

“We Are Debtors”

“So then, brothers and sisters, we are debtors ...”

Colonial Williamsburg was one of my favourite vacations destinations as a child. This recreation of the 18th Century capital of Virginia offers the opportunity to step back in time, to visit many of the restored buildings and sample how people lived and worked over 200 years ago. Williamsburg played a significant role in the establishment of the United States of America, and visiting this restored city offers the opportunity to experience the history lessons we were taught in our New Jersey classroom come alive on the gravel streets of Tidewater Virginia.

There was one aspect of Colonial Williamsburg that I did not like: a building in one corner of the restoration area that was labeled with an odd name: GAOL. I had no idea what this was until our guide told us that this was an old English word for Jail. The jail in Colonial Williamsburg functioned like most jails, incarcerating persons who had violated various laws; but it was also the place where persons who did not pay their debts would be imprisoned. This debtor's jail was not unique to Williamsburg; prisons for persons who were unable to pay their debts were a common sight in many cities, and still exist in countries as diverse as the United Arab Emirates, Greece, Switzerland, and Russia. Even though as a child I wasn't indebted to anyone, the thought of being incarcerated in Williamsburg's dismal public gaol was repulsive and caused me to avoid this building whenever we revisited the colonial area of the city.

Fortunately, debtors' prisons do not exist in Canada (at least I haven't noticed any!), but that doesn't mean that people are no longer imprisoned because of their debts. I was recently reported that Canada's debt-to-income ratio is a near record 164%, meaning that Canadians owe an average of \$1.64 for every \$1.00 they earn. According to former Bank of Canada Governor Mark Carney, *“household debt [is] the greatest domestic threat to Canada's future economic growth.”* While some debt is unavoidable – very few of us have the funds to buy a house or a car with cash – it is very easy to become enslaved to debt that can accrue when we fail to recognize that the credit that is offered to us can easily turn into shackles that can enslave us and even our families for years. One of life's most liberating moments is when we are freed from obligation to our debts: when we pay off our mortgage, or when our car payments come to an end, or when we finally get ourselves out from under that weight of credit card bills that can so enslave us. To be freed from being under bondage in these virtual debtors' prisons is one of life's most wonderful moments.

But what if you discover that even though all of your debts have been satisfied you were still considered a debtor? How would you feel when even though you have paid all that you owed and you were still considered under obligation? This is the baffling reality that Paul appears to be presenting in Romans when he informs his readers that *“we are debtors,”* which at first glance appears to be contradicting one of the central teachings of the Christian faith, that on the Cross our Lord Jesus Christ paid the price for our sins and liberated us from the bondage that had enslaved us for far too long. This is the Christian doctrine of *atonement*, the process by which the hindrances to reconciliation are removed, actions which cancel out the ill effects of a previous act. In the New Testament, humanity's need for atonement is rooted in sin, the condition of humanity's estrangement from God.

- “And you who were once estranged and hostile in mind, doing evil deeds, he has now reconciled in his fleshly body through death, so as to present you holy and blameless and irreproachable before him ...” – Colossians 1:21-22.

- “But now in Christ Jesus you who once were far off have been brought near by the blood of Christ.” – Ephesians 2:13.
- “But God proves his love for us in that while we still were sinners Christ died for us. Much more surely then, now that we have been justified by his blood, will we be saved through him from the wrath of God. For is while we were enemies, we were reconciled to God through the death of his Son, much more surely, having been reconciled, will we be saved by his life.” – Romans 5:8-10.

Our Lord Jesus Christ is the “*Lamb of God, who takes away the sin of the world.*” He is the “*Son of Man [who] came not to be served but to serve, and to give his life a ransom for many.*” (Mark 10:45). Christians confess that “*for our sake he was crucified under Pontius Pilate; he suffered death and was buried.*” (Nicene Creed). As Martin Luther teaches in the *Small Catechism*,

- “He has redeemed me, a lost and condemned human being. He has purchased and freed me from all sins, from death, and from the power of the devil, not with gold or silver but with his hold, precious blood and his innocent suffering and death. He has done all this in order that I may belong to him, live under him in his kingdom, and serve him in eternal righteousness, innocence, and blessedness, just as he is risen from the dead and lives and rules eternally. This is most certainly true.”

