

Title: **PAID IN FULL!**
Text: Luke 7:41-47
Subject: *The Sin Debt Paid by Christ*
Date: Sunday Evening — October 29, 2006
Tape # Z-13a

Introduction:

Last week I heard a sermon that set me thinking about our Savior's payment of our debt to God and a passage in Luke 7 that I did not deal with as clearly as I should have. So, tonight, I want us to go back to Luke 7:41-42, where our Lord gives a parable to Simon the Pharisee about the debt we owe to the God of Glory.

(Luke 7:41-42) "There was a certain creditor which had two debtors: the one owed five hundred pence, and the other fifty. (42) And when they had nothing to pay, he frankly forgave them both. Tell me therefore, which of them will love him most?"

Sin is set forth in the Word of God under a variety of metaphors and pictures. It is compared to a loathsome disease such as leprosy. It is represented by death, as an obnoxious, decaying corpse. And, here, it is likened to a debt.

A debt is an obligation that has not been met. It may be a financial obligation or a moral obligation; but, it is an obligation that has not been met.

Proposition: Everyone of us has been involved in debt to God because we have not met our moral obligations to him as our Creator and Ruler; but for God's elect the debt has been paid in full by Christ and we are frankly forgiven.

Divisions: The title of my message is — Paid in Full. I want to tell you seven things in this message. May God the Holy Spirit convince you of these seven things for Christ's sake.

1. Everyone of us are debtors to God.
2. Some have greater debts than others.
3. The sin debt must be paid.
4. We Have Nothing to Pay.
5. The only way our sin debt can be paid is by a surety.

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6. Christ, our Surety, has paid the sin debt in full for his people.
7. All who are forgiven much love much.

DEBTORS

First, let me say this. — **We are all debtors to God.** The “*certain creditor*” mentioned in this parable is the Lord God himself. We are all debtors to him. There are moral obligations due to God from all his creatures.

We owe a debt of obedience to God as our Creator. All that God required of Adam in the Garden was obedience. The Lord God is our Creator, our Preserver, our Provider, our Benefactor. — “*It is he that hath made us, and not we ourselves; we are his people and the sheep of his pasture.*” — He is “*the living God, who giveth us richly all things to enjoy.*” Every breath of our nostrils is the gift of God. We live by his gift. We owe our lives to him. As our Creator and Benefactor, God demands two things of us all. His law is not exacting. His demands are not extreme or unreasonable. They are perfectly righteous (Matthew 22:38-39).

(Matthew 22:38-39) “This is the first and great commandment. (39) And the second *is* like unto it, Thou shalt love thy neighbour as thyself.”

“Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind.” (Exodus 20:3-11).

“Thou shalt love thy neighbor as thyself.” (Exodus 20:12-17).

In a word, we owe the Lord God a life of perfect righteousness, a life of perfect obedience. He requires it. Failure to render such a life to him involves us in great debt.

We have not only failed to obey him, but we have further indebted ourselves by sin, by the willful transgression of God’s law. What a debt sin is! It is increasing everyday. It is a debt of infinite proportion, beyond calculation, a debt that will go on swelling as long as we live, unless it can be removed from us by some power greater than our own. Sin is a debt with tremendous consequences — “*The wages of sin is death*” (Romans 6:23). — “*The soul that sinneth, it shall die*” (Ezekiel 18:20).

- Spiritual Death!

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- Physical Death!
- Eternal Death!

Saved sinners, those who have been pardoned and forgiven of all their sins by the grace of God through the blood of Christ, are debtors who owe a mighty, deep debt of gratitude and love to God. Though there is nothing in our text about this debt, I cannot fail to remind our hearts and my own of it. Let us never fail to realize it (1 Corinthians 6:19-20).

(1 Corinthians 6:19-20) “What? know ye not that your body is the temple of the Holy Ghost *which is* in you, which ye have of God, and ye are not your own? (20) For ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God’s.”

“When I stand before the throne,
Dressed in beauty not my own,
When I see Thee as Thou art,
Love Thee with unsinning heart,
Then, Lord, shall I fully know,
Not till then, How much I owe!”

