

Dismiss Pre-Teens To Dig

Illus: Have you ever been labeled by someone, and while the label fits, it hurts just a little? I have been labelled by some as being tight with my money, but I like to think of myself as being frugal. Why spend money that doesn't need to be spent? Driving a nice car is not very important to me. And having the latest fashion...what some would define as "old clothes" I would describe as well-worn and comfortable.

I grew up in a family where saving was good and debt was bad; I learned it from my dad. If you wanted something, you waited until you had enough money. From the time I got a paper route at the age of 9 or 10, I always had a job and worked hard to save money. I managed to make through my bachelor's degree debt free.

I can remember the day I walked out of a jewellery store, having just purchased Naomi's engagement ring; it was a big moment. As I walked out of the store I became so dizzy I needed to sit down, put my head between my knees and take deep breaths. I'm not sure if it was the size of the commitment that was making me dizzy, or the size of the price tag.

When Naomi and I got married our financial worlds converged and both of us were in for a shock. In the beginning of our marriage, without Naomi, I don't think we would have had any fun, but without me, I'm not sure we would have had any money.

Over time we figured things out and found some middle ground. But one thing hasn't changed, I don't like debt. I don't like owing anyone anything. I don't like extending myself so that I am in a precarious financial position. I don't like the idea of being beholden to a financial institution.

So you can image how much I enjoyed taking out a mortgage when we bought our first house in Calgary; it killed me. When we moved back to North Vancouver, we sold our house and paid out the mortgage; for me, it was moment of intense satisfaction.

We live at a time and place in history where financial debt has spiraled out of control on both a personal and national level. Canada is one of the richest countries in the world and yet our national debt stands at \$500 billion.¹ I guess the only encouragement in that number is that other countries are much worse off. The United States has a debt of 13.6 trillion.² Other countries are so crippled by debt that I cannot see a way there is no way they will ever be free.

At best, debt keeps us fenced in and makes us feel claustrophobic; at worst, debt enslaves us. When we find ourselves in debt, how many of us find ourselves hoping that someone will cancel our debt, or to pay it in full.

This morning I don't intend to speak about financial debt...I've only started with this analogy because it's something we can all

¹ <http://www.digitaljournal.com/article/282354>

² http://www.brillig.com/debt_clock/

understand. What I really want to talk about this morning is our greatest debt and our greatest need. Our **greatest debt** is the debt we owe to God. Our **greatest need** is our need for forgiveness.

Sunday by Sunday we've been making our way through the Lord's Prayer and today we come to the 5th petition, where Jesus teaches us to pray: *Forgive us our debts*. When we pray these words, we do so confessing that the debt we owe to God is too large to ever pay back...our greatest need is for forgiveness.

1. Our Greatest Need (forgiveness)

To drive that home, I want to direct your attention to Mark 2 and to an encounter between Jesus and a paralyzed man (page 1553 in the Blue Bibles).

*1A few days later, when Jesus again entered Capernaum, the people heard that he had come home. 2So many gathered that there was no room left, not even outside the door; and he preached the word to them. 3Some men came, bringing to him a paralytic, carried by four of them. 4Since they could not get him to Jesus because of the crowd, they made an opening in the roof above Jesus and, after digging through it, lowered the mat the paralyzed man was lying on. 5When Jesus saw their faith, he said to the paralytic, "Son, your sins are forgiven."*³

No matter how many times I read stories about Jesus, I continue to be surprised by Him; this account is a good example. I'm not surprised when Jesus later heals this man; I've come to expect that from Jesus.

What surprises me is that consistently, Jesus sees and prioritizes things that are all too often lost on me; let me explain.

We're told that four men have the faith to bring their paralytic friend to Jesus. These four men get the location right but they show up too late and every available spot is taken...the house is packed, inside and out. And so, they climb up on the roof, rip it open and begin to lower their friend until he comes to rest right in front of Jesus.

As you can imagine, ripping open a roof isn't a quiet affair and the eyes of every person in that house are going back and forth between the hole in the roof and the man now lying in front of Jesus...what will Jesus do?

Now here's a question for us to answer: *what is this man's obvious need?* It's healing, right? But what is obvious to the paralyzed man, to his four friends, and to the rest of the crowd was apparently lost on Jesus. When Jesus looked at this man, He saw something greater was needed, and He spoke to him saying, *Son, your sins are forgiven*.

