

LD 5; Psalm 49; Heb. 2:14-18; Who can Pay the Debt? I. Who is Unable II. Who is Able

Congregation of our Lord Jesus Christ, over the past few weeks we have been immersed in the section of man's sin and misery within the catechism. We have effectively seen how we are born in sin and how we are worthy of condemnation and death. Last week we saw that God is just- and as a Just and Holy God He must and will pour out judgment and condemnation upon sin. Every sin, as a breaking of God's Law, incurs a debt that must be paid! This week we move on in the catechism- moving from the section of sin and misery- now into the section of deliverance and salvation. Over the past weeks every excuse and road of escape has been cut off. The only thing that remains is for us to cry out- have mercy on me, Oh God! I can only throw myself on your benevolence- please look upon me in pity O LORD! We want to return to God's favor and have fellowship with Him- but how? How can we, natural born sinners- be brought from the pit of despair and into God's glorious presence? What or who can make amends? When we embrace the fact that God is faithful- that He sticks to His Word- we must acknowledge that the full payment must be made! As QA 12 states- the claims of God's justice must be paid in full. Instead of denying this- we acknowledge it as true. Now then- who is going to pay this debt? Many are worried that during our current financial crisis- many home owners will default on their loans. But due to an executive order, property owners cannot evict those who do not pay. So some people are living in their homes for free- without paying- simply because they cannot pay. But can we do this with God- can we live with him without paying? Well, defaulting on a debt is impossible with God- someone must pay the balance we have incurred! Today we find that our gracious God reveals the identity of our only Mediator as the one who can pay the debt. We will see two points- first who cannot pay the debt- and second who alone can pay the debt! Our gracious God reveals the identity of our only Mediator.

I. Who is Unable

We begin where QA 13 starts- can we pay this debt? Remember that we have sinned against God's supreme majesty- and as such we have a supreme debt- an infinite balance which we owe. So- can we may payment on this infinite debt? And the answer clearly given is that we cannot! Certainly not- as answer 13 says. Or as Psalm 49: 7 says- truly no man can ransom another- or give to God the price of his life. Man can never suffice- never pay the price that God requires! We are the ones who have lost our jobs- we are not able to pay our

mortgage- and we deserve to be kicked out on the streets. This is because the price is too high- and what we can provide is simply insufficient -or even the wrong currency! As mortal men- we cannot attain or make a supreme payment- there is nothing we can do that would appease God because our best gifts are not enough- still stained with sin. Even if we would pay for all eternity- we would never fill the gap- so great is the divide between what we can do and the payment that God requires. We simply cannot do it because we are only flesh and blood. A finite man- and especially a fallen man- cannot pay this supreme debt of QA 11. For example, it would be like owing a huge debt on a credit card. The compound interest is greater than any payment we can make- instead of getting out of debt we stay firmly in our liability. Perhaps you have seen this illustrated on your credit card bill. If you can't pay off this debt all at once, you can pay it off with installments. But can we make payments by way of an installment plan? In this way can we slowly but surely pay God back? Well, no! As answer 13 continues, we find out that it is worse than we thought. Not only are we unable to make a payment- because nothing we have can pay God back- we can bring nothing to God that would be a suitable exchange for our souls- but we make matters worse by actually increasing our debt every day! Instead of getting better- we make matters worse every day by the things that we do! As Rom. 2 says- we are storing up wrath for ourselves! Like the out of control spender- getting more credit cards and charging more to our accounts when we are already hopelessly in debt! We are totally bankrupt! Even in perdition, man adds to his debt! Not only do we owe God for all the past sins we have committed- we still sin today! And even if we did not sin- even if we could live a perfect life- we would simply be doing what God demands- even then we would not deserve anything good from God! To bring this home- the fact that we cannot pay the debt proves the necessity of faith and trust in someone else! Faith is a reliance on someone else to help us- because we are indeed helpless by ourselves! Unable to do anything good- and increasing our debt every day! If we think we can pay God back- that we can satisfy God or bribe God to be kind to us by our works- by our generosity- by our merits- we are proving how little we understand of God's justice and how wrong we are concerning our own ability! Only those with a heart of faith can please God- if our actions come from a heart that thinks we can merit kindness from God- by that very fact our works will be rejected! Truly it is

impossible to please God without faith as Heb. 11 says. As Psalm 143 says- in God's sight no man is righteous. Our prayers- our giving- our kind actions- even our worship does not earn anything from God!