Sin is that which makes men and women debtors to God. These days debt is not so shameful and embarrassing as it used to be. Most people today seem to think, “The more I owe, the more I own,” ignoring the word of wisdom which declares, “*the borrower is servant to the lender*” (Proverbs 22:7). **Still, debtors and sinners have much in common.**

- **Debtors are very likely to get more deeply into debt.** — One of the terrible facts about sin is that it breeds so quickly and so profusely. You can never say to sin, “Hitherto shalt thou come, and no further!”
- **Sin, like a great debt, causes uneasiness in people.** — If a man has a spark of honesty about him, he cannot rest when he knows he has debts he cannot pay. A sinner awakened by the grace of God, to see his debt before God, begins to be greatly troubled and has no rest.
- **Debtors and sinners shun their creditors.** — When a man is in debt and has nothing to pay, he seeks to hide from his creditors. So men and women in debt to God try to hide from him.

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- **The sinner, like debtors in older times, is in great danger.** — The law of the land these days declares, “You do not have to pay anyone you owe unless you want to. Instead of paying, if you like, you may file bankruptcy.” It was not always that way (Matthew 5:25-26).

(Matthew 5:25-26) “Agree with thine adversary quickly, while thou art in the way with him; lest at any time the adversary deliver thee to the judge, and the judge deliver thee to the officer, and thou be cast into prison. (26) Verily I say unto thee, Thou shalt by no means come out thence, till thou hast paid the uttermost farthing.”

DEGREES OF DEBT

We are all debtors to God, but the second thing that must be plainly declared is the fact that — **Some have greater debts than others.** In our Lord’s parable, there were two debtors. One owed 500 pence and the other fifty. We have all sinned, so we are all debtors. But we have not all sinned to the same degree, therefore we are not all debtors to the same extent. Some sins are greater than others; and the consequences both in this world and in the world to come are greater. This is clearly the doctrine of Holy Scripture. (John 19:11; Matthew 11:20-24).

(Matthew 11:20-24) “Then began he to upbraid the cities wherein most of his mighty works were done, because they repented not: (21) Woe unto thee, Chorazin! woe unto thee, Bethsaida! for if the mighty works, which were done in you, had been done in Tyre and Sidon, they would have repented long ago in sackcloth and ashes. (22) But I say unto you, It shall be more tolerable for Tyre and Sidon at the day of judgment, than for you. (23) And thou, Capernaum, which art exalted unto heaven, shalt be brought down to hell: for if the mighty works, which have been done in thee, had been done in Sodom, it would have remained until this day. (24) But I say unto you, That it shall be more tolerable for the land of Sodom in the day of judgment, than for thee.”

(John 19:11) “Jesus answered, Thou couldest have no power *at all* against me, except it were given thee from above: therefore he that delivered me unto thee hath the greater sin.”

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Every sin is an infinite, immeasurable evil, great enough to ruin us forever, but there are some sins that have a special venom and vileness of offence against God. The Word of God does not teach that there are degrees of reward in heaven because heavenly glory is the inheritance of grace! But the Bible does teach that there are degrees of punishment in hell, because divine judgment is always proportionate with the crime.

God does not measure sin's evil by our yardstick. — What constitutes the 500 pence debtors? Who are the greater sinners, who shall have the greater condemnation? The Scriptures tell us plainly. Those who are the greater sinners are...

- **Those who are placed in positions of greater trust and influence, but misuse and abuse it** (James 3:1).

(James 3:1) “My brethren, be not many masters, knowing that we shall receive the greater condemnation.”

- **Those who have been given greater light, but refuse to walk in the light God gives them** (John 15:22, 24).

(John 15:22-24) “If I had not come and spoken unto them, they had not had sin: but now they have no cloak for their sin. (23) He that hateth me hateth my Father also. (24) If I had not done among them the works which none other man did, they had not had sin: but now have they both seen and hated both me and my Father.”

- **Those who hear, but refuse to believe the gospel of Christ.** (1 John 5:10).

(1 John 5:10) “He that believeth on the Son of God hath the witness in himself: he that believeth not God hath made him a liar; because he believeth not the record that God gave of his Son.”

Unbelief, the willful rejection of God's mercy and grace in Christ, is the most glaringly hideous evil in the world. — “*He that believeth not shall be damned!*” — “*He that believeth not is condemned already.*” Why is he condemned already? He is living, laughing, playing, and enjoying life; yet he is condemned already, “*because he hath not believed in the name of the only begotten Son of God.*”

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- You make God a liar by unbelief!
- You deny your sinfulness by unbelief!
- You deny God's righteousness by unbelief!
- You blaspheme the Holy Spirit by unbelief!
- You despise the grace of God by unbelief!

“That is the sin which, above all others, drops the black wax upon [your] death warrant, and sets the seal of divine wrath there.” *C. H. Spurgeon*

SATISFACTION DEMANDED

Third, the Word of God declares that **the sin debt must be paid**. Some disposition must be made of our sin debt. We may ignore your debt; but God will not. We may deny our debt; but the debt still stands.

