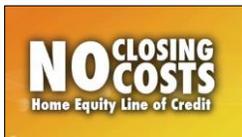


Our Place at His Place

Debt Free
October 11, 2020

Welcome to where we're learning to live debt free!



Have you paid off a big debt? We've recently talked about how to love the un-loveable and to how forgive the unforgivable; but, **what do you do when you can't love and forgive yourself?** First, confess it as sin. And then, it's time to have a serious talk with our Father.

In Jesus' outline for the perfect daily conversation with Dad (a.k.a. the Lord's Prayer (Mat 6:9-13)), He tells us to begin our day by focusing, not on ourselves, but on our Abba in heaven: His **precious name**, His **coming kingdom**, and His **commanded will**. And with priorities reestablished, to then ask Dad to *give* us (our daily *bread*) and forgive us our *debts*.

Have you paid off a mortgage on a house? Did you celebrate? "We're free-and-clear! We actually *own* it!" Mortgage-burning parties are fairly common; *because*, **a weight is lifted when a debt is paid**.

I *know*, because I just sold my red 1960 MGA – and let me tell you: *it owned me!* It was the best feeling holding that cash and watching it drive away. Because I was able to pay off the HELOC loan I used to buy it, six *years* ago. "Debt free, baby!" Except for our home remodeling loan. Ever go a little *crazy* with a remodel? I won't tell Dave Ramsey. Do you know what a HELOC is? It stand for: Home Equity Line of Credit. So *easy* ... so *sneaky*. You get a checkbook, and you can write those checks, for whatever you *want*, against the value of what's already been *paid*, **decreasing what you own while increasing what you owe**.

Interesting how Jesus places "forgive us our *debts*" just after "give us this day our daily *bread*"; because later He reveals that *He's* the true Bread who *forgives* our debts and *gives* us life.

I am the bread of life. Your forefathers ate the manna [**their daily bread**] ... yet they died. But here is the bread that comes down from heaven, which a man may eat and not die. ... This bread is my flesh, which I will give for the life of the world." – John 6:48-51 NIV

Like a HELOC, whenever we sin, **we borrow against life to buy death**; but with no *way* to repay. Every misdeed of man decreases life and increases death, **till we're buried in debt**. However, if 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 canceled *out* the certificate of *debt* ... having nailed *it* to the cross. – Colossians 2:13-14 NAS

So we sing and praise and celebrate because *He paid our debt*, and *lifted the weight* of sin and death, and *set us free*. Forget HE-LOC ... HE-unLOCks! But *how does sin increase our debt?* Who do we owe? And why? And *what's it mean to borrow against life?* 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.

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

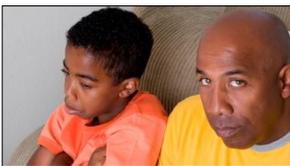
Love the Lord your God with *all* your heart and with *all* your soul and with *all* your strength and with *all* your mind, and, love your neighbor as *yourself*. – Luke 10:27 NIV

There you go. Got'a start with what we owe. And the *only* debt we should *ever* owe is *the only debt that brings life: love and gratitude* – which is *perfectly expressed in total, tireless, devotion*, which is the commitment we make, and gladly pay, when we find the love of our life. *We owe absolute appreciation and unadulterated love*, in all ways at all times, because *while* we were debtors, He died for us! *He gave everything. We gave nothing*. So, when it comes to our heart, we owe Him 100%. And *sin is simply the failure to fulfill our joyful obligation*.



With that in mind, *how you doin' on your debts?* I'm in the red on a daily basis. Which is why Jesus gives us the daily forgiveness of debts in His outline for the perfect daily conversation with Dad. But now, 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 once for all* on the cross.

By one sacrifice He has made perfect forever those who are being made holy. – Hebrews 10:14 NIV



When we *first* come to the cross to ask Jesus for forgiveness for our sins, we do so in order to *establish* a relationship with God as our Father. After we've been set (debt) free, our *daily* debts are different. Thankfully, *our failures don't affect our salvation* or our standing as God's children. That's part of the process of "being made holy". Like with *our* kids: *even when we're rotten, He's still our Dad*. Just, sad; because of the loss of *closeness*, and *harmony*, and *His ability to bless*. He's still Dad, because *defiance breaks fellowship, not relationship*. Which is why *we must daily ask for mercy to restore harmony*.

But how do you know if you're experiencing the daily debt of a child versus the salvation debt of the self-deceived who think they're saved but aren't? Good question. Here's how to tell: *if you're a genuine* child of God, you can't sin against *Him* without *feeling guilty*. And, that's good. Guilt was designed to be painful in order to compel us to seek to resolve it. Sadly, many will try to *repress* it, *rationalize* it, *run from* it, or *medicate* it. Healthy guilt is like a warning light.



