

GOSPEL MESSAGE: Which Debt do you Owe?

Everyone, whether aware of it or not, is in debt. The question is WHICH DEBT DO YOU OWE? This gospel message highlights the debt that all humanity owes to God, and why many are condemned to eternal punishment, whereas others are not?

1. THREE IMPORTANT DOCTRINES

In the model prayer recorded in Matt. 6:9-13, "sin" is expressed through the image of debt. The debt that all humanity owes to God is in regards to the accumulated debt of sins committed whether knowingly or unknowingly. But if all mankind has sinned against God, then why are many condemned to eternal punishment for sins committed, and others are not? "Three important doctrines" from the Bible [election, predestination and freewill] can help to answer this question, and also help us to answer the question WHICH DEBT DO YOU OWE? If everything is predestined, it would appear that freewill is not possible. But to a certain degree, the Bible also teaches the concept of freewill. Firstly, predestination is the doctrine that all events have been willed by God, who has predestined our parents, gender, nationality and basically all of life's activities (2 Kin. 19:25-34; Is. 45:5-7; 46:9-11), but particularly predestined redemptive history through Christ and chosen before the foundation of the world to save souls through Christ (1 Pet. 1:8-20; Rev. 13:8; 2 Tim. 1:9; Rom. 16:13). God is not limited to anyone but Himself (Job 37:23; Is. 40:26), [evident in Christ (2 Cor. 5:19; John 1:1, 14; Matt. 1:21-23) while He walked upon the earth and at times was hungry and weary] (Matt. 21:18; John 4:6), and God also retains the right of limiting His own absolute sovereignty on the basis of human response to His offers of grace and restoration and His threats of judgment and destruction (Jer. 18:7-10; 26:13; Jon. 3:10-11). Lord Yahushua said, "Behold, I stand at the door and knock. If anyone hears My voice and opens the door, I will come into him" (Rev. 3:20). The Lord does not force Himself upon anyone, but stands at the door of each person's heart and knocks, our response ought to be to welcome and receive Him by faith. So, although God has sovereign control of history, yet His will never denies our personal and moral freewill evident in the case of Pharaoh (Ex. 8:15, 32; 9:34). Although the Bible states that God hardened Pharaoh's heart (Ex. 4:21; 9:12), and also whomever God wills He hardens (because it is His sovereign right to do so), yet Pharaoh alone was the main cause for hardening of his heart in each of the first five plagues, not until the sixth plague did God confirm Pharaoh's wilful action, as He had told Moses He would do (Rom. 1:24-28). Moreover, it can be argued that God hardened Pharaoh's heart because of his pride (1 Pet. 5:5; Is. 2:12; Dan. 4:37), and the same can be said about all who are prideful and profane people like Esau, all alike attitudes or responses are hated by God (Heb. 12:16; Mal. 1:2-3; Rom. 9:13; Pro. 8:13). Furthermore, whomever God wills He will have mercy, it cannot mean that God's mercy is based on random choice or personal favouritism because [1] the Bible makes it clear that there is no partiality with God (Act. 10:34; Rom. 2:11-16; Gal. 2:6; Eph. 6:9; Col. 3:25; 1 Pet. 1:17), and [2] the apostle Paul ultimately bases God's rejection of Israel due to Israel's unbelief (Rom. 9:30-32). Although the nation of Israel were extremely sinful (Ex. 32:1-35), yet God still decided to show mercy to Israel because He was very pleased with the humility of Moses, Israel's mediator whom found grace (Ex. 33:12-20; Num. 12:3). God is pictured in the Bible as a Potter (Is. 64:8; Jer. 18:1-11), which some have wrongly interpreted as God has predestined from the foundation of the world that whomever He wills He chooses to save, whilst He chooses to harden and condemn others. But there is another view in regards to God as a Potter, which is that Israel is the clay in God's

