sinner.' Is that where you live? We must be constantly bathing our souls in the wonder of God's forgiving grace to us. It is that which, not only gives us the pressure of the sense of moral obligation, IT CONDITIONS THE SPIRIT to be a forgiving spirit. A legalistic, harsh, number counting spirit cannot remain in the light of the cross of Christ. If we are to grow in godlike disposition of a forgiving heart, we must dwell much and often on the magnitude and wonder of God's forgiveness toward us.

The second pastoral application:

(ii) If you're tempted to fudge on your obligation to maintain the disposition of forgiveness at all times and a readiness in conferring forgiveness, go back to the very words of Jesus that we studied together and dare to plant them in the cross hairs of your conscience.

It's amazing how we can make fudge in the theater of our consciences. Consider a situation where we know, long before we had a chance to deal with the party and seek to bring them to own their fault, or before they owned their fault. We know that there ought, as we found in a previous study, the disposition of forgiveness always pressing at the inside door of my heart. I must never, never have any other disposition towards an offending brother or sister, but one of forgiveness. The disposition of forgiveness ought to be there just waiting to come out. No locks on the inside of the door of my heart. No bitterness, no rancor, no

desire for vengeance. Those things have either been put into God's hand or nailed to Christ's cross, one or the other. *Vengeance is mine I will repay.* I say, okay Lord, I put it in Your hands. Bitterness, rancor, things that Christ put to death in His death, I say, 'Lord, those were nailed to your cross, and I reckon them to be there. I do not own them as any welcome guest in my heart.' Forgiveness as a prevailing disposition is there. Actual forgiveness may not yet be conferred, but you know that ought to be the prevailing disposition when someone seeks forgiveness –that you ought to make it evident. You've been anxious to confer the forgiveness. If you're tempted to fudge on your obligation to maintain the disposition of forgiveness and a readiness in conferring forgiveness, go back to the very words of Jesus that we studied together and dare to plant them in the crosshairs of your conscience. Go back to Jesus' Words; "*Forgive us our debts as we forgive our debtors.*" 'Lord, I want you to forgive my sins today in exactly the same way that I'm fudging on forgiving Mike or Mary or my husband or my wife or my children. Lord deal with me, in exactly the way that I'm dealing with them. I don't have a disposition of forgiveness pushing at the inside door of my heart. Lord, deal with me exactly the same way. Be reluctant to forgive me Lord. Forgive me as I'm forgiving. Look upon me with a disposition something other than, *Lord you are good, and ready to forgive.* Lord look upon me with the same reluctance to forgive that I'm showing to my spouse, etc.' Take these words and dare to put them in the crosshairs of your conscience. Jesus said after this manner pray, "*forgive us our debts, even as, we forgive those...*"

This will help us get out of the fudge factory and face the fact that we would not want to be dealt with the way our hearts are dealing with this particular offending individual.

Take Jesus words seriously and speak them to yourself. This is learning how to **self-medicate the soul** in the Christian life. You'll make very little progress in the Christian life unless you begin to become an expert self-medicator in this manner.

For example, when you go to pray and your conscious of certain sins that are loading down your conscience and making you uncomfortable to draw near to God and you say, 'Oh Lord, I know I've got to deal with these issues before I can pray, God forgive me.' Then you're

conscious of the words of **Mark 11:25** "*And when so ever you stand praying, forgive if you have aught against any one; that your Father also Who is in heaven may forgive you your trespasses.* **26** *But if you do not forgive, neither will your Father Who is in heaven forgive your trespasses.*"

Lord, you're not released to forgive me as your child, until I forgive others? That's what God says. Go to those text and put them in your conscience.

Dare to go to Matthew 18 and read verses 35. **Matthew 18:34** "*And his lord was wroth, and delivered him to the tormentors, till he should pay all that was due.* **35** *So shall also my heavenly Father do unto you, if you forgive not every one his brother from your hearts.*"

"*So shall my heavenly father due to you*", He'll send you to the tormentors if you cherish this sinful disposition. It could be the first steps to apostasy and hell.

