

# How to Get Out of Debt

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[ 0 : 00 ] Luke chapter 7, a meal together is always, or can, no it's not always, that's a wrong statement. A meal together can be a wonderful time.

It can be miserable too, but there are several different reasons why somebody will invite you to lunch or to invite you to dinner. Have you ever been in a situation where somebody invited you to lunch or invited you to dinner and you really didn't know why you were going?

You didn't know the real reason why you got invited? I want to warn you that it's not always what it appears and you can lose your appetite over wondering why you were invited to start with.

Sometimes people invite you for a ketchup meal, you know, just want to catch up. We haven't seen each other in a while. I had a buddy of mine that I grew up with that invited me on what I thought was a ketchup meal a few years back and I found out he was selling something.

Somebody's always got something in the trunk, you know, but anyway, he was selling something.

He was trying to convince me to buy food in bulk to the point that if I bought enough, they'd give me a freezer.

[ 1 : 05 ] I thought, I don't think I need that much food today. Let's just eat lunch, okay? That's a little bit different than the old meat truck that I debated about driving in college to get by one summer and making the rounds door to door.

Some people just want to catch up and some people want to win you over and that's exactly why he invited me because he wanted to win me over and make a little money off of me and that's what he was doing.

Other times people want to invite you over just to find out some information. You know, you eat whatever's on the dish and then you get down to the real dish afterwards. Tell me more.

I want to know. And then sometimes it could be a dressing down. They want you on their own turf to tell you their problem with what you're doing.

So Jesus was invited to eat dinner with Simon. Now, don't get you Simons mixed up. This is not Simon Peter.

[ 2 : 10 ] This is instead a Pharisee named Simon. And I don't think he caught Jesus by surprise. Well, I'll be honest with you. I know he didn't. But whatever his motive was, he appears that he invited Jesus out of curiosity.

Jesus was making an impact. Rumors were spreading. People were excited and other people didn't like it and the message had got out. And at this point, the message was that whoever Jesus is, he is a powerful man.

He is changing people's life. There's something supernatural about him. And they couldn't really define what all that meant, but there was something supernatural about that. And as a Pharisee, as one of those chief priests and elders, as the religious aristocracy, he's looking at this and seeing what's happening.

Now, is God speaking to him in his heart? Maybe. But the reality is, what he led Jesus there for was to try to get him somewhat in a trap.

But in the midst of this dinner, something else happened. Now, I want you to understand the context. When a treasured guest comes to visit a nice house of another, in this culture, it was quite a greeting.

[ 3 : 33 ] I mean, whereas we answer the door with a handshake or a fist bump or whatever, they opened the door and greeted guests with a kiss.

I'd wake you up. Somebody invited you over to dinner, wouldn't it? They didn't take their coat. They had a servant wash their bare feet or wash their sandaled feet.

And then another may, in really nice places, may anoint their head with oil to refresh you, to bless you.

You can tell a nice restaurant. When you go to the restroom, I always check the restroom if you want to know if the restaurant is really nice. Just a little secret. But when you go in the restroom, if they have mouthwash or cologne, men, I don't know what the ladies have, but men, if they have that on the counter, you're paying way too much for supper.

I can tell you that. And the difference in who rich folk are and us are normal folk, if people take you to a good restaurant and they get an appetizer and dessert, that's rich folk, you know.

[ 4 : 44 ] If you get both, sometimes you splurge and get one or the other, but that's rich folk. But the anointing of the head with oil was kind of like that mouthwash in the bathroom.

It was kind of like that cologne, but it was, of course, a lot more personal. Apparently, none of that happened when Jesus entered this house.

But folks knew he was there. It was not odd in that day for those who would not be invited to such a dinner as this to come by.

Houses had openings for windows. And it was not odd for people who would be passing by and hear of big folk eating together to just see what it was like and to stick their head in the window and to watch what was going on as the meal.

It would be odd in our culture, but in reality, in that day, sometimes they'd even come in and sit along the walls and just listen and watch. That may have been the case here regardless.

[ 6 : 01 ] For whatever reason, a woman with a reputation of disrepute came on the scene and our passage talks about what she did. Talks about the host's reaction to what she did and the parable that Jesus shared to share truth with them.