hand, and if Israel responds positively to the call to repentance, then God can use Israel as a vessel (like a Potter) for a specific purpose to mould, shape and to transform (Jer. 18:1-11). Also, 2 Tim. 2:20-21 is very helpful here, for it reveals that if ANYONE departs from a sinful lifestyle (through the power of the Holy Spirit), then such a person will be a vessel for honourable use, set apart (or holy), useful to the master of the house, ready for every good work. Therefore, although God has almighty power to control everything, yet He shows mercy to the humble (Jam. 4:6; Pro. 3:34), and exercises self-control and endurance (Is. 30:18; 42:14; 2 Pet. 3:9). The purpose of such patience is to bring about repentance (Rom. 9:22), which is often particularly evident in the time given for repentance for any wrongdoing before judgment (Rom. 2:4; Rev. 2:20-22; Jon. 3:10; 4:11; Nah. 1:2-3; 3:1-7). In the case of Pharaoh, because of pride, first Pharaoh hardened his own heart (Ex. 7:22; 8:15, 18, 32), before God after a period of forbearance, hardened Pharaoh's heart (Ex. 7:3; 9:12; 10:1; Rom. 1:21-24; Ps. 18:25-26). The case of Pharaoh is a good example of predestination and free will working together. Another good example of predestination and free will working together is revealed in Act. 4:25-28 regarding the freewill granted to Herod, Pilate, also the Gentiles and Israel to reject, and put the Saviour to death according to the purpose determined before to be done. When compared with Eph. 1:4-11, these verses have been used to support the argument of absolute predestination. A brief summary of the texts reveals that God chose us in Christ (a spiritual union) before the world began, and predestined us in Christ according to His good pleasure which He purposed. Also, God works all things according to the counsel of His will. Listen, for this is very important. If God works all things according to the counsel of His will, then this would include freewill. As mentioned before, the concept of freewill is taught in the Bible to a certain degree or limit, as God created humans in His image, unlike the animals who act mainly on instinct, like our Creator we have the capacity with the power of reasoning to make certain choices or decisions (Is. 7:14-16; Pro. 3:5-6; 16:9; Job 23:10; Luke 18:1-8), even to reject the Lord and His offer of life-giving grace due to unbelief of the gospel (Mark 16:15-16; Num. 14:11, 23, 43; Matt. 10:14; 12:30-31; Act. 7:51), or to receive the Saviour (Yahushua) by welcoming and believing the gospel of God's grace (Mark 16:15-16; Matt. 10:40; John 1:11-13; 3:16-18). [But it is God's sovereign right to choose to save by grace alone (Rom. 9:11), salvation is a free gift of God (Eph. 2:8-10), so with the limited freewill granted to humanity, none of us can take any credit in receiving the gift of God by faith in the Saviour Yahushua (Christ), similar to if one witnesses for the Lord which results in conversion (1 Cor. 3:5-7). Salvation is 100% the work of God within us, we do not contribute even 1% towards our salvation, all we can do is to humbly receive the gracious gift of God]. The biblical view is that God encourages us to use our freewill to choose that which is good over evil (Amos 5:14-15, Gen. 4:7; Deut. 30:19; Jos. 24:15). The hard fact is that overall, mankind in an unconverted state [due to the fall into sin] are prone toward sin, which can escalate into continuous evil practices (Luke 11:13; Jer. 13:23). However, God reserves the right to turn any evil into fulfilling His good purposes (Gen. 45:5-8; 50:15-20; Num. 22:1-20; Act. 5:30-31), which He has predestined to come to pass (Act. 4:23-30). Moreover, mankind in an unconverted state cannot overcome sin (Gen. 4:7; Jer. 13:23), but are slaves to sin [being under the dominion of the devil to disobey God by practicing sin - 2 Cor. 4:4; Rom. 2:8-9], particularly in choosing to reject Christ (John 5:40; Act. 13:45-46; 1 Pet. 2:4-8; Is. 53:3; 1 Sam. 15:26-28), and in many cases God reluctantly rejects them (Jer. 18:7-10), evident by a period of longsuffering (Rom. 9:22; Exo. 34:6; Joel 2:13; John 3:17-19; 2 Tim. 2:12; 2 Chr. 15:2; Hos. 4:6; Job 21:30-31; 1 Sam. 2:30; 15:10-26), before giving them over to their own hardness of heart and vile passions (Rom. 1:18-26; Act. 14:16). The main point here is that the Bible teaches both concepts of freewill and predestination to the extent that it is impossible for either freewill or predestination to cancel out the other, as they work together, God determines the end, but what happens in between is our freewill. At any time God might announce that a nation be uprooted or destroyed, but if that nation warned turns from its evil and repents, then God will also repent of the judgment planned to inflict them (Jer. 18:8-10; Jon. 3:8-9). God deals the same with individuals who repent from a sinful

