

“HOW DO YOU PAY AN INFINITE BILL?”

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First Christian Reformed Church

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Sermon texts: Psalm 49:7-9; Hebrews 10:1-4

We began with our comfort and then looked at our misery, and now we move from misery to mercy, from our depravity or dilemma to our deliverance; from guilt to grace; from our need to our Lord's provision. This is the main section of the catechism, the main focus or emphasis.

Adam is our father, our federal or covenant head. And Adam has taken us all into bankruptcy, meaning that he has left us with absolutely nothing with which to pay our debt. In fact, the interest payments are spiraling out of control. We have debt upon debt.

Now just a very quick word as to the nature of this debt. It is not financial, it is spiritual. Our debt is a love debt. We are created and commanded to love God with all our heart, soul, mind and strength and to love each other, and all our sin is a failure to do one or the other. The command remains forever and our obligation to fulfill it remains forever, hence our debt remains and grows forever.

God is just and His justice requires that justice be fully satisfied, that the debt must be paid and paid in full. There is no relief or protection, He is the highest court and the verdict is we must pay.

All laws require two things. They are to be obeyed and when they are disobeyed their must be punishment. This is true of human laws which are a reflection of God's laws. God's law requires either our obedience or our punishment. There is and can be no compromise at all. All must be set right and paid in full.

We come now to our debt and how it is to be paid.

In order for justice to be satisfied, there are only two options, either we pay the bill and satisfy God's justice or someone else will have to do it for us. There is no third option.

The first way is the legal way, meaning the way that is normally set forth in all laws. If I incur a debt, I am the one who has to pay it. The second way is not taught in the law but is not excluded either. **Question 12** opens the door to a glorious truth that is almost too great to hope for.

Since our sin is against an infinite God, there is no way for us to pay it all off. Even if we were somehow able to pay, we would first have to stop sinning completely so as not to add any further to the debt, and then pay for the past debt. But we can't stop sinning on our own, so the debt only grows. Sort of like only paying part of the interest on a financial obligation. If we did that, the principle would remain, and the debt would increase with additional interest.

We are debtors who keep taking out new loans, and so we can never get free of the former obligation.

Sort of like our \$9.1 Trillion-dollar National Debt. It is growing at a rate of \$1.5 billion dollars a day. The interest per year is \$405 billion dollars. We can't even keep up with the interest payments. We are sinking faster and faster.

Question 13 then eliminates us from the list of possible deliverers.

Psalm 49:7-9:

7 Truly no man can ransom another, or give to God the price of his life,
8 for the ransom of their life is costly and can never suffice,
9 that he should live on forever and never see the pit.

This brings us to **Question 14** where we consider a couple of other options.

First, implied in the mention of other creatures is the question of animals and the animals sacrificed in the OT?

Sacrifices were made daily for about 1,600 years from Moses to Jesus. Literally millions upon millions of cattle, sheep, goats, and birds were sacrificed.

Did they remove the sins of people and perfect the people? The very repetition of the sacrifices proves that they did not completely remove sins and perfect the people. If they could have accomplished that, they would have ceased. But as it was, they had to be offered morning and evening every day, year after year.

The repetition of the sacrifices for sin in the OT was a built-in testimony of their inadequacy. They were a shadow of what was needed and what was to come, but they were not the thing needed itself, only a shadow. God accepted the shadow only because a greater and better sacrifice was coming (Romans 3:25-27).

God's main plan has always been Christ, but He wanted there to be nearly 1600 years of a shadow pointing to Christ. A really long object lesson to show the inadequacy of any other plan except Jesus. God wanted us to really get it that nothing we could ever do would be enough or would satisfy our debt. 1600 years of constant sacrificing didn't do.

This is the clear point of **Hebrews 10:1-4**:

“For since the law has but a shadow of the good things to come instead of the true form of these realities, it can never, by the same sacrifices that are continually offered every year, make perfect those who draw near. **2** Otherwise, would they not have ceased to be offered, since the worshipers, having once been cleansed, would no longer have any consciousness of sins? **3** But in these sacrifices, there is a reminder of sins every year. **4** For it is impossible for the blood of bulls and goats to take away sins.”

No creature could do it. Animals are not equal to man in nature or value and are not made in the image of God.

Not angels either. Again, they are creatures, they are not made in the image of God and they are not our equal. Jehovah's Witnesses teach that an angel became man to die for our sins.

Furthermore, no creature, animal, angel or otherwise, could bear the infinite weight of God's eternal and righteous wrath.

There is a powerful scene in John's vision of heaven in Revelation 5. He sees a mighty angel take a scroll with seven seals and proclaim in a loud voice, “Who is worthy to open the scroll and break its seals?” **3** And no one in heaven or on earth or under the earth was able to open the scroll or to look into it, **4** and I began to weep loudly because no one was found worthy to open the scroll or to look into it.