In 1943, Abraham Maslow wrote a paper entitled a "A Theory of Human Motivation;" it was in this paper that Maslow argued for a hierarchy of human needs: first physiological, then safety, then belonging, then esteem, and finally self-actualization.

I'm not sure what Jesus would do with Maslow, but there is one thing I am certain of. Jesus would insist that there is one need that is more basic, more central, more intrinsic to being human than any

³ Mark 2:1-5, New International Version. Unless otherwise noted, all Scriptures will be taken from the NIV.

other...our greatest need is to be in right relationship with God. Our greatest need is for forgiveness.

Last week Keith talked about our need for bread. Eugene Peterson writes, ““Bread supplies something physical; forgiveness supplies what we need relationally. We perish bodily if we have no bread; we perish relationally if we have no forgiveness.”⁴

In the end, the paralytic was healed and walked out of the house on his own two legs, but without the forgiveness Jesus granted, this man would have remained crippled for the rest of his life.

Illustration: let me tell you a story about a man name Bruce. Bruce was a successful engineer, he had a great wife, and a couple of great kids. If you met Bruce you would like him, I know I did; he had a great way with people, he was quick to laugh, and quick to lend a helping hand. But then I met Bruce a few years after God began to put his life back together.

The life Bruce had built disintegrated before his eyes: he gambled away his money, and he drank away his wife, his kids, and his job. The life Bruce knew was gone.

Now, it's always easy to play armchair quarterback in another person's life; especially after the fact. Bruce had all kinds of needs he was trying to fill with all the wrong things. But if you were to ask

him to tell you what his greatest need was and is, he would tell you straight up: *my greatest need has always been for God, nothing I tried ever filled the holes in my life.*

2. Our Greatest Debt: Our greatest need goes hand in hand with our greatest debt: the debt we owe to God. And to get a handle on this, I want to take a closer look at Jesus' words in Matthew 6:12, *Forgive us our debts.*

If you take Matthew's version of the Lord's Prayer and put it side by side with the account given in the book of Luke, you will notice a slight difference in the words used. Matthew 6:12 says, “Forgive us our *debts*,” while Luke 11:4 says, “Forgive us our *sins*”.

The Greek word we translate “debt” is *opheilema* (of-i-lay-ma). *Opheilema* wasn't a religious word, it was a word used to convey the broadest possible meaning of “debt”. One scholar writes, “it always denotes something which is owed, something which is due, something which it is a duty or an obligation to give or to pay.”⁵

The Greek word we translate “sin” is *hamartia* (ham-ar-tee-a). In like fashion, *hamartia* was not a religious word. In other contexts, *hamartia* was used to describe a javelin thrown or an arrow shot that had missed the mark.

⁴ Eugene Peterson, *Jesus and Prayer Lectures*, mp3 #G.

⁵ William Barclay, *The Lord's Prayer For Everyman*, 227.

When we pray, *Father forgive our debts*, we recognize that we have not given God what He is due. As creatures made in His image, we owe to God the debt of worship, obedience, and submission. As we fail to hallow His name, or obey His kingdom rule, or submit to His will, we find ourselves up to our ears in debt.

When we pray, *Father forgive our sins*, we confess that in a myriad of ways our lives have missed the mark of His intended purpose.⁶

Helmut Thielicke writes, “Among men there are sages and simpletons, scoundrels and saints, some who rule and others who are ruled. But straight through all these manifold differences there runs *one* common characteristic, and that is that every one of them--including you and me--must confess: We have all sinned and fall short of the glory of God.”⁷

I brought a backpack with me today to represent the debt we all owe to God. Thielicke suggests that all of us carry a mortgage on our lives; we owe to God a debt of love and obedience that we cannot hope to re-pay.⁸ Our debt weighs us down, it cripples us, it enslaves us, and we are need of someone willing to pay it in full. *Father; forgive us our debts.*

It takes a lot for us to pray these words; many people choke on them and go no further. To pray these words is to implicate ourselves and reject the myths we’ve been sold.