lifestyle (Ezek. 18:21-32). God has predestined redemptive history through Christ and chosen before the foundation of the world to save souls, for all souls are God's (Ezek. 18:3-4), and God takes no pleasure in the death of the wicked, but He pleads with them to repent and turn from sins, and live (Ezek. 18:23-32). As evident with Yahushua, God is willing, but many people are unwilling (Matt. 23:37-39), so God also warns that the soul who sins (particularly by rejecting Christ) shall die (Ezek. 18:3-4, 24-26), whereas the soul who repents and turns from sins (particularly by receiving Christ) shall live (Ezek. 18:3-9, 14-17, 19). Now let us return to the question posed at the beginning: Why are many condemned to eternal punishment for sins committed, and others are not? Three important doctrines of [1] freewill, [2] predestination, and also [3] election can help to answer this as follows:

[1] FREEWILL: The gospel of the grace of God through our Saviour Yahushua (Christ) is a royal invitation that ought to be welcomed and received with joy, and so rejection particularly due to unbelief is wilful disobedience to a royal invitation. Unbelief is an act which many with their personal and moral freewill choose, "for wide is the gate and broad is the way that leads to destruction, and there are many who go in by it" (Matt. 7:13). In other words, many choose destruction for themselves by rejecting the life-giving grace of God due to unbelief and wilful rejection of Christ (John 5:40; 12:47-48; Matt. 23:37), or making light of it with unacceptable excuses as revealed in the parable of the wedding feast (Matt. 22:1-14). But there is a debate regarding whether God's grace is resistible or irresistible. There does appear to be a stronger case in favour of God's grace as resistible and can be rejected to our own destruction (Matt. 7:13), particularly if we consider John 6:44 & 12:32. Both of these verses reveal how God is actively drawing all people to Himself, and therefore it can be argued that God's grace does not force, but draws. All humanity has a measure of freewill to respond to God's grace, but can only respond positively in faith when the power of God is present and at work to bring about the miracle of conversion (Act. 3:19; Luke 5:16-20; Mark 5:25-34). God who is the initiator, in a moment of time (or in a sense at the right moment) through the enabling power of the Holy Spirit, expresses this bountiful gift of grace to lost humanity, and God impresses the need to respond in faith in Christ, which leads to eternal life (John 1:12; 3:16; 20:31). When the power of the God is present to heal, the miracle of conversion will occur, and so it is vital that we respond in repentance and faith which go hand in hand (Luke 5:16-20; Mark 5:25-34; Act. 3:19; 10:38), particularly when the Holy Spirit convicts us about sin (John 16:18; Act. 2:37), we should be humble by acknowledging and confessing that we are sinners (2 King. 22:19; 1 John 1:8-10), and also in need of the power of God to turn away from sin (Gal. 5:16-18) through godly repentance (2 Cor. 7:9-10; Mark 14:72).

[2] PREDESTINATION: A more simple way of defining predestination is that it can be defined as a destiny predetermined by God or what has been determined beforehand to occur by God. It is God's sovereign right to predestine certain events, and turn evil deeds into fulfilling His good purposes which He has planned and predestined, as was the case with the evil deeds of both Herod and Pilate, the Gentiles and the people of Israel which resulted in Christ dying on the cross, so that the plan of God of eternal life may be fulfilled in Christ's death and resurrection from the dead (Act. 4:27-28; Rom. 4:23-25; Gen. 45:5-8). God in particular has predestined redemption and chosen from the beginning in eternity past (2 Thess. 2:13-14), even before the foundation of the world to save souls through Christ (1 Pet. 1:8-20; Rev. 13:8). Therefore, God has made a way to rescue many through Christ (Is. 53:11; 2 Tim. 1:9; Heb. 9:28). God knows those who are His (2 Tim. 2:19), so as many who receive and welcome Christ (John 1:11-13; 1 Cor. 15:1, 3; 1 Thess. 2:13) [as mentioned before which ought to be the right response], it is God who has enabled such to reason and to grasp the gospel, and in His power to choose what is good (Deut. 30:19-20; Phil. 2:13; 2 Cor. 1:21; Act. 15:6, 25-29), for God knows those who are His, and has predestined to save such through faith IN CHRIST (Rom. 8:29-34; Eph. 1:4-5; 2 Tim. 1:9, 19). The key to predestination is to be IN CHRIST, whomever first trusts in Christ has been predestined to all the benefits IN CHRIST, which includes the redemption of the body (Eph. 1:11-14).