God is just. Our obligations to him must be met, or we must suffer the consequences forever in hell. God will deliver the debtor to prison, to suffer at the hands of his tormentors forever in hell. The sin debt must be paid. — “*The wages of sin is death.*” — “*The soul that sinneth, it shall die,*” our God declares (Romans 6:23; Ezekiel 18:20).

NOTHING TO PAY

But, fourth, **we have nothing to pay**. You have got to see this. You will never obtain forgiveness until you realize that you have nothing to pay. In our Lord's parable we read, “*When they had nothing to pay, [the Creditor] frankly [freely] forgave them!*”

Illustrations: *Peter Sinking*
The Prodigal
The Publican

- Repentance will not pay our debt!
- Good works will not pay our debt!
- Even the everlasting torments of hell will not pay our debt!

God demands righteousness; but we have none (Isaiah 64:6). — **God demands satisfaction,** atonement for sin, but we cannot give it. We are all

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insolvent, bankrupt debtors before God, having nothing of our own but sin and hell; nothing to say for ourselves why we should not be cast headlong into God's everlasting prison. The sooner we realize it, the better. We have nothing to pay! — Only when we realize that we are debtors with nothing to pay, will we cry out like Augustine, "Lord, I have done enough to undo me forever, but thou hast yet enough to make me happy forever. I acknowledge the debt, that is all I can do. Oh cross the book, and draw the red lines of Christ's blood over the black lines of my sins."

ONE WAY

Here is the fifth thing I came here to tell you. — **The only way our sin debt can be paid is by a surety.** There is no other way for the sin debt to be liquidated. If the sin debt must be paid, and the sinner has nothing to pay, then someone else must pay it for him, if he is to be saved. Payment must be made by a Surety. — A surety is one who makes himself liable and responsible for the debts of another, for debts that he himself did not make. Someone else made the debts. The surety pays them; and the one who made them goes free.

The only possible way, consistent with the justice of God, for sinners to be saved is through a surety. Unless there is someone able and willing to pay our sin debt, we are all absolutely doomed to eternal hell. **But, blessed be God, there is such a Surety** (Hebrews 7:22; Genesis 43:9).

(Hebrews 7:22) "By so much was Jesus made a surety of a better testament."

(Genesis 43:9) "I will be surety for him; of my hand shalt thou require him: if I bring him not unto thee, and set him before thee, then let me bear the blame for ever."

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And that brings me to the sixth thing I came to tell you tonight. — **Christ, our Surety, has paid the sin debt for his people.**

A long, long time ago, in St. Petersburg, Russia, there was a young man in the army of Nicholas the Great who was addicted to gambling. He had gambled so much that he had lost everything he owned and had

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accumulated a great debt, which he could not pay. He came from a good family; but he had brought shame upon the family name by his deeds. At last, he reached the end of his rope. Completely hopeless, he sat at a table and added up his debts. When the overwhelming sum was known, he wrote these desperate words across the bottom of the page — “Who is able to pay all this?” Exhausted and hopeless, he laid his head on the table and fell asleep.

As he slept, the Emperor walked through the barracks. When he saw the paper on the table, the great debt, and the question — “Who is able to pay all this?”, he leaned over and wrote one word — “Nicholas!”

That describes me. When I saw my debt before God, my soul cried in hopeless despair, “Who can pay?” Then I learned that God’s darling Son, the Lord Jesus Christ is willing to pay, and able to pay, and he has paid all the debts of his people (Galatians 3:13).

(Galatians 3:13) “Christ hath redeemed us from the curse of the law, being made a curse for us: for it is written, Cursed *is* every one that hangeth on a tree:”

(1 Peter 3:18) “For Christ also hath once suffered for sins, the just for the unjust, that he might bring us to God, being put to death in the flesh, but quickened by the Spirit:”

“Jesus paid it all,
All to him I owe;
Sin had left a crimson stain,
He washed it white as snow.”

There is no forgiveness under the law, but, there is forgiveness with God through the blood of Christ (Ephesians 1:7; Acts 13:28). Christ’s Suretyship cost him dear (2 Corinthians 8:9).

(2 Corinthians 8:9) “For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich.”

(Acts 13:28) “And though they found no cause of death *in him*, yet desired they Pilate that he should be slain.”

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(Ephesians 1:7) “In whom we have redemption through his blood, the forgiveness of sins, according to the riches of his grace.”

Our blessed Savior disposed of his people’s debt by paying it off; and, he paid it in full!