Modernity put forward the myth of progress, and while it has been repackaged in hundreds of ways, the message hasn’t really changed: *things are getting better, things are moving forward into the glorious future that awaits us, there is nothing we cannot accomplish if we put our minds to it.* The myth is that society’s progress that will lead us to a secular utopia.

But in the last hundred years, massive recessions, two world wars, Nazi extermination camps, and the genocides in Cambodia, Rwanda, Bosnia, and Darfur have done something to tarnish the prospect of progress.

It has been said of my Postmodern generation that we have tried to deconstruct everything and in doing so we have deconstructed humanity itself. Postmoderns admit that humanity is deeply flawed, but along with this admission has come a paralyzing hopelessness: *we are in a deep mess, and there is nothing anyone can do about it.*⁹

But the postmodern is only half right. In a world without God, there is nothing to be done about the mess we are in...but then, who said

⁶ Barclay, 228.

⁷ Helmut Thielicke, *Our Heavenly Father*, 90.

⁸ Thielicke, 91.

⁹ N.T. Wright, *Evil and the Justice of God*, 32.

anything about a world without God? We do carry a mortgage on our lives and we are need of someone willing and able to pay it in full.

Thankfully, the prayer Jesus teaches us to pray is more than wishful thinking. We've talked about our greatest debt, and our greatest need, lets go on to talk about the **Father's Solution: Jesus.**

3. The Father's Solution: Jesus.

In a crowd this size, I have no doubt that we have a broad spectrum of people here today, from those who are long-time followers of Jesus, to those who are just beginning to investigate who Jesus is and what He is all about. Wherever you find yourself, I'm glad you are with us.

But for those of you who are just beginning, I want to say something that cannot be overstated: everything rises and falls with the death and resurrection of Jesus. Without the death and resurrection of Jesus, there is no forgiveness of sins.

The death of Jesus was not an unfortunate accident; He gave Himself over to death and in doing so became humanity's debt re-payment plan. Jesus teaches us to pray, *Father forgive us our debts*, and He is the answer to the prayer we pray.

Every so often I hear someone ask: *why did Jesus have to die?* And if you have ever attended the Alpha course, you know that an entire night is devoted to this very question. Pardon the pun, but to some it seems like overkill; why couldn't God just forgive and forget?

To put it simply, the debt we owe to God is so real, and so massive, that to sweep it aside as unimportant or inconsequential would be evil. To dishonour God's name, to reject His rule, to push aside His will and purpose in order to live for ourselves...all of these amount to high treason. And I haven't even begun to scratch the surface of sin...

It is no longer fashionable to say this, but, we live in a moral universe; God's life and character set the boundaries for what right and wrong. The boundaries are there for a reason. There's a reason why a mountain puts up "out of bounds" signs in ski season. Every year, what looks like fun ends up in death for some. Sin's like that...it always looks juicy and exciting on the outside, but when you bite into it you find it is rotten and diseased.

Forgiveness comes at great cost. As a holy being, God must judge our sin. As a loving and merciful Father, He provides a way for the mortgage on our lives to be paid in full.

Romans 3:23-24 explains how this all takes place. We all fall short of God's glorious standard, we all have a life-debt that we owe to God. But Jesus willingly bore the weight of our debt before God. On the cross, suspended between heaven and earth, our sin was dealt with in Jesus, and God's wrath was turned away. Jesus died in our place, and His righteousness is now extended to us when we put our faith in Jesus.

In Psalm 32:1-2, David writes, "**1** Blessed are those whose transgressions are forgiven, whose sins are covered. **2** Blessed are those whose sin the LORD does not count against them".¹⁰ At the

¹⁰ Psalm 32:1-2, Today's New International Version.

cross, a divine exchange takes place. When we acknowledge the debt we owe to God and confess our guilt, the sins we have committed are counted against Jesus; it's that simple (**take off backpack**). He has paid our debt in full and offers us forgiveness. We pray, *Father, forgive us our debts*, and Jesus is the answer to our prayer.

If this is the first time you've heard any of this, it's a lot to take in, isn't it? It's overwhelming really, that Jesus would lay down His life for us, but this is the central message of the Scriptures.

