

Devotions with Matt

June 4, 2020

OUR DEBT FORGIVEN

In the 1990s I did a lot of construction work for Freddie Mac and Fannie Mae. The problem with these government loan agencies is that they never seemed to pay on time. I would buy all the materials up front for a house and pay my crew for all their work out of my own pocket. Once a house was completed, we would just start another. But getting paid for the work wouldn't come for at least 120 days after the work was completed on any given house. This meant I had to put all of the materials I purchased on credit cards. When a check finally did come in it was spent on the materials for the next job and I was only able to make the minimum payments on the credit cards. Do you know how hard it is to pay off a credit card on minimum payments? It is easier for a camel to go through an eye of a needle than to get your balance to zero.



That's when the recession hit and work slowed up. How in the world would I ever get my credit card debt paid off? It became a giant weight on our shoulders. For years we tried and tried to bring them down into manageable amounts, but it was proving too difficult. The longer the credit card debt continued the heavier the burden it became. It was like an albatross around our necks that we would never be free of. If you have ever had a large debt like this you know exactly what I am talking about.

Gracefully and mercifully, God called me out of the feast or famine construction business and set us on a new path. We sold our house and moved to Kansas on our way to becoming missionaries in Cambodia. We were able to use what money we made from selling our house to pay off all our bills and debts. I can't tell you how liberating it was to get out from under those debts. I felt like a free man for the first time in a long time. I felt like I could enjoy life again. That is how debilitating being in debt can be and how wonderful it is to be free of it.

Jesus continues to teach us how to pray in Matthew 6. He says we are to ask God to forgive our debts. I tried praying that prayer when I owed the debt to the credit card companies, but the bills and statements came coming month after month. Maybe they weren't getting the memo from God for them to make my balance zero. Or, maybe that's not the kind of debt Jesus is talking about. The Apostle Paul tells us in the book of Romans that the wages of sin is death. We owe our Creator a righteous life. He created us to live a certain way and we broke that covenant with Him. Our sin has taken us away from the life He created us to have and away from Him. To get that life and relationship back we must find a way to pay for all our wrongdoings. We must pay God back to make things right again. The unfortunate part to all of this is that there just aren't enough good deeds to make our sin debt zero again.

The good news is that the rest of the sentence in Romans says, "but the gift of God is eternal life in Christ Jesus." We can never pay our debt to God, but His Son came and paid it for us. Not only did He pay our debt

and restored our relationship with God, He wiped the debt slate clean. Not only did Jesus wipe our slates clean, He left a positive balance on the books so that when we sin again it is already paid off. Because of the great sacrifice of Jesus on the cross, our sins are forgiven from everlasting to everlasting.

When I got free from my credit card debts, I felt alive again. But it wasn't long before we started letting the balance on them climb again. We didn't totally learn the lesson of freedom. When Jesus sets us free from our debt of sin it is not a license to continue sinning. We are not to use our freedom to indulge our sinful nature. There is only one way out from our debt to God and that is through Jesus. He loved us enough to take our punishment for sin and to pay our debt with His shed blood. He now frees us from both the punishment and burden of our great debt. Knowing the price He paid should keep us from continuing to sin.

"Forgive us our debts" is a prayer of recognition that we were once dead in our transgressions. Now, we are made alive in Christ. No longer do we have a heavy weight on our necks taking us down to destruction. We are free. As free men and women let's thank Jesus for our new lives, not just with words, but a life worthy of the sacrifice paid by Him that made us free. We have been forgiven much. We can never repay Him for that, but we can be people of forgiveness in honor of His sacrifice. We can be people of love in recognition of His love for us. We can live a righteous life in acceptance of the debt He paid for us to be free.

Thank you Jesus for paying our debt in full.

Now, how then shall we live?

He himself bore our sins in his body on the tree, that we might die to sin and live to righteousness. By his wounds you have been healed. 1 Peter 2:24

In Christ,

Matt