It's found in Luke chapter 7, beginning in verse 36, and it says this. One of the Pharisees asked him to eat with him.

And he went into the Pharisee's house and reclined at table, and behold, a woman of the city who was a sinner. When she learned that he was reclining at table in the Pharisee's house, brought an alabaster flask of ointment, and standing behind him at his feet weeping, she began to wet his feet with her tears and wiped them with the hair of her head and kissed his feet and anointed them with the ointment.

Now, if you don't understand the seating arrangement here, they had very low tables and pillows around those tables, and they ate like your mother told you not to.

They would eat laying on one elbow and one hand and bring it to their mouth very close to the plate, and their legs lay behind them.

[ 7 : 23 ] If somebody was next to them, they would be kneeling down beside them. That's why when Jesus talks about a man being in Abraham's bosom, that's what it's talking about.

He's laying his head right here. They're eating together. They're in the same presence. So Jesus' feet is back behind him, and this lady comes in and anoints his feet.

Now, when the Pharisee, in verse 39, who had invited him saw this, he said to himself, is this man were a prophet? If this man were a prophet, he would have known who and what sort of woman this is who is touching him, for she's a sinner.

So at this point, he feels like he's got Jesus in a pinch, you know? Either he has received the attention of a lady with a bad reputation, therefore impure himself, because he would entertain such, or either he didn't even know what kind of woman that was, so he was not, therefore, a prophet.

He had him. The whole meal had paid off. It was worth it, you know? His curiosity was solved. But wait. Jesus is on the scene.

[ 8 : 46 ] It says in verse 40, And Jesus answered, saying to him, Simon, I have something to say to you.

And he answered, Say it, teacher. He said, A certain moneylender had two debtors. One owed 500 denarii, and the other 50.

When they could not pay, he canceled the debt of both. Now, which of them will love him more?

Now, what he's saying is, on a common laborer's wage, what he's saying is that one man is getting two years of his salary of debt forgiven, and the other is getting about two months of debt of what he makes in two months forgiven.

Who do you think is more appreciative? And Simon answered, The one, I suppose, from whom he canceled the larger debt.

And Jesus said, You have judged rightly. And then turning toward the woman, he said to Simon, Do you see this woman? I entered your house.

[10:10] You gave me no water for my feet, but she has wet my feet with her tears, and wiped them with her hair. Which means she brought down her hair in public, which is inappropriate, and wiped his feet, thought to be because of where they walked and who they walked behind, the next man's donkey, the most disgusting part of the body.

You gave me no kiss, but from the time I came in, she has not ceased to kiss my feet. You didn't anoint my head with oil, but she's anointed my feet with ointment.

Therefore, I tell you, her sins, which are many, I did know, her sins, which are many, are forgiven, for she loved much.

But he who is forgiven little, loves little. And he said to her, Your sins are forgiven. Then those who were at the table with him began to say among themselves, Who is this?

Who even forgives sins, and he said to the woman, Your faith has saved you. Go in peace. In the story that I want to focus on for the next few moments, Jesus compared the state of one's soul and their sin to a debt.

[11:46] So let's just stay with that story, okay? As he compares that, let's unpack that, and then find out how to get out from under it.

Now, as I prepared this, I couldn't help but think of the irony that I would be preaching a sermon to you on how to get out of debt when I just signed a contract for a house in Picken, South Carolina, the land of inflated housing.

But praise the Lord, I signed a contract. So, we're getting there. But this morning, I speak of a different kind of debt. First, acknowledge your debt.

Because if our sin is a debt, we're all in debt. Having debt does not bother everybody.

Some don't mind debt. It don't bother them. Now, I realize that people's got more than I do, need some debt for tax purposes and all that. I'm not talking about that stuff.

[12:56] I'm talking about people who dread seeing the bill come in the mail. Some people really don't care, I think. It's been said that nobody spends money quite so readily as those who are hopelessly and comfortably in debt.

Some folks today, and this is an idea that's growing way too fast, believe society owes them something. And it don't matter how much you owe. And that same mentality carries over into what they think of God, that somehow God owes them something.

So, in order for him to forgive a debt, that's no big deal. It isn't really a priority anyway. I wasn't worried about it anyway. And that's like this Pharisee. The Pharisee didn't think that he had any sin debt, or at least he didn't have much.

