

Christ paid this debt *in full*, so that there is nothing more to pay for all those whom God gave Him in election. To teach, as many do, that Christ died for everybody, even for those who perish in hell, is to say that Christ paid the debt for all but not all are saved. Then Christ would pay the debt, but the debtor would still perish. That would make God unjust and Christ's death on the cross a failure. We may never teach that! We may never teach that salvation depends on us. *Salvation is the work of God alone. We do nothing; we contribute nothing; we add nothing to what He has already done.*

But, how can I know that I am one of those for whom Christ died? How can I know if Christ has paid my debt? By faith! Believe in Jesus Christ. Stop trusting in your own works, turn from your sins, and trust in Christ for salvation. *Only believers* can know that their debt is paid. Unbelievers, who despise Christ, can never have any assurance that their debt is paid as long as they remain unbelieving. Nor do unbelievers want to know.

Your duty is not to ask whether you are elect or not, but to turn from sin and believe in Christ. If you are a sheep of Christ, what Christ said of His sheep will be true of you: "My sheep hear my voice, and I know them, and they follow me. And I give unto them eternal life and they shall never perish, neither shall any man pluck them out of my hand" (John 10:27-28).

The sheep of Christ hear His voice. They hear His voice in the Word of God. The sheep of Christ do not, like many in the world, despise the Bible, but they believe it. They desire to hear more of the Bible. The sheep of Christ are known by Christ. He knows them and they know Him. He knows them with the intimate knowledge of love. Christ gives them eternal life as a free gift purchased for them by His death on the cross. And, out of deep thankfulness to Christ who loved them so much, the sheep of Christ follow Him. Their following Him is seen in a life of devotion, of obedience to Him. All others, not sheep of Christ, die in their sins.

Do not perish as a debtor. Do not face God as a bankrupt sinner. Believe in the Lord Jesus Christ and you shall be saved, and your house (Acts 16:31). Refuse to believe and you will perish, and be crushed eternally under the heavy wrath of God as He exacts from you the uttermost farthing of what you owe to Him.

If you would like to know more about Jesus Christ; and if you would like to hear the preaching of God's Word, which is the voice of Jesus Christ, contact the *Limerick Reformed Fellowship*.

Our pastor, Rev. McGeown, can be reached on 061-635582. We meet on Sundays at Conradh na Gaelige in Thomas Street, Limerick City at 11 a.m. and 5.30 p.m.

The *Limerick Reformed Fellowship* seeks to establish a faithful Reformed church in Limerick, committed to the Holy Scriptures as these are summarised in the historic creeds of the 16<sup>th</sup> Century Reformation. For more information, visit:

[www.limerickreformed.ie](http://www.limerickreformed.ie)

# IN DEBT ... TO GOD!

## WHAT WE OWE

You and I are in debt. I do not mean that we have personal debts (bills, bank overdrafts, unpaid credit cards, etc.); nor that every country in the world seems to have borrowed beyond what it can repay. I mean that we owe *God*, our Creator, a debt of love and obedience which we cannot pay.

God created us in our first father, Adam. Adam was created in the image of God, able to know God, love Him and serve Him; and with an upright and holy character. But Adam deliberately disobeyed God. His disobedience brought about his own fall into sin and misery, *and ours*.

Why ours?

Because Adam, whether we like to believe it or not, and whether we find it fair or not, *represented* us. Because Adam represented us, God punished Adam, and all those whom Adam represented, with death: physical death, the sufferings and miseries of disease and everything associated with that death; spiritual death, which is a corruption of our whole nature, so that we have become the enemies of God; and, except for the grace of God in Jesus Christ, eternal death in hell. The Bible says, "By one man [Adam] sin entered into the world, and death by sin, and so death passed upon all men, for that all have sinned" (Romans 5:12). The result is that we are all, by nature, "dead in trespasses and sins" (Ephesians 2:1); "at enmity with God" (Romans 8:7) and "cannot please God" (Romans 8:8).

One way in which God describes our miserable condition as sinners is debtors. That is why in the fifth petition of the Lord's prayer, Jesus taught Christians to pray, "Forgive us our debts" (Matthew 6:12).

Have you ever prayed that? Do you understand that you are a debtor?

We owe God two things.

First, we owe God perfect, lifelong obedience to His Law. That Law is summarised in these words: "Thou shalt love the Lord thy God with all thy heart ... and thy neighbour as thyself" (Matthew 22:37, 39). Have you done *that*? Have you devoted everything you are and everything you have *to God*? Has all your delight been in God all the time? Has your motive in all things been always and only the glory of God? If not, you have broken the first and greatest commandment! Have you ever ignored God or deliberately disregarded His will? If so, you have not met God's standard. You are a debtor because you have loved something other than God. And God demands, because He created you, that you love only Him, and that even your love of other people (your neighbour) be an expression of your love for Him.

Perhaps you protest: "But that's *unreasonable*!" Why? Is it unreasonable that God, the ever blessed Creator, should demand that His creatures love only Him? Is it unthinkable that the angels adore God without ceasing, but man, God's greatest creation, should adore himself or something else? Is there perhaps someone greater than God whom we should love? Or is it unreasonable because you and I know that we *cannot*? And really we won't, we don't want to! Whose fault is it that we cannot? Not God's, but *ours*. We should be filled with sorrow

and shame that we cannot love God as we ought. Instead, our hearts rise up in hostility against God as if He were the unreasonable one!