What do you do if you begin to fudge on sexual fidelity and commitment? I hope you say a lot of things to yourself such as, I am the purchased possession of the Lord Jesus (1 Corinthians 6). I cannot take His property and use it in a way that violates the will of the One who bought it with His Own Blood. It's good to put that in the conscience. I have made solemn vows to my wife, to my husband, shall I be a covenant breaker? No! I will not rob Jesus of His purchased right. I will not rob my wife, my husband. **You should be speaking to yourself in all kinds of biblical motivations.** When it comes to this matter of forgiveness, speak this motivation to yourself. As with the matter of temptation to impurity, tell yourself, no adulterer shall enter the kingdom. To entertain that sin can be the first step to a pattern of life, which God says, is inconsistent with being in a state of grace. You need to do the same thing with the matter of forgiveness. You do not have the right to entertain for a moment any disposition of heart, but a disposition of forgiveness. You do not have a right –when someone seeks your forgiveness with what is, in the judgment of charity, a sincere expression of repentance and desire for a restored relationship– you do not have any right to withhold for 3 seconds the forgiveness sought. You need to tell yourself, no, 'Jesus said if I've got the throat-ringing mentality, my Father will deal with me the way he dealt with that man.' Load

your conscience with these very words of the Lord Jesus.

The notion that all you need to make it in the Christian life are the promises is nonsense. If all we needed were promises, there'd be no threats and warnings in the Bible. There'd be no exhortations, "be not deceived" (1Cor 6:9, 1Cor 15:33, Gal 6:7, Jas 1:16), "moreover by them is Your servant warned" (Ps 19:11). We need the whole spectrum of biblical motivation, and in this matter of forgiveness, it is no exception.

So the first pastoral exhortation is,

(i) If you would grow in the Godlike disposition of forgiving, dwell often and much on the magnitude and wonder of God's forgiving grace to you.

Secondly:

(ii) If you're tempted to fudge on your obligation to forgive, load your conscience with the words of Jesus that we have studied together today.

We've looked at a doctrinal application, a pastoral application, now we'll look at:

#3 The evangelical application.

Consider the parable of our Lord. In a parable there is generally one central purpose for the parable, and as there is one central purpose we are to look for that in our understanding of the parable. It is not an allegory, in which every person, every incident has representatives that bear symbolic significance. And so we don't want to violate that principle, but surely, in a parable that deals with the subject of forgiveness and likens the need for forgiveness under the concept of debt, and has within it indications of how the debt is faced and how the debt is canceled, no preacher who is thinking biblically can avoid thinking, "Here is stuff, for gospel proclamation." So in this third line of practical application, consider a demonstration of a legitimate evangelical application of this principle of forgiveness, particularly as it is embodied in our Lord's parable.

What are each one of us by nature, but a bunch of hopeless debtors to God. Jesus, in the Lord's Prayer, likens sin to a debt. Remember Matthew 6, "*forgive us our debts.*" That is, what we owe, even as we forgive our debtors – those who owe us something. What is Jesus thinking about? What is He reflecting upon? In verses

14 and 15 those debts are sins. For when our Lord amplifies on that petition, "*forgive us our debts, as we have forgiven our debtors,*" notice in verse **14** "*For if you forgive men their trespasses, your heavenly Father will also forgive you.* **15** *But if you forgive not men their trespasses, neither will your Father forgive your trespasses.*" So the debts are trespasses. They are sins. They are failures, either to do what God commands us, or doing what God forbids. What is sin? The catechism says, "sin is any lack of conformity unto or transgression of the law of God." Every one of us by nature, has an infinite, incalculable debt to the Sovereign King of the universe before Whom we will stand in the last day. Every sin, sin being defined by the law of God. Every failure to render complete conformity to the law of God – in thought, in word, in motive, desire and deed, in every relationship, in all places at all times – puts us further in debt. We are debtors. Hopeless, pathetic, helpless debtors, and if we come before God in the day of judgment with that debt unpaid, hell will be the debtor's prison – forever. Hell is God's eternal debtor's prison for those who come before the Sovereign of the universe with their debt unremitted and unforgiven. In the light of that reality, what can we do as a mass of hopeless, helpless, debtors? We can do one of three things. The first two are deadly . . . and the third is life giving.

a) The first thing we can do is ignore the debt.