I mean, this is not only a churchgoer. This is a church leader. It's so easy to point out outward sins. He didn't have many of those. Because if he had, he wouldn't have been a church leader anymore. So he didn't have those outward sins. It's a whole lot easier to point at somebody else's sin.

[14:10] To realize our own sin debt is not easy. However, Scripture tells us that if we don't acknowledge our sin debt, we will never be forgiven of it.

1 John 1 verse 8 says, if we say that we have no sin, we deceive ourselves, and the truth is not in us. John says in verse 10, if we say we have not sinned, we make him, being God, a liar, and his word is not in us.

So if you're a Christian, and you don't acknowledge that you have an ongoing sin debt, because this is not only speaking to those who have not received Christ, of course we must ask God to forgive us of our sins, acknowledge our sins, confess our sins before him to be saved.

But once we're saved, if we as Christians don't acknowledge the ongoing sin debt in our life, it is dulling the blade of our effectiveness. Hebrews 12, 1, after that wonderful chapter of that hall of fame of faith of all those folks that lived so strong for the Lord and trusted him in difficult circumstances, after that in Hebrews 12, 1, it talks about how the sin that so easily encumbers us and entangles us as one entangled in a race where they're trying to get out of a hurdle or something.

By the way, if you missed Cindy McLaughlin this weekend, you need to look it up. She ran the 400 meters in whatever games those are.

[ 15 : 53 ] How many games we got? You know, I don't know what, but anyway, in the world games, she ran the 400 meter hurdles, beat the world record by a second, which may not sound like a lot, but what's the race?

They said, if you lined up, folks, ladies, in the 400 meter race without the hurdles, she'd come in seventh in the world without the hurdles, but she had the hurdles.

It was amazing, and I'll tell you why she did it, because nothing encumbered that lady. She was not entangled in any way. She just whooped them. Y'all know what that means?

She just whooped them. She let nothing come in the way, and don't you ever think that you can run your Christian life free of hindrances and have sin in your life, because when sin is present and not acknowledged, you are limiting how God will use you.

I know he can do all things that he wants to do. I'm telling you, if you have sin in your life, you'll hinder what God will do in you if you don't acknowledge it, and that makes a difference in you, but that also makes an eternal difference in the lives of those that you ought to be influencing and that you ought to be reaching, because if your sin hinders you from being everything that you need to be for God and hinders your conversation with God and hinders the conviction in your heart that you need from the Lord in your life, if you've got sin that you are harboring and holding on to and getting in the way, you're not as sensitive to how the Spirit leads.

[ 17 : 28 ] You're not making the impact of influencing and reaching the world that Christ has called us to, and eternity is hanging in the balance for some folks, and God has called us to be light, and in order for us to do that, we have to realize the debt in our own life and get it taken care of.

I want you to notice something. I want you to notice the question that Jesus asked in verse 44, because you can easily pass by it. He said, do you see this woman?

Because Simon didn't really see her. I mean, she was standing there, yeah, but he didn't see her accurately.

I'll tell you what he saw. He saw a guilty, loose, heathen woman, and that is not what she was, because what she was was a broken woman.

Thank God she was a freed woman, and she was a forgiven woman, and ironically, what he saw in himself was wrong too, because he saw himself as righteous and well off, but because he didn't see his own debt, he was still shackled and indebted.

[ 18 : 57 ] It could be that we can't really understand the state of others until we understand the state of ourselves, and when we understand the state of our own situation, we realize we don't have a lot of time nor a lot of place to be pointing fingers at other people.

We got enough in our row to hoe without worrying about somebody else's, or as Jesus put it, the log is too big in our eyes to be worried about the speck in somebody else's.

I want you to notice what Jesus seems to point out. He does not spend, and I'm talking more than just this story, he does not spend near the time pointing out the blatantly wicked who are obviously against the things of God.

Instead, Jesus goes about and kind of goes after the pseudo-faithful, those who like to point out the sins of others and ignore their own.

And the reality is that when you look at the sins that Jesus named and pointed to, it was often the sins that are less seen. That's why he spoke to them, so the people would see them.

[ 20 : 17 ] Jesus focused on the sins of the mind. Jesus focused on the sins of the heart. That's what he spent his time teaching about. Those sins of the mind and the heart that even most godly-looking folks may be dealing with.