[3] ELECTION: The term "election" refers specifically to God choosing a particular person or group of people for salvation unto good works in Christ (Eph. 1:4-5, 11; 2:8-10; Rom. 8:29; 2 Thess. 2:13). Israel is God's chosen nation (Deut. 7:6; 14:2; Is. 41:8-9; 44:1-2), also all genuine Christians are chosen by God (1 Pet. 2:9). However, there is another important debate as to whether election is conditional or unconditional. Many view election as unconditional, and conclude that God has willed to save a certain group of people, and left the remainder in their sins, whom shall eventually receive the just punishment for their offences against God (Rom. 6:23). But others view election as conditional on a person's faith, because Eph. 2:8 helps us to understand that by grace we have been saved through faith, and that this grace is an undeserved gift from God, and faith is the means by which we receive God's bountiful gift of grace. The Bible repeatedly informs us that we must believe to be saved (Rom. 10:9-10; John 3:16; Act. 16:31), but particularly John 20:31 is very important, as it reveals the main purpose John's Gospel was written is that in believing that Yahushua is the Christ, the Son of God, that in believing you may have life in His name, and therefore if you have faith in God or in Christ, you have something eternal because faith can be likened to a seed (Matt. 17:20) that leads to eternal life in Christ (John 3:16; 20:31). Abraham is known as the father of faith (Rom. 4:16). The Bible reveals that Abraham believed God and it was accounted to him for righteousness (Rom. 4:3), and also that without faith it is impossible to please God (Heb. 11:6). Therefore, it is better to have little faith than to have no faith at all, because even a little faith can accomplish much (Matt. 17:20). But even more so, it is so important to increase in faith, so that when the devil attacks to try to take the seed of faith in Yahushua (Christ) within us, we are able to stand firm in the faith (Luke 22:32; 1 Pet. 5:8-9; 1 Cor. 16:13). Moreover, those who view 'election' as conditional conclude that since God knows those who are His (2 Tim. 2:19), that the doctrine of election is a teaching according to the divinity and foreknowledge of God (1 Pet. 1:2; Act. 13:47-48; Jer. 1:5; Rom. 8:29), in regards to those who shall respond positively by faith to the gospel call, such God has (1) chosen IN CHRIST to justify and to save not by works, but by grace alone (Rom. 8:28-34; 9:11; Eph. 1:4; 2:4-5; 8-10) unto good works which God prepared beforehand that we would walk in them or a specific service to spread the gospel (1 Thess. 1:4-10; 2 Cor. 5:18-20; John 15:16; Eph. 2:10); (2) predestined us IN CHRIST (a spiritual union) before the foundation of the world (Eph. 1:4; John 17:24); and (3) granted to share in the inheritance IN CHRIST (Eph. 1:11-12; Col. 1:12). Christ is the Chosen One whom God the Father has ELECTED (Luke 9:35; Matt. 3:17; 12:18) before the foundation of the world (Rev. 13:8; 2 Tim. 1:9), and PREDESTINED in Christ to save ALL mankind (1 Tim. 2:3-7; 4:10), but many through their own FREEWILL reject Christ, and so are blotted out of the Book of Life (Ex. 32:33; Rev. 20:12-15). However, whoever convicted by the Holy Spirit (John 16:8-11), shall also be empowered by the Holy Spirit to WILLINGLY and FREELY receive the gift and grace of God through faith in Christ, and their names shall never be blotted out of the Book of Life (Rev. 3:4-5; Luke 10:20; Phil. 4:3). In order to implement this predestination plan of salvation in Christ, God ELECTED two nations (or people groups), one ahead of the other, but both were ELECTED to service (Gen. 25:23; Rom. 9:4, 11-12; Ex. 3:12-14). God ELECTED Jacob (Israel) first, ahead of Esau (Edomites representing Gentiles) before they were born, nor having done any good or evil (Rom. 9:11-12), which implies that God could have chosen Esau first, but God ELECTED Jacob and his descendants in His service (Ex. 3:12-14; Rom. 9:4), so to implement this predestination plan of salvation in Christ, first to Israel (the Jews) and then to all other (Gentile) nations (Rom. 1:16; Is. 49:6; 56:7; Act. 1:8). John Wesley, the founder of the Methodist movement rejected unconditional election insisting that Christ died for all and that His grace is available to all. Election was unconditional with respect to individuals (or groups) to service, but conditional with respect to salvation of persons.

