

Text: Luke 7:36-50

Theme: The “Debit Card” of Sin

Date: June 24, 2007 (Pentecost 4)

In the Name of Jesus, whose blood purifies us from every sin, Dear Christian Friends,

This little card looks very much like a credit card, but it’s something a bit different. It’s called a debit card. Many of you have one, I’m sure. It’s one of those cards which you can use to make purchases, which automatically and immediately takes money from your checkbook to pay for your purchase. That taking of money is called a debit -- or something that you owe as a debt.

Financial experts give many warnings about being very careful in the use of these cards. For example, there are many of stories of thieves trying to find ways to take your money by using the numbers on these cards, with the sad result that you normally cannot recover what has been stolen. But another warning comes from our own use of cards like these, whether they are debit cards or credit cards. It can be very, very easy to use them so often that we don’t really appreciate how much debt we’ve gotten ourselves into. That debt can be very difficult to completely repay.

It’s that warning about our own misuse of earthly debit cards that serves as an illustration about a much more devastating debt; the debt of sin that we rack up for ourselves with our thoughts, our words and our actions. Today God teaches us about the seriousness of our debt of sin and how there is only one way for our spiritual debt to be removed; through the blood of Jesus. As we listen to God’s Word let’s see how the most important purchase of life – the purchase of our souls by Jesus Christ – is what allows us to go about our lives with great joy and great purpose, despite what I today am calling **“The ‘Debit Card’ of Sin”**.

Now, the reason a debit card comes to my mind today is because of the parable Jesus told to teach the Pharisee, at whose house he was eating, an important spiritual lesson. This Pharisee, named Simon, was incensed to think that Jesus was allowing this woman of a bad reputation to anoint his feet with perfume and dry them with her hair. Simon said to himself: **IT THIS MAN WERE A PROPHET, HE WOULD KNOW WHO IS TOUCHING HIM AND WHAT KIND OF WOMAN SHE IS – THAT SHE IS A SINNER.** Jesus said, **SIMON, I HAVE SOMETHING TO TELL YOU.**

What Jesus told Simon was the parable about two people who owed money to a moneylender. One had a debit of 500 denarii; the other a debit of 50 denarii. Let’s think of it in terms of student loans that so many college graduates need to repay, as they begin their working careers. Let’s say one college student owes \$50,000, and the other \$5,000. Neither one knows how he’s going to repay the loan, but some benefactor out of his total goodness sends each of them a note one day and tells them both that he has written a check to pay for every last cent that they owed. Jesus’ question in his parable, *“Which of them will love the benefactor more?”* Simon said, *“I suppose the one who had the bigger debt canceled.”* **YOU HAVE JUDGED CORRECTLY,** Jesus said. It’s not that both wouldn’t be grateful. Jesus’ point is simply the common sense thought that the more impossible the debt seemed to repay, the more thankful the one in debt would be to have had that impossible debt forgiven.

1. Knowing our debt helps us appreciate its payment.

And that leads to the first point I hope we can remember about the debit card of sin: Knowing our debt helps us appreciate its payment. If we don’t think that our debit card of sin really has that much debt, then we probably don’t appreciate it as much as we should, when we hear the Bible speak of Jesus forgiving our sins. If that’s the case, then we can very easily end up like Simon the Pharisee and say, *“Those people over there are far worse than me. They’re the ones who need forgiveness. I’m doing just fine being the kind of religious person I am.”*

Unfortunately, thinking like this causes our debit card of sin to grow and grow and grow some more. This woman is referred to as having **LIVED A SINFUL LIFE.** That could mean a variety of things, but it is quite likely that she had a bad reputation because of sexual sins she had committed during her life that were publicly known. But the sin of self-righteousness, a sin that is not necessarily so public, causes our debt to God to grow just as the sins of this woman.

In effect, whether we are talking about those kinds of sins or not, we are all the sinful woman, the sinful man, the sinful kid. We can’t play debit card games with God and say my debt is only 42 sins this week, unlike that other person over there who must have had 435 Tuesday alone! No, the Bible makes it clear to us that we are all corrupt before God, that there is no one righteous before God, that the condemnation of God is deserved by every single person, including every single one of us. The Bible will make no sense – considering oneself a Christian will have no value – being a member of a church will provide no benefit – if we don’t realize that every single one of us has to say the very same thing as the apostle Paul, when he looked at his life and said, ***“I am the worst of sinners.”*** Otherwise, sins are just something we talk about in terms of the big bad things like abortion and adultery. God, however, looks at the heart of things, and in our hearts he sees greed. He sees selfishness. He sees lust. He sees a lack of contentment. He sees anger. He sees hatred. He sees jealousy. He sees envy. He sees things that we know very well, but we don’t want anyone else to see. He sees a debit card of sin that no one of us has the ability to repay.