I'm sorry. I didn't do it. Jesus did it. He's messing with us. Folks, we are all in sin debt.

Second thing is the debt we owe is a debt that we cannot pay. Just like the debtors in this story that could not pay, we can't pay.

Be clear about something. We often think that canceling our debt and canceling our sin allows us to escape without any consequences. And that is not true at all.

If you have stolen, there are consequences to your theft. Because one person is without what they had and you need to be charged for it.

[ 21 : 27 ] The breach has happened. Even if you pay it back. You know, I walk down here on the floor and I get a little bit too close to Kevin and he gets nervous and jumps up and slaps me in the face.

We'll work all that out after church and I'll forgive him and forget it. But I'm telling you, I'm going to be more careful to come back over here this time, you know. I'm coming on this side next time. Because the reality is, yeah, the sin can be forgiven.

And the Lord will forget it but there's a breach that's happened. I mean, if you murder somebody, that person is dead. They're not coming back.

They're dead. And however sorry you are, you can't bring them back. You can be forgiven but the consequences of that murder is that somebody died.

If you lie, somebody is deceived. There's a trust that is broken and the consequences remain in that. Lives are affected by that. However, when we ask God to cleanse us and we repent of our sin, he removes the sin debt from us.

[ 22 : 53 ] We're okay with the Lord but let's don't get so comfortable with that that we miss the fact that our sin causes so many hindrances in our life that we cannot be casual even though we know we serve a good and faithful and forgiving God that will cleanse us when we repent.

And 1 John will eat your lunch about that particular matter. We may still deal with the trail that our actions or our thoughts have left behind but God removes the debt and our guilt spiritually but that will not happen.

That cleansing does not come when we are merely watching out for ourselves. You see this clearly with the two thieves on the cross. As Jesus hung on what I believe was Barabbas' cross there were two thieves probably a part of Barabbas' gang of thieves hanging on each side of the Lord.

And Luke chapter 23 verse 39 says one of the criminals who were hanging railed at him saying are you not the Christ? Save yourself and us. But the other rebuked him saying do you not fear God since you are under the same sentence of condemnation?

And we indeed justly for we are receiving the due reward of our deeds for this man has done nothing wrong. Now I'm going to tell you something. When Jesus and I know Jesus had innate knowledge that we don't have.

[ 24 : 29 ] One reason is because he had a sinless relationship with the Father which would make a huge amount of difference. But he's also God hanging there. But when a man is hanging on the cross dying and he says what scripture just said he says my soul something's happened in that old boy's life.

When he's hanging on the cross in agony and says we are indeed just for we receive the reward for our deeds but this man's done nothing wrong and Jesus said oh and he said Jesus remember me when you come into your kingdom.

And Jesus goes on to say today you'll be with me in paradise. My point is the first man just wanted down. He just wanted down. The second one wanted to be changed.

And it is the one that loves God that's forgiven and the forgiven ones are the ones that love God. The unforgiven really do not love God. But it's not a matter that we can solve ourselves because we can't pay it back and we can't make it go away.

We can't retrace our steps that we have already committed and changed what has already been done. It is a debt that we cannot pay. Now before I ever get to my next point you need to get the fact that we're all in sin debt and it's a sin debt that we cannot pay.

[ 25 : 55 ] We cannot pay. But the good news is and that's why I'm here today is because of the good news.

You got to understand the bad news to get to the good news. And the good news is the debt that we cannot pay can be canceled today.

Praise God. Because once we do acknowledge our sin debt before the Lord it is a relief to know that we can be free from it. Because 1 John 1.8 and 1 John 1.10 in between those two is 1 John 1.9 one of my favorite passages and that is that we confess our sins he's faithful and just to forgive us of our sins and to cleanse us from all unrighteousness.

Now confession means we're agreeing with God on what it is. Not you know Lord I might have done something a little over here and you know I mean to ain't no big deal but I need to go ahead. No no no it is a big deal.

Because as I shared last week your little sins that you think are little sins are the same sins in your life and my life that sent Christ to the cross. So they're all huge. Because they cause a debt we can't pay.

[ 27 : 15 ] Confessing is agreeing with God on the weight and the magnitude of that sin and if we love this passage because it says he's faithful and just. that means that if he he's willing but unable

if he was willing but he wasn't able he'd be good hearted but we'd still be in the same mess.

