

Debt Relief

Feeling the Freedom of Forgiveness

September 22, 2024

Today we're talking about the feeling of the freedom of living debt free!



So: **How you doin' on your debts?** Have you ever *paid off a huge debt*? Like a mortgage on a house? Did you *celebrate*? “We’re *debt free!* And we *finally own it!*” Mortgage-burning parties are fairly common; *because, a weight is lifted when a debt is paid.* The only debt that His Place has is for the property we’re on. And we just *refinanced our loan.* And in the process, **someone stepped up and paid \$50,000 on our principle!** And *that’s something for us to celebrate!* Now, we still owe \$364,000. But that *isn’t that much.* So if anyone *else* is feeling *generous ...!*



I had this *crazy business idea* ten years ago. While in *Hawaii* I saw this *red MGA* from the *Elvis* movie, “*Blue Hawaii*”. And *then, while running,* I saw an *exotic car rental lot.* And I thought: *Rent My Roadster!* So I came *home* and *bought one – on credit – just to toy with the idea.* And then got a *business license, just for fun.* And *insurance.* And a *website.* And *two more cars.* **And just like that, they owned me!**



There’s an old *Jewish proverb* about *possessions:* **The first day they call you master, the second day they call you brother, and the third day they call you slave.** Well, I *ended up with three masters!* And it was the most *freeing feeling* of a *weight lifting,* after *selling ‘em,* and then *watching the last of ‘em drive away.* Cuz I was *able to repay the HELOC I used to buy ‘em.* Know what a *HELOC* is? *Home Equity Line of Credit.* So *easy ... so sneaky.* You get a *checkbook* so you can *buy stuff by borrowing* against the *home you own.* Which actually **decreases what you own while increasing what you owe.** *Sin* is like that, *except with sin, we borrow against life to buy death.* Besides *Jesus,* and the *sign* above His head, know what *else* was *nailed to that cross?* Our *debt ... of death.* Because: **our dirty deeds bury us in debt with no way to repay.** But, when you’re a *believer:*



When you were *dead* in your *transgressions ...* He made you *alive together* with *Him,* having *forgiven us all* our *transgressions,* having *cancelled out the certificate of debt ...* having *nailed it to the cross.* – Colossians 2:13-14 NAS



So we *sing our praise* cuz **He paid our debt** and **lifted the weight** of *sin* and *death,* and **set us free.** When it comes to the *enemy, HE-LOCs us in,* and *throws away the key.* But when it comes to the *Lord, HE-unLOCKS our shackles* and *throws away the debt!* But, **how does sin increase our debt?** *Who do we owe? And why? And, what’s it mean to borrow against life?* Well, we were *given life.* **We’re not self-made, but lovingly created.** So we *come into* this world *owing* our perfect *Creator-Father, perfect love – for Him, and all His creation, under all circumstances, at all times.* So:

“Be perfect, therefore, as your heavenly Father is perfect.” – Matthew 5:48 NIV

[Just] “Love the Lord your *God* with *all* your *heart* and with *all* your *soul* and with *all* your *mind*. [Cuz *that’s how He loves you*] ... [And] Love your *neighbor* as *yourself*. [Cuz] *All the Law and the Prophets* hang on these two commandments.” – Matthew 22:37-40 NIV

So *there you go*. We gotta *start* with *what* we owe: **the only life-giving debt, of love and gratitude**. Which is **perfectly expressed in total, tireless, devotion**. Which is a *commitment* we *gladly make*, and *happily pay*, when we *find* the *love* of our *life*. Like:

Paul, a *bond-servant* of Christ Jesus [i.e. a *slave who chooses a lifetime of service after being set free*] ... *set apart for* the Gospel [lit. Good News] of God – Romans 1:1 NAS

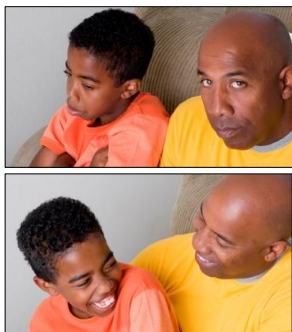


Paul doesn’t say he was set apart “*from*” something, but set apart “*for*” something. When *Shar* and I got *married*, I sure wasn’t *thinking* about the *women* I was being set apart *from*! The *only* thing on my *mind* was the *one* I was *eagerly, gratefully, joyfully* being set apart *for*! And *her, me*. And likewise, as the *body and bride* of *Christ*, **we commit to absolute appreciation and unadulterated love**, in all ways at all times. Because, *while* we were *buried* in *debt*, He *died* for us! **He gave everything when we gave nothing**. So, when it comes to our *heart*, we owe Him **100%**. And **sin is simply the failure to fulfill our obvious obligation**.