Second, we owe God for every crime that we have committed against His holy Law. Every evil, God-dishonouring thought; every word unworthy of God; every disobedient deed is a *crime against God*. Perhaps you are a decent, upright citizen, but in God's eyes you and I are guilty offenders. Every offence against God's law deserves punishment. Sin is so serious because it is committed against God, who is the righteous Judge. As the righteous Judge, God never overlooks transgressions of His Law, never turns a blind eye to sin, never allows sin to go unpunished. God is not like many human judges who let criminals go with a "slap on the wrist." God's Law is without loopholes; there is no higher court of appeal once He has passed sentence; He cannot be bribed; nor is God a fickle, changeable judge, whose verdict depends on God's mood or disposition on any particular day.

Perhaps you agree that God should be just: you don't want a god who lets *all* sinners off the hook: after all, the likes of Hitler and Stalin, serial killers and child molesters, they should be punished, right? But, where will we draw the line? At thieves, at blasphemers, at adulterers, at idolaters ... or, at hypocrites, at gossips, at proud, envious people? Where? Should God punish *you and me*? Who are we to tell God which laws He should or should not enforce? What if He enforces the whole Law? Has He become unjust? Of course not!

## OUR INABILITY TO PAY

As debtors, we cannot pay.

First, the debt is too high. Consider your age. If you are 20 years old, you owe God 20 years of perfect obedience, plus you owe God for 20 years of sins, plus you owe God for your sinful nature, and for your original guilt in Adam. That is a colossal, an incalculable amount of debt. If you are older, say 30 years old, you owe God 30 years, etc; if 50 years old, 50 years, etc.

Second, we have nothing with which to pay off our debt. What could you *give* God with which to pay off your debt? Could you give Him money? He owns the world and everything in it. Could you give Him animal sacrifices? Again, He owns the cattle on a thousand hills. Could you offer Him good works, prayers, religious activities? But, we are sinners. We cannot *do* any good works; and even if we could, we would not be giving God anything that we did not already owe Him. Jesus said, "When ye shall have done all those things which are commanded you, say, we are unprofitable servants. We have done that which was our duty to do" (Luke 17:10). To "merit" with God (to "earn" something with God so that He is indebted to us) is impossible because then we would have to go beyond what we already owe. We cannot go *beyond* perfect obedience! And we cannot produce perfect obedience! In fact, we cannot produce *any* obedience!

Third, our debt is constantly increasing. Every moment we fail to love God perfectly; and every time we commit another sin, we add to the debt. We "treasure up wrath to [ourselves] against the day of wrath and revelation of the righteous judgment of God" (Romans 2:5). What must be the mountain of debt with which we will appear before God on the Day of Judgment?

And, even, if we die and go to hell, we cannot pay the debt there either. Because in hell we curse and blaspheme God, and still fail to love Him. Thus, we increase our debt forever, so that we will never finish paying off our debt. In fact, we never even begin! God will be exacting from us the uttermost farthing of our debt *forever*! That is why hell must be forever: our sins are against an infinite, eternal and holy God. "Verily, I say unto thee: Thou shalt by no means come out thence, until you have paid the uttermost farthing" (Matthew 5:26).

Perhaps, someone else could pay the debt for us. No mere man could do that because he himself would already be in debt to God. If there were a sinless man, he too would be obliged to love God with his whole heart, soul, mind and strength and his neighbour as himself. Only after he had fulfilled *that* obligation, could he begin to pay *our* obligation. And, there is no sinless man. All other men and women are as indebted to God as we are. And, besides that, no mere man could take upon himself the burden of the wrath (fierce but righteous anger) of God against sin. Such wrath would crush and destroy us. No mere man has the strength required to deliver himself and us from that wrath. "If thou, O Lord, shouldest mark iniquities, O Lord, who shall stand?" (Psalm 130:3). "Thou, even thou, art to be feared, and who may stand in thy sight when once thou art angry?" (Psalm 76:7).

## THE DEBT IS PAID!

We cannot pay. We cannot find anyone to pay for us. Therefore, God, in great love and mercy, sent His own Son to pay. "For when we were without strength in due time Christ died for the ungodly" (Rom. 5:6).

You see, Christ is the only one qualified to pay the debt.

He is qualified, first, because He is the Eternal Son of God. *He* did not owe God anything. He had no debt of His own to pay. Only He could take on the debt of others. Only He was able to love the Lord His God with His whole heart, soul, mind and strength; and His neighbour as Himself. He obeyed God perfectly, something we can never do. Moreover, as the Son of God, only He was able to endure the terrible, crushing burden of God's fierce anger against sin on the cross.

He is qualified, second, because He is a true, complete, perfectly sinless man. Only as a man was Christ able to suffer. Only as a man was Christ able to die. But as the Eternal Son of God His sufferings and death are of infinite value, greater in value than the sufferings of all mankind and all angels.

For whom did Christ pay this debt?

You may have heard the common answer: Christ died *for everybody*, but that is not what the Bible teaches. The Bible explains that Christ died for a great multitude of people from every nation, from every social class and from every race. Together they make up the "elect," the sum total of all those chosen by God before the foundation of the world. Jesus says so: "I am the good shepherd: the good shepherd giveth his life for the sheep" (John 10:11). A little later in the same chapter Jesus adds, "But ye believe not, because ye are not of my sheep" (John 10:26).