1 John 3:16 says, "*This is how we know what love is: Jesus Christ laid down his life for us.*" Romans 5:8 says that "*God demonstrates his own love for us in this: While we were still sinners, Christ died for us.*" John 3:16 says, "*For God so loved the world, that He gave His One and only Son, that whoever believes in Him shall not perish but have eternal life.*"

I wonder, do you know His forgiveness? The divine exchange can take place in your life right now. You can take your burden and lay it down at the cross; forgiveness is waiting for you.

I want to pause for a moment and pray. If you would like to hand over the burden of your sin today, if you want to receive the forgiveness Jesus offers, then I want to invite you to pray along with me in the quietness of your heart. **Pray.**

The cross reminds us that our debt is real, that we are loved, and that Jesus has paid our debt in full. Jesus, and the forgiveness He's given is the best thing that has ever happened to me. And this is the kind of gift we don't want to keep quiet about.

On Thursday, Andrew and Megan Smith, and their kids Kaden and Brenna, are getting on a plane bound for the Philippines. They want to serve as career missionaries among tribal people who have never heard about Jesus and the forgiveness He offers. In a few minutes we are going to commission them and send them out with our blessing.

But before we do, there are a few things I want to say about walking in forgiveness.

4. Walking In Forgiveness

Now, this isn't the part where I talk about forgiving the people around us; that's next week. Next week, Pastor Shane is going to tackle the second half of the 5th petition: *Father, forgive us our debts, as we also have forgiven our debtors*. Until we experience the forgiveness of God, we will have a hard time forgiving those around us. We can only give away what we have first received.

The longer I live, the more I am convinced that a person cannot know true freedom and abundance apart from God's forgiveness. However, the longer I live, the more I am aware that many of us who have been forgiven don't live as though we've been forgiven.

We sing about forgiveness, we read scriptures about forgiveness, we erect crosses in our churches and maybe even wear one around our neck...but when it comes right down to it, we wonder if God has had it with us, whether His forgiveness will run dry, or whether God's forgiveness applies to others but not to ourselves.

Fear, Guilt, and Shame...as followers of Jesus, these are our three great enemies; all too often, they keep us hiding from God in the shadows instead of walking in the freedom God has promised.

The question is: *was it enough?* Was what enough? *Was the death of the perfect Son of God enough to cover your sin, your debt, your rebellion?* Let me ask again, and then I want to hear you respond out loud: *was the death of the perfect Son of God enough to cover your sin, your debt, your rebellion?* **Yes!** So friends, what then can separate you from the love of God? Is there anything?

Psalm 103:10-12 says, “[God] does not treat us as our sins deserve or repay us according to our iniquities. **11** For as high as the heavens are above the earth, so great is his love for those who fear him; **12** as far as the east is from the west, so far has he removed our transgressions from us. In John 8:36, Jesus said, “*If the Son sets you free, you will be free indeed.*”

All too often the loudest voice in our ears is the one we tend to believe the most. When we practice sin, when we miss the mark of God’s plans for us, the voices of guilt and shame can come at us in surround sound. And all too often we slink away to hide from God, too ashamed to face Him.

In those moments brothers and sisters, when we become aware of our sin, only one thing is necessary. We need to remember that the words that God has spoken: our debt has been paid in full. The back pack is gone; it’s been permanently nailed to the foot of the cross and we don’t have to bear it one more moment.

We never get beyond our need of forgiveness, but when we come in Jesus name, we never get to the end of it either. The old hymn has it right: God’s grace and forgiveness is greater than all our sin...we cannot exhaust it.

John 1:9 says, “*If we confess our sins, he is faithful and just and will **forgive** us our sins and purify us from all unrighteousness.*” Every time we return to God, every time we repent and pray the words “*Father forgive me,*” He washes us clean.

In a few moments, we are going to switch gears and give our attention to commissioning Andrew and Megan. But before we do that, I’ve asked Dan to come and lead us in one last song. Dan’s going to start to play and sing, and I want to encourage you to take a few moments to orient your heart to Jesus. Ask Him if there is anything within you that needs to be washed. If there is something on your heart to confess to Him, then do it. We don’t have to wonder what God will say when we return, and we don’t have to hide in the shadows....Jesus has paid our debt in full.

So take a few moments, and then when you are ready, you can join in the singing.

Worship: Jesus Paid It All