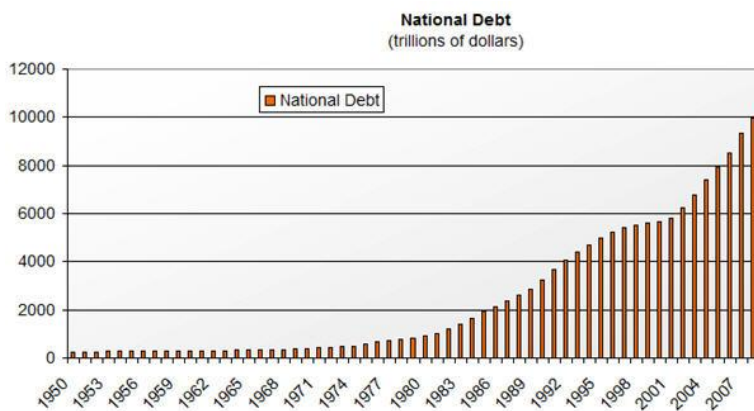


# THE DEBT of Love

We are a nation of debt. More than a million people file for bankruptcy in the U.S. every single year. Almost 25% of home mortgages are under water—the owners owe more to the mortgage company than the house is worth. Our government has amassed a staggering twelve trillion dollars in debt. Our national debt is literally off of this chart. No one would say these are good things. Proverbs teaches that debt is like a form of slavery—the borrower is servant, or slave, to the lender. In fact, most so-called slavery in the Bible was of this type. Debt is always presented in the Bible as bad—with a single exception—the debt of love.



Romans 13:8 begins with this single exception. *Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.*<sup>9</sup> The commandments, “Do not commit adultery,” “Do not murder,” “Do not steal,” “Do not covet,” and whatever other commandment there

may be, are summed up in this one rule: “Love your neighbor as yourself.”<sup>10</sup> Love does no harm to its neighbor. Therefore love is the fulfillment of the law.

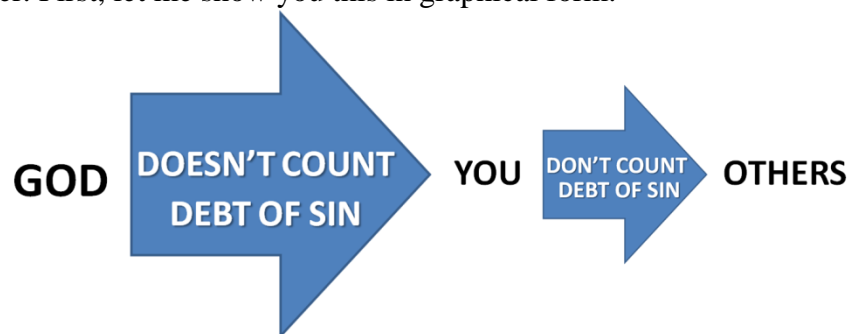
<sup>11</sup> And do this, understanding the present time. The hour has come for you to wake up from your slumber, because our salvation is nearer now than when we first believed. <sup>12</sup> The night is nearly over; the day is almost here. So let us put aside the deeds of darkness and put on the armor of light. <sup>13</sup> Let us behave decently, as in the daytime, not in orgies and drunkenness, not in sexual immorality and debauchery, not in dissension and jealousy. <sup>14</sup> Rather, clothe yourselves with the Lord Jesus Christ, and do not think about how to gratify the desires of the sinful nature.

What is this debt of love, and why is it a good thing? To answer these questions, let’s go back to where we left off last week. If you recall, we left off with the double cure of sin, like the *Rock of Ages*: “Be of sin the double cure, save from wrath and make me pure.

4:3—For what does the Scripture say? “Abraham believed God, and it was **counted** to him as righteousness.” = make me pure

4:8—blessed is the man against whom the Lord will **not count** his sin.”

Our sin is not counted against us—which is called propitiation or substitutionary atonement, and the righteousness of Christ is counted, or credited to our account—which is called justification, or imputed righteousness. The former makes me pure through imputation and the latter saves me from wrath through propitiation. This is review from last Sunday and we could say that these two things are two sides of the same coin of salvation. We did not spend much time applying this truth last week so I want to spend the bulk of our time this morning doing just that. I want to show how these two sides of the coin—propitiation and justification—relate directly to how we love one another. First, let me show you this in graphical form.



God does not count our debt of sin against us. We get this from Romans 4:8 and it is called what? Propitiation. I have used a larger arrow to represent God’s part because it is infinitely greater than ours. In our illustration it is just an arrow, but let us not forget that we are talking about an infinite God not counting a debt against infinite sin of man. In the same way, we are not to count the debt of sin against others. Matt 6.12 says, Forgive us our debts (opheilēma), as we also have forgiven our debtors (opheiletēs). I don’t like to use too many Greek words in a sermon, but I am want to focus on one word—opheilō—which means to be in debt. You can see how a slightly different form of the word is used in Matt. 6:12. Each form of the word means the same thing—to be in debt. We will see this word repeated many times.