So, with that **100%** in *mind*, **how you doin’ on your debts?** I *confess, literally*, I’m in the *red* on a *daily basis*. Which is why Jesus *offers* us the *daily forgiveness* of our *debts* in His *outline* for the *perfect daily conversation* with our *Father*. But this *isn’t* referring to the *debt* of *sin* that He *paid* to *save* us and *unite* us with our *Father*. **That price was paid just once for all on the cross**.

[Because, as the *Scripture* says, that we *often quote*] By *one* sacrifice He *has made perfect forever* those who are *being made holy*. – Hebrews 10:14 NIV

In this *manner*, therefore, *pray*: Our *Father* in heaven, hallowed be *Your* name. *Your* kingdom come. *Your* will be done on earth as it is in heaven. Give us *this day* our *daily* bread. And *forgive us* [this day] our [daily] *debts*, [in the very same way, and to the same degree] as we *forgive* [this day] our [daily] *debtors*. – Matthew 6:9-12 NKJ



You see, when we *first* ask Jesus for *forgiveness* for our *sin*, we do so in *order* to *establish* a relationship with *God* as our *Father*. But *then, after* we’ve been set (*debt*) *free*, we approach our *daily debts* differently. Because, *thankfully*, **our daily failures don’t affect our standing as God’s children**. It’s *part* of the *process* of “*being made holy*”. Like with our *kids*: **when we’re disobedient, He’s still our Dad**. Just, *sad*. Because of our *loss* of *closeness* and *harmony* and *His ability to bless*. But He’s *still* our *Father*, because **defiance breaks fellowship, not relationship**. Which is why **we daily ask for our Father’s grace to restore our harmony**. “*Sorry, Dad ...*”

But *how* do we *know* if we’re experiencing the *daily debt* of *God’s children*, versus the *debt* of *death* of the *self-deceived*, who *talk* like they’re *saved* but aren’t *truly sincere*? *Good question*. Here’s *how to tell*: **if you’re a genuine child of God, you can’t sin against Him without feeling the guilt**.

And, that's good. Cuz **guilt was designed to be painful to compel us to resolve it**. Sadly, many try to **suppress** it, **numb** it, **rationalize** it, or **run from** it. But, **healthy guilt is like a warning light**.



Picture a *pilot* trying to ignore a flashing warning signal: just disregarding it, or justifying it, or drinking it away! Well, **guilt is our warning that something needs fixing**. It's not supposed to stay on! **We must fix what's wrong and move on**. And with guilt, **the only fix is forgiveness**. Because that weight only lifts when we live debt free. Otherwise, guilt makes us feel like garbage. And it piles up fast. There's a horribly misogynistic joke by Henny Youngman – I'll tell it just so we can not laugh at it. He said, "My wife ran after the garbage men the other day, yelling, "Am I too late?" And they said, "No, lady. Jump in!" That's very insensitive. As is the one where he says, "I'm not saying my wife's a bad cook, but the flies pitched in to fix a hole in the screen door."

So insensitive. **Ever forget garbage day?** And you have to wait a whole week! And the cans are full of the old garbage, and it really starts to stink, and you have to stuff in the new garbage. **Isn't it great when garbage day comes again?** Same with our sin. Only, **our heart is the can and every day is garbage day!** But what about when we take our daily debts to our Father, and yet struggle with feeling forgiven and cleansed? Which makes it impossible to love ourselves as He loves us. Which makes it impossible to properly love others as we love ourselves. Well, this can only happen to the degree that we are unaware of the four ways that He forgives us.

First: our Father forgives our daily debts **INSTANTLY**. Know why we have such a hard time trusting this? Cuz it's the opposite way that we offer it! When someone wrongs us, we like to hold it over 'em. **We don't want to let 'em off too easy**. We want to watch 'em grovel and beg a bit. Cuz we're trying to balance our universe by making them feel the hurt they've caused. But sadly, that act of self-worship sabotages our ability to believe what we've received. Cuz **our reluctance to offer impairs our ability to receive**. But, remember when the Prodigal Son returns to his Father, ashamed, and stinking like pig slop? He had three things he planned to say:

[I will] say to him: (1) "Father, I have sinned against heaven and against you. (2) I am no longer worthy to be called your son; (3) make me like one of your hired men." ... But while he was still a long way off, his father saw him [cuz he was eagerly waiting and watching] and was filled with compassion for him; [and] he ran to his son, threw his arms around him and kissed him. [Before he had a chance to apologize; so] The son said to him, (1) "Father, I have sinned against heaven and against you. (2) I am no longer worthy to be called your son." But the father [cut him off and] said to his servants, "Quick! Bring the best robe and put it on him." [And said to his son: "You had me at, 'I have sinned'"!]