Complete atonement Christ has made
And to the utmost farthing paid
Whatever His people owed.
Since He has my discharge procured
And freely in my room endured
The whole of wrath divine;
Payment God cannot twice demand,
First at my bleeding Surety’s hand
And then again at mine!

CASE DISMISSED

This is what God the Holy Spirit tells us about every believer’s relationship to the law. It is important to remember that these words are found right in the middle of Paul’s arguments for godliness, right in the middle of his discourse on the believer’s sanctification in Christ. This is the basis of and motive for all true godliness. — *“There is therefore now no condemnation to them which are in Christ Jesus, who walk not after the flesh, but after the Spirit.”*

Because sin cannot be imputed to those whose sins were imputed to Christ (Rom. 4:8), because we are dead to the law (Rom. 7:4), because we died in the person of our great Surety and Substitute when he died for us, we are now and forever free from all possibility of condemnation. I read a story a long time ago which illustrates Paul’s doctrine perfectly.

Sam Houston led the battle that brought defeat to Santa Anna and his Mexican army at the battle of San Jacinto. After Texas became a Republic with Sam Houston as it’s president, the law provided free land to any soldier who had fought along side of Sam Houston at San Jacinto.

On one occasion a man by the name of **Knobby Horsham** was accused of defrauding another farmer of some land.

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When the farmer who had accused Knobby of fraud appeared in court, he was surprised to find none other than President Sam Houston himself there to defend the accused. Knobby was considered a man of ill repute. Nine of the jurors seated were farmers who all had been defrauded by rascals like Knobby.

Nevertheless, when the trial began, Judge Phinizy, asked Sam Houston if he had any witnesses. “Only one, your Honor,” Houston replied.

Limping to the witness box, his right leg dragging from a serious wound sustained in the battle, Houston walked over to the defendant, and looked down on him as a loving father might look on a wayward son, despite the fact that Knobby Horsham was a known rogue who had wasted his life.

As the courtroom sat in silent expectation, President Houston uttered only two sentences. “Knobby, you’ve heard the serious charges made against you. Where were you on the afternoon of April 21, 1836?”

Knobby Horsham looked up like a little child and whispered, “With you in the front-line at San Jacinto.” “The defense rests,” Houston said, taking his seat. — “Case dismissed,” Judge Phinizy cried.

My brother, my sister, O believing sinners, we were there at Calvary with Christ when the horrible wrath of God fell on him. — *“There is therefore now, no condemnation to them which are in Christ Jesus...”* —Case dismissed!

LOVE MUCH

One last thing. All who are forgiven much, love much.

(Luke 7:41-43) “There was a certain creditor which had two debtors: the one owed five hundred pence, and the other fifty. (42) And when they had nothing to pay, he frankly forgave them both. Tell me therefore, which of them will love him most? (43) Simon answered and said, I suppose that *he*, to whom he forgave most. And he said unto him, Thou hast rightly judged.”

(1 John 4:19) “We love him, because he first loved us.”

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Would you be free of your sin debt? Come to Christ. Confess your debt. Acknowledge that you have nothing to pay. Trusting the blood of Christ, you shall obtain complete forgiveness for all your sin.

(1 John 1:9) “If we confess our sins, he is faithful and just to forgive us *our* sins, and to cleanse us from all unrighteousness.”

What can God’s justice satisfy
And guilty sinners justify?
What can both cleanse and sanctify?
Christ’s blood alone! Christ’s blood alone!

My works cannot remove my guilt,
Only the blood on Calv’ry spilt,
On this alone my hope is built—
Christ’s blood alone! Christ’s blood alone!

Nothing could ransom me from hell
And all my debt to God dispel
But Christ’s blood, effectual!
Christ’s blood alone! Christ’s blood alone!

Christ’s blood alone! Heav’nly bliss,
I shall with joy sing and confess,
“Christ’s blood alone secured my place!”
Christ’s blood alone! Christ’s blood alone!

(Psalms 32:1-5) “Maschil. Blessed *is he* whose transgression *is* forgiven, *whose sin is* covered. (2) Blessed *is* the man unto whom the LORD imputeth not iniquity, and in whose spirit *there is* no guile. (3) When I kept silence, my bones waxed old through my roaring all the day long. (4) For day and night thy hand was heavy upon me: my moisture is turned into the drought of summer. Selah. (5) I acknowledged my sin unto thee, and mine iniquity have I not hid. I said, I will confess my transgressions unto the LORD; and thou forgavest the iniquity of my sin. Selah.”

Amen.