Scripture often represents sin as a debt. In Luke 7:41-43 we read one of Jesus’ parables. A certain moneylender had two debtors. One owed five hundred denarii, and the other fifty. When they could not pay, he cancelled the debt of both. Now which of them will love him more?” Simon answered, “The one, I suppose, for whom he cancelled the larger debt.” And he said to him, “You have judged rightly. Clearly, in the parable, the man’s debt represented his sin.

Without knowing it, we saw this same word last week last week in Romans 4:4. We can see it more clearly using the KJV. Now to him that worketh is the reward not reckoned of grace, but of debt (opheilēma). The KJV translates this word as debt and other translations use the word obligation. Do you remember the point Paul was trying to make here? If you do your job at work, your employer has an obligation to pay you. They have a debt—an *opheilēma* that they owe to you. In the same way, if salvation were a matter of doing good works, then God would be obligated to reward us. God would have an *opheilēma*—he would owe us a debt.



Now, Let's go back to Matt 6.12 says. Forgive us our debts (opheilēma), as we also have forgiven our debtors (opheiletēs). If God does not count our sin against us and if we do not count other people's sins against them, what does Jesus call this? This is forgiveness, right? If the debt that we owed to God was forgiven by him then it follows that we should forgive the debts of others who owe us. If this sounds so simple, why is it so difficult to forgive others? A lack of forgiveness disables Christians like a chronic wasting disease. If you allow forgiveness to lie in your heart, what happens to you next? Hebrews 12 tells us that a root of bitterness grows up and chokes the life out of us. Do you know what chronic wasting disease does to a deer? The animal develops lesions on the brain and the entire nervous system is affected, which eventually leads to death.

I am convinced that a root of bitterness affects us in the same way. If a person keeps a tight grip on their unforgiveness, do you think that over time it affects their body? Bitterness is one of those catch-all words that includes many other terrible things like anger, rage, jealousy and malice. If I am bitter towards you, that means I am angry and may possibly be enraged at times. If I am bitter at you I will also be jealous of you. If things go well for you and you appear happy and content, I become all the more jealous because you are happy and content and I am not. How dare you be happy when your debt against me has caused me to be bitter?! Bitterness also leads inevitably to malice. If I think that you have seriously offended me, then I am not only jealous of the good things in your life, I also will maliciously wish bad things to happen to you. I may or may not try to cause you pain and suffering myself, but I will certainly wish it upon you. If something bad happens to you, I secretly hold a party in my soul. Worse still, I may tell you that I am praying for you in your time of need and that would only be half a lie. If I am bitter toward you, of course I am praying for you, but my prayers sound like this: *O Lord, be gracious to me and smite my enemy. Pour out you wrath upon them. Dash their infants against a stone.* We pray for our enemies alright, but we pray that they suffer as we are suffering.

Now tell me, if bitterness leads to anger, rage, jealousy and malice, just to name a few, what do you think this does to your body? These things are extremely stressful on person's body. They can cause headaches and stomach problems. They can decrease your immune response so you get sick all of the time. They can increase the inflammatory chemicals in your bloodstream which causes plaque deposits and clogs your arteries leading to heart disease and stroke. You can get depressed and gain more weight and exercise less and feel run down and tired all of the time. And everything it does to your body, bitterness also does to your soul. I am telling you—unforgiveness is like a chronic wasting disease. Don't get me wrong. I am not saying that every time you get sick it is due to bitterness in your heart, but I am saying that unforgiveness and

bitterness can cause all of these things—and more. I am not even sure that God has to directly discipline us in our state of bitterness. Why would he need to punish us when the bitterness itself is a form of punishment and discipline? Bitterness has its own natural consequences built into it.

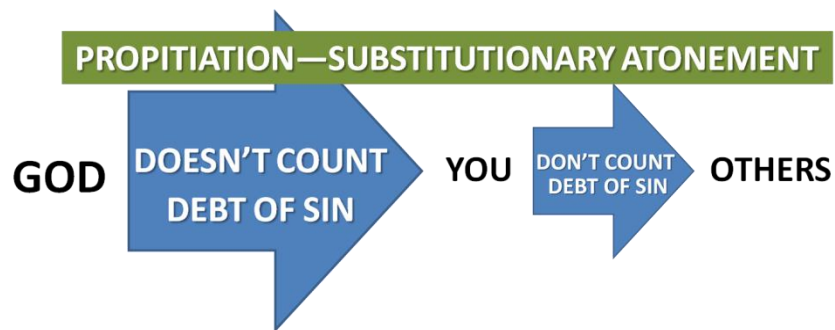
Why do we have such a hard time forgiving others? We feel that the other person owes us a debt and we demand that they pay it back. The number one reason we struggle with forgiveness is because we do not understand how we have been forgiven. It's like the parable of the unmerciful servant in Matt 18. Do you remember this one? A man owed his king ten thousand talents, which is a debt that could never be repaid. Jesus tells us that “the servant's master took pity on him, canceled the debt and let him go. But when that servant went out, he found one of his fellow servants who owed him a hundred denarii.” Do you recall what happened next? “He grabbed him and began to choke him. ‘Pay back what you owe me!’ he demanded.” The extreme violent reaction of the man was due to the fact that he did not believe that the king had actually forgiven him. His plan was to choke the money out of everyone who owed him money so that he would have something to give the king when he called his loan due.