And that's Jesus saying that's our Father! **The father opens his arms before the son opens his mouth!** Know why? Because, **our Father wants to forgive more than we want to ask!** Which is why:

God demonstrates His own love for us in this: [that] While we were still sinners, Christ died for us. – Romans 5:8 NIV

And just as our *initial, once-for-all, salvation debt* is forgiven the moment we receive it, **our daily relational debts are forgotten the moment we confess them.** Because *secondly*, our Father forgives our daily debts **COMPLETELY**. And those who don't trust this, are *persistently tempted* to see their hardships as kind of God's way of getting even. But, He wrote out His promise, saying:

"I will forgive their evildoing AND remember their sin no more." – Jeremiah 31:34 NAB



You see, He *permanently* deletes every *sin* that He's *cleansed*. **Not the consequences** (cuz we need those), **but the damage they'd otherwise do to our relationship.** And if God *deletes* IT, ain't no *I.T.* gonna *recover* IT! So, if you get to *Heaven* and say, "About that *sin* you *forgave* ..." He'll cut you off and say: "*Forgiven sin?* I distinctly *remember forgetting* that." But, *how* can this *be*? Well, *think* about it: **how long do you remember a debt that you've paid?** *Electric bill. Gas bill. Or whatever.* How much was your *water bill* in *June*? **Once they're paid, we put 'em out of our mind.** Know *why*? Cuz they're *paid*! They're *gone*. **A debt only exists until it's paid.** Then it *doesn't* even exist. It *disappears*. "But I *return* so often with the *same stinking struggle*." Well then, *jump* into this *third truth*: our Father *forgives* our daily debts **REPEATEDLY**. Ever *feel* like He must get *tired* of *hearing* us *confess* the *same ol' stuff*? Like, "Can't your *sin* at least be *original*?" Take *heart*, from the *beginning* His *kids* have *always* been *stubborn* in *sin*. *But* He *knows* who's *stubborn hearts* are *His*.

They *refused* to obey ... [and] they *rebelled* ... But You are a *God* of *forgiveness*, *always ready to pardon*, *gracious* and *merciful* ... [which is *why*, when they abandoned You] You *didn't* abandon them – Nehemiah 9:17 TLB

How often is He "*ready to pardon*"? "*Always*"! Like a *mother*, her *children*, and a *bathtub*. That's *yours truly* and my *sister*. The *moment* I came in from *playing* in the *wrecking yard*, *mom* would say, "Take *off* your *clothes* and *get* in the *tub*." And she'd *take* a *bar* of *Lava soap* and *go* to *town*! **Washing His kids' filthy hearts is what He signed up for.** He *knew* it *going* in. He *made* us from *dust*! **Our Father never tires of cleansing our sin.** Not cuz He's *indifferent* to it, or *undisturbed* by it; but **He's extremely determined to have an eternal family, and you in it!** So, He "*made* you *perfect forever*" so He can *go* to *town* on "*making* you *holy*". So **take off your excuses and get in the tub!** And *finally*, since – like *children* – we have *no way* to *repay*, He *forgives* our daily debts **FREELY**. Sounds *too good* to be *true*. "There's *no free lunch*." Except with your *folks*. But *true*, somebody *has* to *pay*. And **free forgiveness wasn't cheap.** He *became* like us, in *order* to *die* for us, to *freely* forgive us!

For *all* have *sinned* and *fall short* of the *glory* of *God*, AND are **justified freely** by His *grace* through the *redemption* that came by *Christ Jesus*. – Romans 3:23-24 NIV

[Which means] If we [simply, humbly, sincerely] *confess* our *sins*, He is *faithful* and *just* to *forgive* us our *sins* and to *cleanse* us from *all* *unrighteousness*. – 1 John 1:9 NKJ



And so, **there'll be no begging or bargaining.** Receive it or *don't*, but **don't distort it or diminish it by trying to add to it.** It's like the *Lincoln Memorial*. **It ain't for sale.** And if it was, **you couldn't afford it.** But *if* you're a *citizen* **it's already yours. Just for the asking.** Just like the *freedom* of *forgiveness*.

Father God, thank You for loving me in spite of my sin; forgive me and cleanse me by the sacrifice of Your Son, my Savior; and free me and lead me by Your Spirit and Word, as I seek to trust and follow Jesus Christ, as the Lord of my life. Amen.