We are freed in Christ from our debt of sin and death so that we may be liberated to live for Christ: “*And he died for all, so that those who live might live no longer for themselves, but for him who died and was raised for them.*” (2 Corinthians 5:15).

- “Christ has not only fulfilled the law, but he has also suffered the punishment which the law pronounces on transgressors ... thereby he has ‘paid God’ and brought it about that God takes his wrath and eternal punishment away from us.” – Paul Althaus, *The Theology of Martin Luther*.

So if we have been freed from the debt of sin and death through the death and resurrection of Jesus Christ, how can Paul say that “we are debtors?” If this one of those financial traps that some people fall into, a form of deception that lures us in with promises of relief only to enslave in another form of debt bondage? Are we really free in Christ, or are we merely trading one for of indebtedness for another?

When Paul speaks of us as “debtors,” he is using a word that may also mean “someone who is under an obligation” (the New International Version translates this passage “*we have an obligation*”). He is *not* speaking of a debt like the one from which we have been freed, a debt to sin that enslaves us to death and “*the power of the devil.*” Instead, what Paul is speaking of is what might be called a “debt of gratitude,” a realization that what we have received is what Dietrich Bonhoeffer referred to as “costly grace,” a grace that cost our Saviour his very life, and that therefore we live our lives in this debt of thanks and praise for all that our Lord has done for us in liberating us from the ultimate power of estrangement and alienation.

- “Such grace is *costly* because it calls us to follow, and it is *grace* because it calls us to follow *Jesus Christ*. It is costly because it costs a man his life, and it is grace because it gives a man the only true life. It is costly because it condemns sin, and grace because it justifies the sinner. Above all, it is *costly* because it cost God the life of his Son: ‘ye were bought at a price,’ and what has cost God much cannot be cheap for us. Above all, it is *grace* because God did not reckon his Son too dear a price to pay for our life, but delivered him up for us. Costly grace is the Incarnation of God.” – *The Cost of Discipleship*.

God's grace, in which our Lord gave all for our sake, is that love which is *"so amazing, so divine"* that it demands *"my soul, my life, my all."* Because God has given us *"forgiveness of sins, life and salvation"* through the Cross and Resurrection of Jesus Christ, *"for all this I owe it to God to thank and praise, serve and obey him."* (Small Catechism). We have been set free from the bondage of our debt to sin and death through our Lord Jesus Christ, and called to live in thanks and praise to our Saviour as the world would have his liberated church embody his love in each generation; it is *"for freedom [that] Christ has set us free. Stand firm, therefore, and do not submit again to a yoke of slavery."* (Galatians 5:1).

But what is our obligation as Christians? What does the Lord require of us as his people? What do we owe God in return for all that God has done for us in liberating us from the bondage to sin and death that so that we might not *"receive a spirit of slavery to fall back into fear, but you have received a spirit of adoption"* (8:15)?

In the book of the prophet Micah, the people of Israel ask the prophet what the Lord requires of them, and offer to lavish gifts upon God in order to reconcile them to the Lord from whom they had become so estranged. But in his reply, the prophet makes it clear that what God is seeking from us is not to repay a debt as we would to others to whom we owe an obligation, but rather to pay our debt of gratitude to God in the way in which we live as God's people:

- *"With what shall I come before the LORD, and bow myself before God on high? Shall I come before him with burnt offerings, with calves a year old? Will the LORD be pleased with thousands of rams, with ten thousand rivers of oil? Shall I give my firstborn for my transgression, the fruit of my body for the sin of my soul?' He has told you, O mortal, what is good; and what does the LORD require of you but to do justice, and to love kindness, and to walk humbly with your God?"* – Micah 6:6-8.