We have been taught this often enough that we know it in our heads—God forgave us so we should forgive others. If we know it, why is it so hard to do it? I believe that forgiveness is so hard to practice because we really don't understand forgiveness. If you have offended me, somebody has to pay for the debt. If I am hurting deeply inside, a sense of justice arises from within me and I think, “Someone has to pay for this! This can't go unpunished!” And since you were the one who hurt me, every bone in my body believes that you should pay the price for my hurt. Can you see how this all fits together? The anger, jealousy, rage and malice I mentioned before is all about the burning desire for someone to pay. If my anger leads me to malicious thinking or malicious actions, what I want is some kind of payment. We must understand that unforgiveness will not be satisfied until someone pays the debt. Someone has got to pay!

But Someone already has. In the end, we struggle with forgiveness because we have left out propitiation. How is it that God was able to not count our sin against us? Because he counted our sin against Christ. The key verses from last week are Romans 3:25, “God put [Christ] forward as propitiation by his blood.” And also Isaiah 53:5.

*But he was pierced for our transgressions,  
he was crushed for our iniquities;  
the **punishment** that brought us peace was upon him,  
and by his wounds we are healed.*

Our sin didn't just disappear into the air like a cloud of smoke. It was laid upon the shoulders of our Savior. The Father poured out his full wrath upon the Son and the Son willingly paid this horrific price. To go back to our illustration, when God does not count our sin against us, it was due to propitiation.



We owed a debt of sin to God, but he took the wrath and punishment of that sin upon himself. In the same way, if someone wrongs us, it is right to say that they owe us a debt. There is nothing spiritual about pretending that a serious offense didn't cause you personal harm. (I am talking here about more serious offenses against you. I am assuming that you are not offended easily and that you can forgive smaller offenses—a HUGE assumption, I know, but that's another sermon.) If you are seriously offended, the other person owes you a debt, but what do you do with that debt? The quick answer is to say that you forgive them. That is true enough, but what does that look like? Who is going to pay the debt? The debt has to be paid. All debts have to be paid and to pretend that they don't exist is just denial. Who is going to pay the debt? In a small way, you have to bear some of it. I don't at all mean that you are able atone for their sins. That would be heresy, but you do have to absorb the insult. Part of forgiveness is dealing with the genuine pain of an offense. You were hurt. The other person offended you. The insult is real, but in the end, you can't pay that debt. Only Christ can atone for sin. Only Christ can bear the wrath of sin. And what is it called when Christ bears the wrath of sin? It is called propitiation. Do you see? Forgiveness is the application of propitiation. Let's say that phrase together—forgiveness is the application of propitiation. I bet you never thought that phrase would cross your lips! 😊

There are three ways to apply propitiation. The first is the application to yourself. Your sin has been propitiated by Christ. You did not deserve atonement. You did not deserve to have your infinite debt not counted against you, so what right do we have to hold a debt against someone else. The second application is to compare debts. Whose debt was greater—your debt against God or the other person's debt against you? I have tried to illustrate this difference by using different size arrows, but you can't adequately illustrate the enormous difference. My sin and your sin against God is infinitely greater than any harm that could ever be done to us. It's ten thousand talents vs. one hundred denarii—there is simply no comparison. The third application relates to the debt against you. Can this debt be covered by Christ? In order for it to be paid, the other person has to place their faith in Christ, but the propitiation for their sin is theirs for the asking. You might bear some pain for their offense, but you cannot bear their sin. You might have to bear some of the consequences of their sin but not the debt itself. Ask the Lord to pay

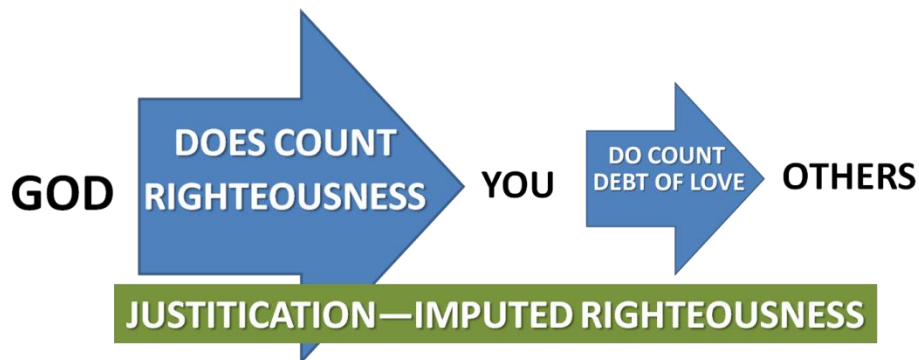


their debt. Ask the Lord to remove the debt from your shoulders—where it doesn't belong—and take it upon his broad shoulders. Can you see how this works? Forgiveness is the application of propitiation.