2. HOW IS GOD JUST?

Why are many condemned to eternal punishment for sin, and others are not? This question also raises two other important questions: (1) How is God just? (2) How is God merciful? Firstly, how is God just?

God desires ALL mankind to be saved and come to the knowledge of the truth (1 Tim. 2:3-7; 4:10); and that none should perish (2 Pet. 3:9); but not ALL people shall be saved because due to unbelief and wilful rebellion (Rom. 1:18-32; Act. 7:51), ALL mankind have sinned (Rom. 3:23-24). Moreover, because ALL have sinned, how does God balance both His acts of justice and mercy simultaneously? If God decided to save ALL people despite the fact that ALL have sinned, God would be unjust, because the Law regarding sin would be ignored (Mark 3:28-30; Ezek. 18:20). The Bible teaches that one is a debtor to keep the whole law (Gal. 5:3-4), failure to do so is "sin," which when multiplied can be likened to accumulated offences against God or a DEBT which we can never pay back (Matt. 18:21-35; Luke 7:41-50), no matter how many good deeds we may do [to perhaps try to cancel out our sinful deeds]. God is just, and therefore He must punish sin, and so those who are unrighteous He reluctantly rejects after a period of longsuffering (Rom. 9:22; Exo. 34:6; Joel 2:13). It can be argued from the Bible that God reluctantly rejects because God takes no pleasure in the death of the wicked (Ezek. 18:23; 33:11). God has personality, and can be grieved (Gen. 6:6; Eph. 4:30), and therefore those who are unrighteous He reluctantly rejects after a period of longsuffering, which eventually leads onto final judgment and the eternal damnation in hell (Matt. 22:11-13; 25:41-46). Consider the case of a righteous judge who must sentence a man to life in prison for stealing an exceedingly great amount of money. The thief has also squandered the money, and now has a great debt but no means to pay it back. If the judge dismisses the case because he is merciful, this would be a great injustice. What about the great DEBT that is owed? The judge must enforce the law set before him. Is it his will [desire] to sentence the man to life in prison? No. But, because there are laws, he must enforce them. Likewise, with God. He desires that people should not perish, but many will because they disregard God's judgments and reject Christ. They will then face the judgment of the Lawgiver. The Law will be enforced. ALL mankind has sinned, and so God could quite rightly sentence ALL to eternal damnation (Rom. 2:9-23), but for His mercy. God is a merciful God (Ex. 34:6-7; Deut. 7:9; Ps. 145:8-9).

