

# Heidelberg Catechism 12-14 – You Owed the Debt You Could Not Pay

Beloved Believers: Jennifer, a lady in New York, had a husband who made some bad investments. It caused them to lose everything, and then he died quite young. She didn't have anyone to help her and she didn't know what to do. As a broke Jennifer and her children were about to have their home foreclosed by the bank, an anonymous person paid off all their debts for which she was responsible and gave them a large amount of spending money for their future.

**Similar to this simple illustration, you owe a debt to God and you can't pay it** – you can't even give a token of what God demands... not even a down payment. None of your friends is able to help. They have their own debts they can't not pay. So today you will hear God speak to you **concerning your hopeless inability to satisfy his righteous** demands and what your **only option for paying your debt of sin is**. Keep these notes as you might find them handy when talking to others.

Our headings are:

**God requires full satisfaction for sins**

**But you only makes things worse**

**And no one can make things better for you**

Our goals are: That **seeing your inability to satisfy God by anything you do, you will then run to and hold on to the only one who can satisfy God for you**.

## **God Requires full Satisfaction for Sins**

Q12. According to God's righteous judgment we deserve punishment both in this world and forever after: **how then can we escape this punishment and return to God's favor?**

A. **God requires that His justice be satisfied**. Therefore the claims of **His justice must be paid in full**, either by ourselves or another.

**1. You deserve eternal punishment after you die and temporal punishment in this world for all the sins you inherited and for your own personal sins.**

That is fair! That is the only thing that will satisfy God's anger against you, a sinner.

**2. So, how can you escape punishment for all your sins? You can't. Why not?**

**God cannot** simply justify sin... wish sin away and let you escape judgment...like Islam and other religions teach.

**God will not** wish away sin.

**Exodus 23:7** "Keep yourself far from a false matter; do not kill the innocent and righteous. **For I will not justify the wicked.**

**God would contradict his nature if he justified sin.** So this leaves man without excuse!

**Romans 2: 1** Therefore **you are inexcusable**, O man, whoever you are who judge, for in whatever you judge another you condemn yourself; for you who judge practice the same things. **5** But in accordance with your hardness and your impenitent heart you are treasuring up for yourself wrath in the day of wrath and revelation of the righteous judgment of God, **6 who "will render to each one according to his deeds"**

The payment of sin is death – eternal death!

**3. Your only other option is to have someone who is perfect die for your sins as your substitute, and then rise again from the dead to give you new life.**

When this happens, God is then obligated to give you new life and save you from his eternal justice. Jesus!

**Isaiah 53:10** Yet it **pleased the LORD to bruise Him**; He has **put Him to grief**. When You make His soul an **offering for sin**, He shall see His seed, He shall prolong His days, And the pleasure of the LORD shall prosper in His hand. **11 He shall see the labor of His soul, and be satisfied**. By His knowledge My righteous Servant shall justify many, **For He shall bear their iniquities**.

This was the same promise that God gave to Adam, Noah, Moses, David, Isaiah, and then Apostle Paul.

**Romans 8: 3** For what the law could not do in that it was weak through the flesh, God did by **sending His own Son in the likeness of sinful flesh, on account of sin: He condemned sin in the flesh, 4 that the righteous requirement of the law might be fulfilled** in us who do not walk according to the flesh but according to the Spirit.

## **But you can only make things worse**

Q13. Can we pay this debt ourselves?

A. Certainly not. Actually, **we increase our guilt every day**.

**1. The reason you could never pay this debt yourself is because you lost the will to desire to fulfill God's demands.**

Your will was trapped by your sinful condition. You were sinful from conception...when you were in your mother's womb.

Psalm 51: 5 Behold, I was brought forth in iniquity, And in sin my mother conceived me. You were therefore an unfit offering from birth. You were a sacrifice to spurn. God could not bear to look at your sin.

**2. To make matters worse, you loved this sinful condition so much that you daily add to the worsening of this condition throughout your entire life.**

Romans 2: 4 Or do you despise the riches of His goodness, forbearance, and longsuffering, not knowing that the goodness of God leads you to repentance? 5 But in accordance with your hardness and your impenitent heart you are treasuring up for yourself wrath in the day of wrath and revelation of the righteous judgment of God, 6 who "will render to each one according to his deeds":

What a pitiful picture of the hopelessness of the sinner. From the very beginning your first parents tried to run away and hide from God and avoid his justice.

**3. There are some who vainly try to satisfy God's justice:**

**Some become monks to please God and separate themselves from the world.**

Martin Luther, for instance, when he was struck by lightning and thought he would die, committed himself to the monastery instead of being a lawyer. He forgot **even his life belonged to the Lord** and that God needed nothing from him. **More, making peace in your mind does not make peace with God.**

**Some try to please God by being generous to other people or doing something good deed.**

"If you save me from my sickness and give me peace, I will build an orphanage in Africa." These people forget that God could provide for the orphans by just thinking it!

