

Living as Debtors

By Peter Barnes

In 1546 Martin Luther was dying. He had been trying to resolve a dispute within a family at nearby Mansfield when he fell seriously ill. On his death bed, he prayed Psalm 31:5 ('Into Your hand I commit my spirit'), kept repeating John 3:16, and wrote on a slip of paper – half in German, half in Latin – his final thoughts: 'We are all beggars. That is true.' Clearly, he was moved by a sense of being indebted to God, and of being a beggar before Him. Christians live as debtors. Spurgeon said that this could be understood in a thousand senses, but we shall not be so ambitious.

Luther and Spurgeon thought and wrote this way because the apostle Paul did so well before them. Paul wrote: 'I am under obligation both to Greeks and to barbarians, both to the wise and to the foolish. So I am eager to preach the gospel to you also who are in Rome' (Rom.1:14-15). One of the temptations of the ministry is that one likes to hear the sound of one's own voice. That was not what motivated Paul. He considered that he was indebted to all humanity – to Greeks and to barbarians, those whom the Greeks mocked as speaking 'bar-bar', sounds that the proud Greeks could not understand. Paul was indebted to proclaim Christ to the sophisticated philosophers of Athens (Acts 17:16-34) and to the rustic people of backward Lystra (Acts 14:8-18). He was not intimidated by the former nor did he disdain the latter. 'A debtor to mercy alone,' wrote Augustus Toplady, 'Of covenant mercy I sing.'

Salvation by God's free mercy does that to someone who ponders its truth. We are indebted to God, and the only difference between us and everyone else is God's electing grace. We feel obliged, not to pay off a debt to God which we cannot possibly do, but to understand what Paul meant when he said: 'Necessity

is laid upon me. Woe to me if I do not preach the gospel!' (1 Cor.9:16) A person who looks down on barbarians and fools has not worked through what it means to rest only on the work of Christ for salvation. It has been pointed out that the ground is level at the foot of the cross.

In Christian living, the Christian remains in debt; he or she is indebted to the Holy Spirit. As Paul put it: 'So then, brothers, we are debtors, not to the flesh, to live according to the flesh' (Rom.8:12). Quite obviously he meant to finish the sentence by saying that we are indebted to the Spirit, but he was sidetracked, albeit only slightly. No matter, the sense is clear. If we are Christians, it is the Holy Spirit who leads us and enables us to put to death the sins that so easily beset us, and to live more and more in conformity with Christ's law for our lives. We are not to owe others anything, but to love one another (Rom.13:8). If our Christian brother differs from us in some way which does not affect salvation, we have an obligation to bear with him or her, and not to please ourselves (Rom.15:1).

Life is full of mutual obligations and indebtedness. Paul took up a collection in Gentile churches for the saints who were suffering from a famine in Judea. This was not just a good idea or an expression of humanitarianism. As Paul put it: 'They were pleased to do it, and indeed they owe it to them. For if the Gentiles have come to share in their spiritual blessings, they ought also to be of service to them in material blessings' (Rom.15:27). There is a wonderful mutuality in the Christian view of life; we are all debtors in one way or another.

If we are only beggars and debtors, we ought to be always grateful, and like John Newton, forget not all the benefits that God has given us (Ps.103:2) – which was one of his favourite

verses. One day, the nonconformist pastor of Bath, William Jay, visited Newton, and they discussed, as pastors do, whatever parishioner was most on their mind. Newton mentioned the name of a man who had once attended Jay's church, but later immersed himself 'almost in all evil'. He had written a very penitent letter to Newton, but Jay had no wish to be taken in, so he responded: 'He may be such; but, if he be, I should never despair of the conversion of any one again.' To which Newton gave the most wonderful and humble reply: 'Oh, I never did,

since God saved me.'

Because Christians are debtors to God – and because Christ alone paid that debt – we are indebted in different ways to everyone, whether believer or no. To live and die as indebted beggars is to be rich before God and man.

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