And if he was not willing but was able he'd still be hanging over our head. But the scripture says that when we agree with him on the state of our debt that he is willing and able to forgive us of our sins and what I love is the last part and cleanse us from all unrighteousness that's because if I ask you to write down your sins on a sheet of paper and you got honest enough and weren't worried about your neighbor enough to actually write down everything you could think of it would still be incomplete.

I could give you a week to do it. It would still be incomplete because we've got so good at sinning that we can't even keep up with all we've done wrong. So I love that last part because not only does he forgive us of our sins that we confess to him but he cleanses us from all unrighteousness.

If he could but would not or was not willing we would be in a mess but thank God he can and he will and we can be clean. Old hymn says this he paid a debt he did not owe I owe a debt I could not pay I needed somebody to wash my sins away and now I sing a brand new song amazing grace Christ Jesus paid a debt that I could never pay.

Our sin debt is only canceled through the shed blood of Christ. It is the cross of Calvary and our surrender to his cause and his kingdom that brings that. So who do you think has the greater debt in this story?

[ 29 : 07 ] Is it the one that knew she was guilty of great and grievous sins or is it the one that has not confessed the sins of the heart and the sins of the mind?

It may surprise you when you see what Christ points out so very often. So very often he tells us let's not be concerned let's don't so concern ourselves with other sins as near as much as we do our own and let's not only concern ourselves with other sins as near as much as we do others souls because I want you to notice Jesus was more concerned about the unconfessed sins of the Pharisee than he was the admitting of her many sins as she laid her life out before him as she laid her reputation out before him as she put it all on the line she could have been stoned to death for what she did that day she laid it all out there so he's more concerned about the sin of the fellow who wouldn't confess it but he was also a whole lot more concerned and get this now with the state of her soul than she was all the things she had done wrong only God can cancel sin death and that only comes through

Christ and so we have a job to do and that job is to acknowledge the sin in our own life and ask God agree with God on it and ask God to remove it and repent of it repent means 180 degree I got fired up one time when I was young preaching and said that's a 360 degree turn no if it's 360 degrees you keep going in the same direction you're going and it ain't that it's a 180 and second job we got just go tell somebody that go treat them like Jesus would care more about your soul than you do their sin worry more about your sin than you do theirs and when we do that we're on track you want to know how to get out of debt acknowledge it admit it acknowledge all of it turn from it and lay it at the feet of the only one that can cancel it because you know what it's already been paid he's paid for it we just have to admit it and lay it down with every head bowed and every eye closed my burden this morning is that there may be somebody here who's never acknowledged that sin before God confess that to him and ask him to come into their life cleanse them change them save them maybe you think you have maybe other people think you have that and it'd be embarrassing for you to acknowledge such as that well I promise you just like that lady left her embarrassment to the side and dealt with what she needed to do in her heart you need to deal with what's in your heart and what

God's telling you to do maybe you're here this morning and you know there's sin in your life that you need to ask God to forgive you for and to walk away from now's the time don't put it off you walk out of this room and go on your way you'll forget it move on now's the time get serious with God deal with it in any way he tells you to deal with it if that means going to somebody go to them if that means going to the altar go to the altar if it means standing right where you are and asking God to forgive you and to cleanse you and to make you right again do it right where you are just do what God tells you to do maybe you're here and you have done that you know that God has forgiven you but there's a matter in your life you've made a personal decision for God but you've never made it public you've never done that through baptism and I'm telling you that's not a rite of passage it's a hindrance it's a sinful hindrance to not be baptized as a believer because it is exactly what Christ not only tells us to do but he shows us to do so I encourage you to step forward and make what was private public maybe God's leading you to be a part of this church you want to join us in the journey

join hands with us invest in us let us invest in you let us grow together in the  
Lord it's exciting to be a part of that God's leading you to do that we'd love to guide you in that  
process I have no idea what God is telling you I know what he told me to say but I just know you'll  
never be satisfied until you be obedient to him so just do what he tells you to do right now Lord  
Jesus I love you and thank you for your movement of the spirit of God in this place help us to simply  
be obedient as you speak to our hearts and lives in Jesus precious name amen stand together