Well then- if we cannot please God by ourselves- if we cannot work for ourselves and merit our own salvation- if we cannot ransom our own souls- can another creature do it for us? Can some other creature pay the debt for us? Again, as Question 14 gives- the answer is no. Why not? Why can't we offer some animal- or even ask an angel to take our place? The first reason is because God is just! Man has sinned- man must pay for his sins! God, as a God of justice and holiness- refuses to transfer the debt to another creature that did not incur the debt. God will not condemn humanity because the Devil and his minions fell- nor will God condemn the animal realm because mankind fell. Although the curse does affect the entire creation in this life- the animal kingdom does not and cannot suffer in hell because of man's sin. Since man fell- body and soul- man must pay for sin! A full man- one who has both a body and soul- must pay the debt that man has made! And the second reason why God will not punish another creature for our sins is because no mere creature can bear the weight of God's anger. Not only is God unwilling- other creatures are simply not able to do what must be done! Can a toothpick bear the weight of a truck? Can an animal take the place of man and stand up under God's wrath? No- as Heb. 10 says- the blood of bulls and goats cannot take away sins! No mere creature can endure under the weight of the eternal and supreme vengeance of the Almighty God! Their legs are too feeble- their back is too weak- nothing that is a simply creature can bear this penalty on their shoulders! Not even angels could bear eternal wrath! That is why those who suffer in hell as creatures suffer for eternity- they can never escape because they cannot make the payment! If fallen man and fallen angels cannot pay for themselves- how much less will they be able to pay for someone else! Besides all this- the substitute must come willingly! And who would willingly give his life for a sinner like me?

II. Who is Able

What then was the purpose of this question? If no one and nothing can pay the debt- why give us the option in QA 12 that someone else could pay it? Ah- that is a good question! Remember that no MERE creature can bear the weight of God's eternal anger against sin! But what if there is one who is a creature like us- but also more than just a creature! What are the marks – the requirements that must be met for someone to be an able

and fit the bill and become a Mediator between God and man? As QA 15 says- the Mediator that we need is one who is like us in every way- yet without sin- and at the same time more powerful than any mere creature! So our Mediator must be like us in every way! If one would take our place- He must be fully man! Have a human body and soul- as Heb. 2 says- Jesus Christ was made like us- partaking of the same things- sharing in our flesh and blood- so that he would be able to help! He took on the nature of Abraham's offspring in order to help Abraham's offspring! He had to as Rom. 1:3 says, be David's descendant according to the flesh. Being like us- a man after the nature of Adam- is what makes Jesus so compassionate and merciful. He knows what it is like to be one of us- He too suffered, hungered, thirsted and wept! He is like us in every way- except for one significant difference! Man had sinned- so it would take a man to pay for those sins. He is at the same time righteous- fully human and without sin! So He has no debt of His own- no incurred wrath because of His own actions because He is sinless! A sinner cannot pay for the sins of others. He has to be spotless – without blemish- perfect in every way and in every action! As Isaiah 53 foretold- He would be sinless- without deceit or violence! As II Cor. 5:21 puts it, although He knew no sin, He was made to be sin. But there is one more requirement- like us and yet sinless- and He must be more powerful than us! He must be powerful enough to stand up under the wrath- omnipotent so that His shoulders could carry the cross which we should have borne! In other words- He must be true God! He must be divine in His strength and might. As QA 17 will clarify- He must be true God so that by the power of His Divinity He might bear the weight of God's anger in His humanity! Since every creature is limited and finite, it is impossible for them to make an eternal and infinite payment. As we saw in QA 11, the supreme penalty needs to be paid! So it would take one who is infinite and eternal in order to ransom us- deliver us from God's wrath the one who bears that wrath must be able to endure under it! It takes an eternal being to settle the debt of this supreme penalty- the God man alone could make a onetime payment that was sufficient for all. This is an exceeding high demand! Any mediator- any deliverer must be true God and true man! Who could meet such a requirement? As Rom. 1 says, the Son of God was a descendant of David according the flesh, and declared to be the Son of God in power according to the Spirit of holiness! Turn with me again to Psalm 49. In Psalm 49:7 we read that mankind cannot produce a ransom- we cannot pay for this debt. But jump down to v. 15- it is God who will ransom my soul! For He

will receive me! He will save from the power of death! And who is the God-sent mediator and Savior who has ransomed my soul? Our Lord Jesus Christ! God's justice does allow another to take our place- someone else can pay our debt!

To conclude, LD 5 builds a bridge between our sin and misery- and the deliverance that we receive because a Mediator has been sent! The requirements are high indeed! Since we cannot- and no other mere creature cannot pay this debt-there is no hope for us on this earth! In mankind there is no one good- everyone is evil. There is none righteous- only those who live in iniquity! With man there is no power, no ability to save! No life and no love- only hatred and death! But there is One who can save! One who was powerful enough, perfect- and like us in every way except sin! We need a divine benefactor with unlimited resources so that our debt would be paid! We rejoice in that One was sent who was a creature- but more! He was also more powerful than all creatures- He is true God! As Paul said in Rom. 7- Oh wretched man that I am- who will deliver me from this body of death? Thanks be to God through Jesus Christ our Lord! As QA 18 will answer for us- who is this mediator? Our Lord Jesus Christ! A mediator could only be found if God the Father sent one! And it was for this very reason that Jesus came! He is that Mediator who was willing and able to save- to ransom my life from the grave! Today we find that our gracious God reveals the identity of our only Mediator as the one who can pay the debt- and He is Jesus Christ our Lord!