

DEBT

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. (Luke 7.41-45)

Our modern National Debt began in 1694 with the establishment of the Bank of England and the Nation has lived in debt ever since. But debt is much older. 2000 years ago debt featured in the teaching of Jesus because he dealt with spiritual realities by reference to life as it really is in this world. We find references to debt in the Proverbs of Solomon 3000 years ago and in Moses before that. If we think debt is a sideshow we are sadly out of touch with reality.

I. The spiritual man's approach to debt

The Bible gives us clear guidelines regarding the practicalities of debt.

A. Structural considerations

Here are three clear principles concerning debt.

(a) *The debtor has an obligation to repay.* When God had miraculously multiplied the indebted widow's oil, Elisha said to her, 'Go, sell the oil, *and pay thy debt*, and live thou and thy children of the rest' (2 Kings 4.7).

(b) *The payment of affordable interest is just.* 'If thou lend money to

any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury' (Exodus 22.25). The lender forgoes alternative uses of his funds and the borrower has the benefit of them. Interest is the financial return to the lender and cost to the borrower. Usury, however, must not be used to oppress the poor.

(c) *Security for loans must be just.* Jewish borrowers came to Nehemiah complaining of their impoverished position and explained, 'We have mortgaged our lands, vineyards, and houses, that we might buy corn, because of the dearth' (Nehemiah 5.3). Nehemiah reproved the nobles, not for taking security for loans and expecting repayment before release, but for greedily doing so in the case of impoverished brethren, who other Jews had had to redeem out of slavery (Nehemiah 5.6-8).

B. The risks of debt

(a) *Borrowers must be realistic about the burden of repayment including interest costs.* Should interest rates rise by 2%, we are told that the average mortgage repayment will go up by £160 per month!

(b) *We must not become unnecessarily entangled in others' debts as sureties.* See Proverbs 22.21-27: 'Be not thou one of them that strike hands, or of them that are sureties for debts. If thou hast nothing to pay, why should he take away thy bed from under thee?'

(c) *We must beware of financial servitude.* The popular song of my youth had the line 'You work 16 tons and what do you get? Another day older and deeper in debt'.

(d) *We must control aspiration in order to avoid insolvency.* In Matthew 18.24 the Lord speaks of the king who 'when he had begun to reckon, one was brought unto him, which owed him ten thousand talents. But forasmuch as he had not to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made'.

C. The importance of a generous disposition in those who have wealth.

The Psalmist declares, 'A good man sheweth favour, and lendeth: he will guide his affairs with discretion' (Psalm 112.5). With this agrees the Saviour's teaching, 'Give to him that asketh thee, and from him that would borrow of thee turn not thou away' (Matthew 5.42).

2. Spiritual lessons from debt

In Luke 7.41-43, we find three core spiritual lessons. They are drawn from the condition of indebtedness. 'There was a certain creditor which had two debtors: the one owed five hundred pence, and the other fifty' (Luke 7.41).

A. Our indebtedness to God

The 'creditor' of the parable makes us think of God who has given us so much. We, however, have failed him absolutely. We have not paid him what is due. He is our Maker and our entire lives should have been devoted to his service but like irresponsible debtors we have neglected God's due. We have fallen short of the very purpose of our lives for 'Man's chief end is to glorify God and to enjoy him forever' (*The Shorter Catechism* answer to Q.1). Isaiah (53.6) puts it well, 'All we like sheep have gone astray; we have turned every one to his own way'. We are not by nature in the sheepfold, where we should be. We are wandering in our own ways, a prey to wolves and weather, ready to be carried away by the torrents into everlasting destruction from the presence of the Lord. This as surely as the debtor would be cast into prison and never escape because he could never pay.