**Some try to strike a deal with God to live better to get out of a bad situation.** The problem with this kind of thinking is that those who face death or other calamity **do not have a perfect life to offer God** and they also have the **problem of past sins and inherited sins.** And of course, God does not hog-trade.

**4. You needed someone perfect to take all the punishment for all your sins of the past, present, and future.**

**And no one can make things better for you**

Q14. Can another creature--any at all-- pay this debt for us?

A. No. To begin with, God will not punish another creature for man's guilt. Besides, **no mere creature can bear the weight of God's eternal anger against sin and release others from it.**

**1. The Israelites tried human sacrifices to satisfy God at some times in their history, but God, because of his nature, could not accept an ordinary sinful man (even if he were quite good) as a substitute to take punishment for a guilty man's sin.**

Another sinner would not satisfy God. The substitute had to be perfect.

**2. The Israelites thought some animal sacrifices could satisfy God, but the Bible teaches the blood of animals had no power to atone for sins.**

Furthermore, everything you offered to God belonged to God. So how can you offer something to him that belongs to him? (Psalm 50).

Ezekiel 18: 4 "Behold, all souls are Mine; The soul of the father As well as the soul of the son is Mine; The soul who sins shall die.

The writer of Hebrews reminds you that Old Testament sacrifices were only temporary. **A few dead cows - a million - did not make God happy** so that he would release them from their obligation to love him

with all their heart, soul, mind, and strength.

The fact that man had to go through a priest (who had to make atonement for his own sins first) was a reminder that **man was separated from God and could not attempt to go near by his own means!**

The bloody sacrifices we saw recently were merely reminders of what God really demanded. Salvation is not that cheap! **Not even an angel could satisfy God for you.**

**3. Even if a person or an animal were good enough to die for you, he would not be able to take the full weight of God's eternal anger and release you from it.**

The murderer (who should be executed) may take the punishment for sin, but he has no hope of restoration to God's favor. He is simply a recipient of justice and that is fair. But he has no means of grace.

**Psalm 49: 7 None of them can by any means redeem his brother, Nor give to God a ransom for him— 8 For the redemption of their souls is costly, And it shall cease forever—9 That he should continue to live eternally, And not see the Pit.**

**4. This issue of God's justice is difficult to fathom because it is not unreasonable for someone to pay off your debts.**

Someone might pay off your mortgage, like the lady I mentioned, or you may go to jail and pay your "debt to society." Or if you steal from someone, you might go and make restitution. Then the victim might forgive you and become your friend again. **But your debt to God is unpayable.**

**This may be beyond your ability to understand or to agree with, yet this is exactly what the Bible teaches.** You owed the debt you could not pay.

**5. But this is where the work of Christ comes in: He paid the debt he did not owe.**

**Hebrews 2:14** Inasmuch then as the children have partaken of flesh and blood, **He Himself likewise shared in the same, that through death He might destroy him who had the power of death**, that is, the devil, <sup>15</sup> and **release those who through fear of death were all their lifetime subject to bondage.** <sup>17</sup> Therefore, in all things He had to **be made like His brethren**, that He **might be a merciful and faithful** High Priest in things pertaining to God, to make propitiation for the sins of the people.<sup>18</sup> For in that **He Himself has suffered, being tempted, He is able to aid those who are tempted.**

**Conclusion:**

God requires full satisfaction for sins...for every single sin. But man only makes things worse by adding to his sins daily from birth. And no one can make things better for him, not even godly men with the best of intentions. Not even angels or animal sacrifices can make things better. The only one fit for this work was Jesus. **Because of your sins, you deserved to die...die a painful and shameful death.** This is what Jesus did for you when he marched up Calvary's Hill to the cross. He paid the debt he did not owe.

Brothers and Sisters in Jesus Christ:

**1. This message of Christ's obedience and sacrifice for you must be eaten up, digested, and become a part of your life.** It must never leave you, day or night. It must be food for your soul that keeps you moving, living, and working for him. If this message ever gets stale, you will lose the zeal to work and worship as you should. Keep it fresh.

**2. How can the work of Jesus remain fresh in your life? Grab hold of the Word of God daily...weekly... and present yourself for the frequent participation in the Lord's Supper in order to refresh your soul.** Eat and live...eat and live better. Pray: Break Thou the Bread of Life...O Lord, to me.

Finally, if you have not been reconciled to God the Father by Christ's life of perfect obedient love and Christ's perfect sacrifice for sins, I urge you by the mercies of God, that you grab hold of these promises today. God calls you to come into his kingdom. He will adopt you as his child. But the offer is not forever.