Did you hear about what happened in the men's speed skating last week? The

powerful Dutch skater, Sven Kramer, was cruising easily to his second gold medal and Olympic record Tuesday when his coach told him to switch lanes. This was bad advice and Kramer was disqualified because of it. Can you imagine how difficult that would have been for Kramer? He would have dedicated the last four years of his life to one thing—speed skating. He was the worlds’ fastest and a heavy favorite in the race, only to have his coach make such a rookie mistake. How would you feel? How much anger, rage, and malice might you feel toward your coach had this been you? By Tuesday night, the very same day, Kramer said he talked to his coach and had forgiven him. The New York Times reported Kramer as saying, “I’m not a person that is really mad for a long time. It doesn’t help me, it doesn’t help the team. I said to him we have to go forward. We have to go for more victories. That’s important for me and for him.”<sup>2</sup> How was he able to forgive so quickly? It makes me wonder if he is a Christian, or perhaps he was given a large dose of common grace from the Lord. Or maybe he’s just in massive denial.

Whether or not Kramer is a Christian, we know that for believers, forgiveness is the application of propitiation. But remember that this is a two-sided coin, and there’s one side of the coin. We also have to see how justification enters in. God not only erases our debt but he also gives us a positive balance of his righteousness, which is called justification. The application of justification is Romans 13:8. “Let no debt (*opheiletē*) remain outstanding, except the continuing debt to love one another.”



Did you take note of that same Greek word again? Let no debt (*opheiletē*) remain. Do you see the parallel of propitiation and justification? Just as God does not count our sin against us, so we do not count others’ sin against them, and just as God counts his righteousness to our account, so we must count our debt of love to others. We literally owe others a debt of love. We are indebted to them, not because of what they have done, but because of what God has done.

Let me show you how this works out in other Scriptures. 1 John 4:11—“Dear friends, since God so loved us, we also ought (*opheilomen*) to love one another.” Notice that same Greek word again—*opheilo*. It can also be translated as “ought” or as we saw in Romans 4:4 as “obligation,” but they are all related to the idea of a debt. “Dear friends, since God so loved us, we also (*opheilomen*) owe a debt of love to one another.”

Eph 5:28—“In this same way, husbands ought (*opheilousin*) to love their wives as their own bodies.” Husbands have a debt of love to their wives.

1 John 2:6—“whoever says he abides in him ought (*opheilei*) to walk in the same way in which he walked.”

We have a debt of love that is owed to one another. We are obligated to love one another. God is not obligated. He acts freely, sovereignly and in love, but we are obligated. In a very real sense, we are compelled to love. But even though we are obligated, it is not legalism—it is a joyful duty.<sup>3</sup> It is a loving obligation. It is a happy debt that we pay—happy because it is the application of justification. This goes beyond our usual talk of love. This goes beyond our usual understanding of the Golden Rule. Love is not doing to others as we would have them do to us, but rather doing to others as we have been done to. We don't count others debts against them because our infinite debt was not counted against us. We do count a debt of love to one another because we have been credited with the righteousness of Christ.

These are not merely facts to be believed and applied, these are the reality of how God has changed us. What if I asked you to challenge Olympian Sven Kramer in a speed skating race? It would be utterly fruitless, right? But what if I was able to change you into a clone of Kramer? Then you would take a chance on it. In the same way, as believers we have been changed, we are a new creation. Our debt has been paid and Christ's righteousness has been applied to us. We have been changed, empowered and in the way of forgiveness and love.

Rich Maurer  
February 28, 2010

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<sup>1</sup> Lev. 19:18

<sup>2</sup> <http://www.nytimes.com/2010/02/25/sports/olympics/25kramer.html>

<sup>3</sup> As one theologian put it, "From this it may also be seen that NT ὀφείλειν does not lead into externally imposed legalism, but that the Christian commitment, the NT imperative, develops out of salvation already known." From Kittel, Gerhard (Hrsg.) ; Bromiley, Geoffrey William (Hrsg.) ; Friedrich, Gerhard (Hrsg.): *Theological Dictionary of the New Testament*. Grand Rapids, MI : Eerdmans, 1964-c1976, S. 5:564