B. God's gracious provision

God's gracious provision is indicated in the words, 'And when they had nothing to pay, he frankly forgave them both' (Luke 7.42a). The Greek verb translated, 'frankly forgave' begins with *charis*, the Greek word for *grace*. The remission of the debts is granted as a

favor representing God's gratuitous pardon of sins. The fruit of Christ's death in the place of sinners, taking upon himself the wrath of God, is truly wonderful. We read in Psalm 103 (verses 8-12), 'The Lord is merciful and gracious, slow to anger, and plenteous in mercy. He will not always chide: neither will he keep his anger for ever. He hath not dealt with us after our sins; nor rewarded us according to our iniquities. For as the heaven is high above the earth, so great is his mercy toward them that fear him. As far as the east is from the west, so far hath he removed our transgressions from us'.

C. The inevitable heart response

The Saviour's question zooms in on the effect of gracious forgiveness in the sinner's heart. Concerning the two debtors, he says to Simon, the Pharisee, 'Tell me therefore, which of them will love him most? (Luke 7.42). Simon answered, 'I suppose that he, to whom he forgave most' (Luke 7.43a). Christ replied 'Thou hast rightly judged' (Luke 7.43b). We might sometimes *wonder at* and *wonder about* the Apostle Paul's dedication to God. He went through so much to preach the Gospel. How could he sustain it? The secret lies in Paul's love to his pardoning God. In 2 Timothy, Paul his son in the faith to boldness on the basis of God's grace to us. In Chapter 1, verses 8-9, he writes, 'Be not thou therefore ashamed of the testimony of our Lord, nor of me his prisoner: but be thou partaker of the afflictions of the gospel according to the power of God; Who hath saved us, and called us with an holy calling, not according to our works, but according to his own purpose and grace, which was given us in Christ Jesus before the world began'.

III. Three spiritual duties illustrated from indebtedness

Love to God in the soul's response to God's love to us in pardoning our sins for Christ's sake. *Obedience* to God is the natural response to the divine love to us. In Paul's epistle to the Romans there are three spiritual duties illustrated from indebtedness.

A. Maintaining Justification by faith

Faith alone is the way to salvation. In Romans 4.2-5, Paul writes, 'For if Abraham were justified by works, he hath whereof to glory; but not before God. For what saith the scripture? Abraham believed God, and it was counted unto him for righteousness. *Now to him that worketh is the reward not reckoned of grace, but of debt.* But to him that worketh not, but believeth on him that justifieth the ungodly, his faith is counted for righteousness'. We must not yield one scrap of merit to works. Work we must but not to earn. God is never indebted to us.

B. Maintaining holiness of life by freedom from the flesh

In Romans 8.11-13, Paul treats yielding to our sinful fleshy passions as a fictitious obligation. He writes, 'But if the Spirit of him that raised up Jesus from the dead dwell in you, he that raised up Christ from the dead shall also quicken your mortal bodies by his Spirit that dwelleth in you. *Therefore, brethren, we are debtors, not to the flesh, to live after the flesh.* For if ye live after the flesh, ye shall die: but if ye through the Spirit do mortify the deeds of the body, ye shall live'. We are not to imagine that we owe anything to the flesh as though obligated to satisfy its vile dictates. Believers belong to Christ and are empowered by his Spirit to serve him, heart and soul and mind and strength.

III. Maintaining effort to fulfil one's calling

In Romans 1.14-15, Paul speaks of his fulfilling his vocation as if a financial obligation discharged. He writes, 'I am *debtor* both to the Greeks, and to the Barbarians; both to the wise, and to the unwise. So, as much as in me is, I am ready to preach the gospel to you that are at Rome also'. Fulfilling our calling should never be viewed as an extra. It is not some work of supererogation (performing more than duty requires) but merely duty done; our debt of love repaid for Christ's sake.

Conclusion

The last payment of the house mortgage was often undertaken with some ceremony. It was viewed as so important to be debt free. How

much more should believers rejoice in gratuitous redemption. Christ paid the price that we, through faith in him, might be loosed from the debt that we could never pay and all of the horrible consequences. It was not surprising that 'this woman' excelled in love to Christ. 'Her sins, which are many, are forgiven' and, those with eyes to see, could see it from her great love to the Saviour.

Roy Mohon

www.christianstudylibrary.org