3. HOW IS GOD MERCIFUL?

God in His mercy has chosen to rescue many like He rescued Lot (Gen. 20:15-16), not because those whom God has elected to save deserve it, for salvation is unmerited, and therefore only by His grace (Eph. 2:8-10; 2 Tim. 1:9), the sovereign God has chosen to have mercy on whomever He wills (as seen with Israel), but particularly to those who are humble like Moses (Ex. 32:30-33; 33:12-20; Num. 12:3), the Bible makes it clear that God gives grace to the humble (Jam. 4:6; Pro. 3:34). And particularly after a period of longsuffering, whomever He wills God hardens and opposes (Rom. 9:14-24; Jam. 4:6; Ex. 33:19) because of prideful sin (1 Pet. 5:5), which hardens people's hearts to always resist the work of the Holy Spirit (Act. 7:51). Those who reject Christ (Yahushua) are in danger of committing the unpardonable sin, which can be likened to persistent resisting of the work of the Holy Spirit (Matt. 12:30-32; Act. 7:51). But God is omniscient, and so God knows those who are His, in whom He has chosen in Christ and called like Paul (Rom. 1:1; 1 Cor. 1:1); or Jeremiah (Jer. 1:5); or Jacob (Rom. 9:11-13); for a specific purpose, but firstly, to do a work in their heart to hear and respond to the general call, that it might become an effectual call unto salvation through faith in Christ by the enabling power of the Holy Spirit (John 7:37-39; Act. 1:8; Rom. 8:14-17, 26-27), and then to gradually be conformed into the character of Christ, with new concerns and desires to do the will of God (Rom. 8:28-30). Because God is merciful, He has chosen to save many through Christ (Rom. 5:15; 9:15-16; Is. 53:11; Heb. 2:10; 9:28), who is our Mediator (like Moses was for Israel), otherwise none would be saved unless God worked in this way (Matt. 19:25-26; Rom. 8:31-39; 9:15-24). Yahushua is Saviour of ALL (1 John 2:2; John 1:29; 1 Tim. 2:3-6; Col. 1:20; Heb. 2:9), but especially to those who believe (1 Tim. 4:10; Rom. 1:16).

4. WHICH DEBT DO YOU OWE?

In conclusion as to why so many are condemned unto eternal punishment? It is because of the accumulated debt of sin, whereas possession of eternal life is by divine appointment to which we must respond in faith (Act. 13:48). It is the will of God to save many by grace through faith in Christ, but due to sin, God will also judge many by the righteous Judge, who is Christ (Act. 17:31; Rom. 2:16). God will reluctantly reject many because He is just, and God has also chosen to save many (Rom. 5:15, 19) because He is merciful. There is no other God besides Him, who can wisely and graciously show both mercy and justice (Is. 45:21; Ps. 103:8). As God's elect, how much we ought to thank Him continuously for His mercy rather than His justice toward us. Which debt do you owe? Perhaps you are debt free financially. But what about the debt all mankind owe to God? Either you pay your debt or allow someone else to pay it. Respond positively to the gracious gift of God today. Receive Christ today as your personal Lord and Saviour, for the accumulated DEBT of sin can only be paid by Christ due to His sinless life and sacrificial death [which figuratively can refer to His spiritual or heavenly bank account of righteousness, which He imputes to whomever He wills, so that the recipients of divine grace now owe the DEBT of love and gratitude to God].

Four helpful steps in receiving the Saviour Yahushua (Christ):

- Firstly, repent (this is a work of God in our hearts which helps us to make a decision that leads to an action. The decision aided by the Spirit of God is to change our mind and lifestyle, which leads onto a determined action of the will to turn in the opposite direction from a sinful lifestyle to faith toward God). Repentance from sins goes hand in hand with faith toward God through the gospel (Mark 1:14-15; Act. 2:37-38). Recognise the weight of the DEBT of sin [or in other words, that your own righteousness before God is nothing (Is. 64:4), or equally can be likened to spiritual bankruptcy], then confess your sins before God (John 1:9).
- Repent and believe (Mark 1:14-15; Act. 2:37-38), and call upon God's mercy (Ps. 86:5).
- Repent and believe (Mark 1:14-15; Act. 2:37-38), and trust in Christ as the One by His sacrificial death on the cross for our offenses, His resurrection for our justification (Rom. 4:25; 8:33-34); and His precious blood as the means to pay the accumulated DEBT of sin (Heb. 9:22; 1 John 7).
- Unless you repent, you will perish (Luke 13:3, 5), therefore, be truly sorrowful for your sinful past and desire to radically change, to turn from sin to faith toward God, and God will give you a new nature and a new spirit to obey and overcome (John 4:23; 15:1-8; Rom. 1:5-6; 8:13-18; 2 Cor. 4:16-18; 5:17). If you repent and believe by receiving this gospel message (1 Thess. 2:13; John 1:11-13; 1 Cor. 15:1, 3), then this can only be a spiritual work of God in your heart (Is. 55:6; Ps. 51:10), and an indication that you have been appointed to eternal life (Act. 13:48), for none can repent and believe in the Saviour (Yahushua) unless the Father draws them (John 6:44; Act. 10:34-43; 16:14), and all who receive and welcome the Saviour have this assurance that all who come to Him, none will He cast away (John 6:37).