If you choose not to think about the massive debt that you have to your Creator, you are ignoring the debt you owe Him. You do not love Him and you know it. It's not a matter of not loving Him with all your heart, all your mind, all your strength. You don't love Him at all. Furthermore, you're not ashamed of it. The Scripture says, *the carnal mind is enmity against God, it is not subject to the law of God, neither indeed can it be.* (Rom 8:7) He that would be the friend of the world is the enemy of God. You are God's enemy and you know it. You've chosen this world's system. This fallen world's system under the control of the devil, it's thought patterns, its standards, its goals. You've chosen this world as the one you love and you've despised the God Who made you – the Savior Whom He sent to redeem sinners – and you choose to ignore your debt. You don't want to think about what you owe to God. You've robbed from God what is legitimately His – the mind

that He gave you, the body that He gave you, the capacities, the faculties, the energy, all that He gives you, that you might glorify Him, that you may bring praise to Him and honor to Him— and your life is one continuous thievery of Deity. As a sinner, you are a perpetual thief of Deity. You rob God of what belongs to Him and what He has a right to expect from you. You didn't give yourself life. You didn't give yourself sanity. You don't give yourself breath. You don't give yourself that which sustains you. God does. The Scripture says, He gives to all life and breath and all things (Acts 17:25). He upholds all things (Heb 1:3), including you, by the word of His power, but you choose to ignore your debt. With all tenderness, let me say this, you're a fool, for **ignoring your debt does not cancel it**. And your debt increases, hour-by-hour, and day-by-day. John saw envisioned in **Revelation 20:11** *"And I saw a great white throne, and Him that sat upon it, from Whose Face the Earth and the Heaven fled away; and there was found no place for them. 12 And I saw the dead, the great and the small, standing before the throne; and books were opened: and another book was opened, which is the book of life: and the dead were judged out of the things which were written in the books, according to their works. 13 And the sea gave up the dead that were in it; and death and Hades gave up the dead that were in them: and they were judged every man according to **their works**. 14 And death and Hades were cast into the lake of fire. This is the second death, even the lake of fire. 15 And if any was not found written in the book of life, he was cast into the lake of fire."*

In our passage it says, the King *willed to make a reckoning*; Almighty God has a day of reckoning for all His debtors. What a horrible thing when you stand before God and God reads out the detailed account of your debt. Ignore or forget it now and He'll force it to your remembrance then. You'll have an eternity to mull over your folly of trying to forget your debt. That's serious stuff to consider. Don't go on ignoring your debt. **Ignoring it does not cancel it**. Only the God against Whom you incurred that debt can cancel that debt. Only the King, who was lord of the servants, had the right to cancel the debt of the servants. Some ignored their debt.

Secondly:

b) The second thing we can do is to seek to cancel the debt in our own way.

Some of it has to do with the way God put you together temperamentally. Some of it has to do with the influence of your home, the fact that you're here under gospel preaching. You don't have a man here telling you jokes, trying to make you think he's a nice guy, and a clever guy and make you feel good. He's trying to get into your conscience. He's trying to get eternity into your world of time and of sense and into the things you can only see, touch, and feel. So you can't ignore your debt. You're conscious of it. You're not conscious of the magnitude of it, but you can't ignore that it's there, and you know it's there. It's a haunting reality and you wonder if and when the Sovereign of the universe is going to call you to give an account of that debt. Yet, you foolishly try to cancel it in your own way.

That's what broke the heart of the Apostle Paul when he thought of his Jewish countrymen. Listen to these words as Paul speaks of his burden for his fellow Jews. He says, "This is my burden," **Romans 10: 1** *"Brethren, my heart's desire and my supplication to God is for them, that they may be saved. 2 For I bear them witness that they have a zeal for God, but not according to knowledge. 3 For being ignorant of God's righteousness [that is, God's way of having the debt canceled] and seeking to establish their own [righteousness instead of a God righteousness] they did not subject themselves to the righteousness of God."*