Picture a pilot trying to ignore a warning signal: disregarding it, rationalizing it, trying to go on as usual, or just drinking it away. **Guilt is our warning that something needs attending.** It's not supposed to stay on! **We 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* (not the debt of gratitude one).



Otherwise, guilt makes us feel like garbage. And it quickly piles up. 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?" They said, "No, lady. Jump in!" That's very insensitive.

Ever forget garbage day? You have to wait a whole week. And the cans are full of the *old* garbage, and it stinks, and you have to stuff in the *new* garbage. **Isn't it great when garbage day comes?** Same with sin. Only, **our heart is the can** and **every day is garbage day!** However, there are times when we take our daily debts to Dad, yet we still struggle with *feeling* cleansed and forgiven, which makes it impossible to love ourselves as He loves us. But, this can only happen to the degree we're unaware of the four ways our Dad forgives our debts. So, let's take a look at four deep truths that we can "jump into" on garbage day.



First: Dad forgives our daily debts **instantly.** Know why we have a hard time trusting this? Because it's the opposite way we often offer it! When someone wrongs *us*, we like to hold it over 'em for a while. **We don't want to let 'em off too easy.** We want 'em to grovel and beg, at least a little. We're trying to balance our universe by making them feel the hurt they caused. Sadly, that act of self-worship sabotages our ability to believe what we've received. **Reluctance to offer impairs our ability to receive.**



But, remember when the Prodigal Son returns to his Father, ashamed, and stinking like *pig*? He had three things to say:

[I will] say to him: "Father, I have *sinned* against heaven and against you. I am no longer *worthy* to be called your *son*; make me like one of your *hired* men." ... **But while he was still a long way off, his father saw him [cause he was waiting and watching and hoping]** and was filled with compassion for him; he ran to his son, threw his arms around him and kissed him **[before he even had a chance to apologize].** The son said to him, "Father, I have *sinned* against heaven and against you. I am no longer *worthy* to be called your *son*." But the father **[cut him off, mid speech, ignored that foolish statement, and]** said to his servants, "Quick! Bring the best robe and put it on him." – Luke 15:18-22 NIV

Jesus says *that's* our Dad! **The father opens his arms before the son opens his mouth!** Know why? Because, **Dad wants to forgive more than we want to ask!** And just as our salvation debt is forgiven the moment we receive it, **our relational debt is forgotten the moment we confess it.** Because secondly, Dad forgives our daily debts **completely.** If you don't trust this, you'll be tempted to see your hardships as kind of God's way of *getting even.* But, we have His promise.

I will forgive their wickedness and **[not only that, but]** will remember their sins no more.
– Jeremiah 31:34 NIV



He permanently deletes any sin that's been cleansed. **Not the consequences** (we *need those*), but **the adverse effect it would otherwise have on our relationship with Him**. And if God deletes it, ain't no I.T. gonna recover it! If you get to Heaven and say, "About that sin you forgave ..." He'll cut *you* off. "Forgiven *sin*? I distinctly remember forgetting that."



How can this be? Well, think about it: **how long do you remember a debt that's been paid?** Electric bill. Water bill. *Whatever*. How much was your June water bill ... *last year*? **Once they're paid, you put 'em out of your mind**. Know why? They're *paid!* They're *gone*. **A debt only exists until it's paid**. Then it doesn't even exist. It disappears. "Yes, but I return so often with the same struggle." Well then, jump into this one: Dad forgives our daily debts **repeatedly**. Do you have certain recurring sins that you struggle with? Do you sometimes think He must get tired of you confessing the same ol' sin? Like, "Can't you at least get creative?" But God's *chosen* people were *stubborn* in sin.



They refused to obey ... they rebelled ... But you are a God of forgiveness, always ready to pardon, gracious and merciful ... you didn't abandon them, – Nehemiah 9:17 TLB

How often is He "ready to pardon"? "Always"! Like a mother, a child, and a bathtub, washing His dirty kids is what He signed up for. He knew it going in. When I was little I loved to play in the wrecking yard. And the moment I came in, mom would yell, "Take off your clothes and get in the tub." Then she'd take a bar of Lava soap and go to town! **Dad never tires of cleansing sin**. Not because He's indifferent, undisturbed, or soft, but because **He's determined to have an eternal family**, and specifically to have *you* in it! He's "made you perfect forever," now He's just gotta go to town on "making you holy." So take off your clothes and get in the tub!

And since, like children, we have no way to repay, Dad forgives our daily debts **freely**. Sounds too good to be true. There's no free lunch. Somebody always has to pay. Too true. **Free forgiveness isn't cheap forgiveness**. Jesus died for the right 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



This means **there'll be no bargaining or begging**. Receive it or reject it, but **don't distort 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 American, it's already yours. Comes with the package. Same with forgiveness. Already yours. All that's needed is humble confession, appreciation, and love ... *daily*.