The debt of gratitude that we owe God in return for all our Lord has done for us cannot be paid with even the most lavish of our possessions, because our Lord redeemed us *"not with gold or silver but with his holy, precious blood and his innocent suffering and death."* (Small Catechism). Our Lord is not looking for us to empty our bank accounts or clear our homes of all of our precious family heirlooms to show our thanks for what we have received from our Saviour; there are *"no gifts have we to offer for all your love imparts, but what you most would treasure – our humble, thankful hearts."* It is by living each day in thankfulness for all our Lord has given us that we fulfill our role as debtors – but debtors *"not to the flesh, to live according to the flesh – for if you live according to the flesh, you will die; but if by the Spirit you put to death the deeds of the body, you shall live."* (8:12-13).

One way of us to live out this debt of gratitude is to look again to Luther's teaching on what we owe our Lord and Saviour Jesus Christ for all he has given us: *"For all of this I owe it to God to thank and praise, serve and obey him."*

THANK AND PRAISE – We gather in worship as a people who have been liberated from humanity's condition of estrangement from God and from one another:

- *"For he is our peace; in his flesh he has made both groups into one and has broken down the dividing wall, that is, the hostility between us. He has abolished the law with its commandments and ordinances, that he might create in himself one new humanity in place of the two, thus making peace, and might reconcile both groups to God in one body through the cross, thus putting to death that hostility through it."* – Ephesians 2:14-16.

We gather in worship as a people who are under an obligation to live together as sisters and brothers in the Christ who has lifted the burden of the debt we shared off of our shoulders so that we might

take upon ourselves the yoke of proclaiming the liberation Word of God to those who still live in their own debtors' prisons.

SERVE AND OBEY. Because we have been set free from the bondage to sin and death through the debt and resurrection of Christ, we are called to live every day as servants of our Lord, fulfilling the call to discipleship in hearing the Word of God and gladly obeying our Lord's call. This is the call of Christian *stewardship*, the realization that everything that we possess – *“ourselves, our time, and our possessions”* – are gifts that God has entrusted to us and calls us to use to the glory of God and for the sake of others:

- “In other words, Jesus Christ, who is God's, is the initiator of and enabler of Christian stewardship: ‘you are Christ's, and Christ is God's.’ The Christological basis of stewardship means not only that our stewardship is exemplified by Jesus; rather, in keeping with Paul's mystical regard of Christ that is the matrix of so much of the New Testament's stewardship discussion, it is the prior stewardship of Jesus into which, through the spirit and through faith, we are initiated.” – Douglas John Hall, *The Steward*.

While stewardship does involves the manner in which we view our finances and how we support the mission of Christ's Church, it involves more than what we place in the offering plate each Sunday; this is but one act in our Saviour's call to see every act in every day as a means through which we are serving and obeying our Lord in thanks and praise for all that God has given us. It is a recognition that were it not for Christ's death and resurrection, *“your faith is futile and you are still in your sins... if for this life only we have hoped in Christ, we are of all people most to be pitied.”* (1 Corinthians 15:17, 19). But because Christ has been raised from the dead, because in Holy Baptism we have been freed from the bondage and debt of sin through our incorporation into the body of Christ, then we live every day in the confidence that because *“we have been united with him in a death like his, we shall certainly be united with him in a resurrection like his.”* (Romans 6:5).

A few years ago, Susan and I visited Colonial Williamsburg; and it was interesting to view this city through my adult eyes, which allowed me to discover and appreciate aspects of this place and its history that I couldn't as a child, But I still found the debtor's prison at Williamsburg to be a frightening place – not because I feared that I might be incarcerated there some day, but because I have known how enslaving and hopeless debt can be when it becomes a burden that we cannot carry or overcome on our own. It is a reminder that by our own understand of efforts we cannot overcome the debt that enslaves us in the bondage of sin – but thanks be to God, who has freed us through Christ and calls us to live in a debt that does not enslave, but calls us to return to the Lord every day in thanks and praise for all God has given us, as we are called to serve and obey our Saviour's command to fulfill the obligation that has been placed upon our shoulders as God's people: *“We have no mission but to serve in full obedience to our Lord; to care for all, without reserve, and spread God's liberating word.”*

Amen.