Ignorant of God's way of getting the debt canceled, going about their own way to cancel the debt, they did not submit themselves to God's way of cancelling the debt. If you think if you can just clean your act up a little bit, "If I'm a little less base in my thoughts, and a little less lawless in my deeds, a little cleaner with my words, a little more selective in the music I listen to or the movies I watch then somehow, surely, getting my act together in these ways, will do something to adjust the record books." No. If you could cease sinning, right now, in the next five seconds; if you could totally cease from going into debt one more dollar to God's law and could render 100% perfect obedience to every command of God until you breathe your last and die, it still would not cancel the debt you already have. You'd just be paying what you owe from this point on. That's all. All that obedience would not cancel one iota of the

debt. This is the folly of so many who, conscious of the debt, don't seek to totally ignore it, but are willing to come into some realistic consideration of the debt. Like Paul's fellow Jews, they seek to go about it in their own method of debt cancellation. The problem is that it doesn't work and it will take you to the same place as the one who seeks to ignore their debt, for the Lord Jesus said in **John 14:6** "*I am the Way, the Truth and the Life, no man comes to the Father but by Me.*" **Hebrews 9:22** "*Without the shedding of blood there is no remission of sins.*"

So those are the first two ways that people seek to cancel the debt: To ignore the debt and seek to cancel it their own way. Thankfully, there is a third thing you can do with your debt, and it's the only right thing to do.

c) The third thing we can do is to seek to cancel the debt in the only God-appointed way revealed from heaven.

It is to do what this man did in the face of his debt. "*Fell down before the one to whom he was indebted, and pleaded for mercy.*" That's exactly what our Lord says in the parable found in the book of **Luke 18:9** "*And He spoke also this parable unto certain who trusted in themselves that they were righteous, and set all others at nought: 10 Two men went up into the temple to pray; the one a Pharisee, and the other a publican. 11 The Pharisee stood and prayed thus with himself, God, I thank You, that I am not as the rest of men, extortioners, unjust, adulterers, or even as this publican. 12 I fast twice in the week; I give tithes of all that I get.* [What was he doing? Saying oh God, look at my debt cancellation stubs. I do this, I don't do that] **13** *But the publican, standing afar off, would not lift up so much as his eyes unto heaven* [bent over with the crushing weight of his debt and he knows the only One who can cancel the debt is the God against Whom, the debt has been incurred] *but smote his breast, saying, God, be merciful* [be propitious, this word is not the ordinary word used for merciful, it is the word that is associated with propitiation, God's turning away His wrath on the basis of a sacrifice of Another] *to me the sinner. 14 I say unto you, This man went down to his house justified rather than the other: for every one that exalts himself shall be humbled; but he that humbles himself shall be exalted.*"

'God be merciful, be propitious, let your wrath be turned away from me based upon the innocent lamb that I see dead upon that altar of sacrifice.' Whether that is what the publican was thinking or not, Jesus said, this man went down to his house justified. He went to his house with his debt fully, irrevocably, eternally canceled. Why? He owned his debt. He didn't try to forget it. He sought the release of the debt in the only God-appointed way revealed from heaven, and in so doing, his debt was canceled and he went down to his house a pardoned sinner.

That's the wonder of the gospel. As you think of your folly in trying to ignore your debt and bury yourself in your fun and your work and your relationships, and you say, "No, that's the way of folly. I have no assurance I'll live to see another day. I must reckon with the issue of my debt. How can I rid myself of my debt?" Believe on the Lord Jesus Christ and you will be saved! If you will confess with your mouth Jesus as Lord, and believe in your heart God has raised him from the dead, you will be saved. Neither is there salvation in any other, for there is no other Name under heaven given among men whereby we must be saved. (Acts 4:12)

Stop all the folly of trying to ignore your debt or cancel the debt by your own works and cry out to God for Jesus sake, "Have mercy upon me, the sinner." You can leave here with your debt, utterly, totally, eternally, irrevocably canceled so that Almighty God in the Day of Judgment, will have no case against you. If you haven't had dealings with God, may God grant that you will say, "Oh God, that's just the kind of gospel I need. I want to know my debt's been canceled. Canceled, by the One against Whom I have incurred it and to have His word and promise that He has fully and forever canceled my debt."

May God grant that will be your experience as you lay to heart the wonderful message of the gospel of free, pardoning grace in the Lord Jesus Christ.