And that's why we so much appreciate its payment. Think about the sinful woman. Probably the better way to refer to her would be as the woman who knew her sin. She wasn't doing all these acts of kindness to Jesus in order to try to get him to forgive her sins. She was doing them because she was so happy that she knew that he already had forgiven her sins. That's what Jesus was saying in verse 47, when he said: **THEREFORE, I TELL YOU, HER MANY SINS HAVE BEEN FORGIVEN – FOR SHE LOVED MUCH.** Taken out of context I admit that those words can sound confusing at first, like Jesus is saying she was forgiven because she loved much. Rather, what Jesus is saying is that you can tell she knows how many sins she's been forgiven because she showed her love so much.

That same forgiveness is yours and mine. This Jesus, who was in Simon the Pharisee's house, was just making one more of many stops on his way to the cross of Calvary's mountain. On that cross, he became the greatest benefactor there could possibly be. He didn't say, "I will pay for all your student loans or I will pay the final twenty-five years on your thirty year house mortgage." He said, "I am paying for all your sins." So, precisely because we know that we are the sinful woman, the sinful man, and the sinful child, we can all the more appreciate the payment of that debt. We don't have to go through life wondering if we've done enough good things to get God to be good to us. We can know without any doubt whatsoever that our dear Lord God has already done the good thing – the best thing – of paying the price that has made us people who belong to God for all eternity. And until we get to heaven, where will live with God, our Lord gives us many situations in which we can give him glory and many people whom we can serve in his name.

And that leads to the other point I hope we remember from this lesson of Jesus and the sinful woman. When it comes to the debit card of sin, not only does knowing our debt help us appreciate its payment, but knowing its payment helps us demonstrate our love.

2. Knowing its payment helps us demonstrate our love.

Sometimes employers will help pay back student loans, if those graduates work for the company for a certain period of time. They are hoping that their generosity will lead to loyalty. And certainly we can understand from a Christian point of view that we truly do want to show love and kindness toward someone who has shown such love and kindness to us, just as we ask for God's help to do that to others who haven't been so good to us.

But when it comes to the payment of the debt of our sin, there doesn't have to be just a hope that we'll be loyal to Jesus or a signed contract that says we'll be faithful to him for the next ten years of our lives, like there might need to be in an earthly arrangement. No, the Holy Spirit is the power behind the forgiveness of Jesus, and it is the Holy Spirit who fills our hearts with the desire to do everything we can to show that our life belongs to Jesus Christ. That desire is what the apostle Paul once wrote about when he said, *"For Christ's love compels us, because we are convinced that one died for all, and therefore all died. And he died for all, that those who live should no longer live for themselves, but for him who died for them and was raised again."*

Isn't that exactly what this woman was doing at Simon's house? She was living for Jesus. The only thing different for her than for us is that she had a personal way to do it to Jesus himself, because he was right there in the house. Jesus said how she kept wetting his feet with her tears as a sign of repentance, and how she kept kissing his feet with her lips as a sign of humility, and how she kept perfuming his feet with her hands a result of her generosity – all of these things not being attempts to get God to love her, but rather being actions which resulted from her being so thankful for knowing that God already did love her so much that he sent his one and only Son to come into the world to save the world from its sin. And here that Son of God was in the same room as she was! She just had to show him her love and devotion.

We do, too. We show the same repentance and humility and generosity, because we not only are the sinful man, woman and child. We are also the sinless man, woman and child. All those debits of our sins were placed as debits on the back of Jesus, and so our account is marked paid in full. As a result, we, too, can't stop wetting the feet of Jesus with our tears, as we thank him in our prayers for all the good things he's done for us. We can't stop kissing his feet with our lips, as we think of all the other people he has put into our lives for us to think of before we think of ourselves. And we can't stop perfuming his feet with our actions, as we seek to do whatever we can whenever we can wherever we can to simply believe and behave as a child of God.

Dear friends, dealing with the debit card of sin is no problem when you have been given the credit card of Christ. That's why Jesus could say to the woman what he says to everyone of us, "Your faith has saved you; go in peace" – yes, the peace of knowing that your debts will not consume you. They have been conquered by Jesus Christ our Lord, the friend of sinners, because he is the forgiver of sin – the one because of whom every one of us can throw the debit card of sin away. Amen