This illustrates powerfully the premise of the catechism questions, that there is no one up to the task, no one adequate, there is none who is righteous. Even in our

technologically advance culture with all of its superior wisdom and sophistication, with all our great strides and advancement, we cannot solve the greatest and deepest need of our lives. What we most desperately need is a savior, who can do it?

So, we know that any hope of our deliverance rests entirely with God. But then that is the perfect place to rest our hope. Our deliverance is possible when we consider God and His nature.

Because of His immense goodness and mercy, we have hope that He would not let the entire human race perish forever.

Because of His infinite wisdom, we have hope that God could devise a way to deliver us that would display His mercy without violating His justice.

Because of the great power of Him who created everything out of nothing, we have hope that He can also raise us up from the ruins and destruction of the fall and rescue us even from death.

Question 15 brings us finally to the final solution. Since we are not able to pay the debt and nor is any creature on earth or in heaven, then just what kind of mediator and deliverer must we have?

The man mainly credited with writing the Heidelberg Catechism was Zacharias Ursinus. After he wrote the catechism, he wrote a commentary on it which has been translated from Latin and is still in print. In his commentary he gives a short summary of the five conditions that must be met by a person who would come forward to be punished in the place of those who are guilty.

1. He who is to be punished must be innocent, without any debt.
2. He must have the same nature as those whose place he is taking.
3. He must offer Himself of His own accord, freely, not coerced.
4. He must be able to endure the wrath and full punishment and then come back from it. It will do no good if He dies and stays dead.
5. His chief and ultimate end must be the glory of God and then also the salvation of man.

Applications and conclusion:

As a young high school student, I really struggled with why God wouldn't just let me in heaven. I didn't have any clue how bad my sin was and how holy God was.

I didn't have any idea about how far off my balance sheet was, how overdrawn my check book was.

This Why was it so important that the Catechism emphasize the point that there is literally nothing that we can do to save ourselves?

What is the gospel to us if we have no clue about our misery and our debt and our hopelessness? It becomes cheap and of little value to us. Just like anything that has a small price tag.

To know how deeply in debt, we are and to know we can make no payment is important:

To show our inadequacy; To show our great need;

To show our dependence; To make us humble and grateful.

To remind us how far we have fallen and how great indeed is the glory of God's grace toward us in Jesus Christ.

We have always been and will always be debtors to God's grace and mercy. We will never be out of His debt. And this is how He means for it to be. We are always dependent on His grace. We are always dependent on the precious blood of Jesus. This doctrine compels us to treasure Christ more than anything on earth, to seek and savor Him with all our heart, soul, mind and strength. It compels us to boast in Him and Him alone.

Let us live all our lives and every aspect of our lives in totally dependence on God and trusting fully in God. And let us grow in this faith.

God wants us to very clearly grasp that salvation apart from Him is utterly and absolutely impossible. There is no salvation apart from God. Every other possible avenue end in bankruptcy. God will not have His glory robbed and He will not share it with any other. Seek Him and Him alone. In God alone do we trust.

Only Christianity reveals a God who will forgive us all our sins and clothe us with his righteousness. No religion has this message. Oh, the beauty of forgiveness based on repentance and faith in Christ!

As the Psalmist says in 103:12, "as far as the east is from the west, so far has he removed our transgressions from us." Isn't that wonderful?

Isaiah 43:25 says, "I, even I, am he who blots out your transgressions, for my own sake, and remembers your sins no more." He blots them out!

And in Psalm 130:4, the psalmist says: "But with you there is forgiveness; therefore, you are feared."

Micah declares, "Who is a God like you, who pardons sins and forgives the transgression of the remnant of his inheritance? You do not stay angry forever but delight to show mercy. You will again have compassion on us; you will tread our sins underfoot and hurl all our iniquities into the depths of the sea." (Micah 7:18-19).

Our need is so great that it will take nothing short of the incarnation to deliver us. Our salvation is only through the redeeming grace of Jesus who is our only Savior and Lord. This is why we often refer to the doctrines of Reformed Theology, the Doctrines of Grace. And this is why we must decrease, and He must increase.

The salvation of a soul is a thing that is staggering to behold, it is a wonder of wonder. Eternity will not be enough time to praise Him and thank Him and worship and adore Him.

It will take an infinity to thank Him for paying our infinite debt, and what a glory it will be.

Prayer: Holy Father, grant us to see and celebrate and rejoice in the superior worth of Jesus as our only Savior and sacrifice and mediator. Grant us to see the glory of His cross and the supremacy of His victory and the treasure that is ours in knowing Him and sharing in His cross and suffering. Give us courage and confidence in our battle with sin and what has already been purchased for us by His blood. Deliver us from evil and from every evil desire, make Christ our treasure and our pure pleasure.