

Heidelberg Catechism 12-14 – You Can't Make The Payment You Owe

Beloved Believers: I remember a man in the seminary in Ukraine whose wife got sick while he was attending classes. She went to see the doctor but could not pay the bill. He decided to go home from seminary to try to find work to pay for his wife's doctor visit. He owed a debt, but if he worked hard enough, he could pay it.

But the worst feelings is when you realize you owe a debt to God and you realize that 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 could not pay.

Today you will hear God speak to you concerning your hopeless inability to satisfy his righteous demands on you...and what your only option for paying your debt of sin is.

Our headings are:

God requires full satisfaction for sins

But man only makes things worse

And no one can make things better

Our goals are: That seeing your inability to satisfy God by any human action, that you will then run to and hold on to the only one who could 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 世俗的 punishment in this world for all the sins you inherited and for your own personal sins. That would be fair!

2. So, how can you escape punishment that God assures you will take place for all your sins? By yourself you can never satisfy God's justice and escape his judgment. You see, God cannot simply justify sin... wish sin away and let you escape judgment...like Islam and other religions teach.

Furthermore, 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.

Romans 2: 1 Therefore you are inexcusable, O man, whoever you are who judge, for in whatever you judge another you condemn 谴责 yourself; for you who judge practice the same things. 2 But we know that the judgment of God is according to truth against those who practice such things. 5 But in accordance with your hardness and your impenitent 不悔改 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 给予 to each one according to his deeds"

The wages 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. Isaiah spoke of one who would do this:

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 延长 His days, And the pleasure of the LORD shall prosper 繁荣 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, and now, Isaiah.

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.

This is the same promise that God gave through the Apostle Paul, and it is the same for you today.

But Man 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. David explained. You were sinful from the time of 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 are therefore an unfit offering from birth. You are a sacrifice to spurn 唾弃. God cannot bear to look at your sin. You are like an animal sacrifice that is deformed or diseased.

2. To make matters worse, you loved this 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 by trying to be godly. Some become monks and separate themselves from the world. Others try to pay God by being generous to other people.

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. But **that was simply human pride**, thinking you can work out a deal with God. It is **forgetting that even your life belongs to the Lord**, so you try to hog-trade 生猪交易 with God.

Look how we are trained to think that we can strike a deal 达成协议 with God and get out of a bad situation. **Elizabeth Kubler-Ross** studied people who were dying. She said that they first **denied** their troubles. They became **angry**. They then **bargained** with God. They became **depressed**. And finally, they **accepted** their situation. The problem with this kind of thinking is that those who face death or other calamity 灾害 **do not have a perfect life to offer God** and they also have the **problem of past sins...and inherited sins**. So coming to acceptance and peace is not a correct thing – are not the ultimate judge. **Making peace in your mind does not make peace with God.**

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

This is the work of Jesus.

And no one can make things better

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.

2. The Israelites thought that some animal sacrifices could satisfy God. But the Bible teaches that the blood of animals had no power to atone for sins. Furthermore, everything you offered to God belonged to God. So how could 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 - even millions - did not make God happy** so that he would release them from their obligation, but failure, 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 were merely a reminder of what God really demanded. Salvation is not that cheap! **Not even an angel could satisfy God for you.**

3. The story gets worse! 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. Let me illustrate: 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.

Psalm 130: 3 If You, LORD, should mark iniquities, O Lord, who could stand?

4. This issue of God's justice is difficult to fathom 捉摸 because it is not unreasonable for someone to pay off your debts. Someone might pay off your mortgage, or you may go to jail and pay your "debt to society." Or if you steal from someone, you might go and make restitution 归还, maybe a few times more than you stole. Then the victim might forgive you and become your friend again. Or the student in Ukraine I mentioned earlier had someone pay the doctor's fee for his wife, so she could go to the doctor again. **But your debt to God is un-payable.** This may be beyond your ability to understand and 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, 15 and release those who through fear of death were all their lifetime subject to bondage. 16 For indeed He does not give aid to angels, but He does give aid to the seed of Abraham. 17 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 和解 for the sins of the people. 18 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 the sinner, 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.

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.

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.

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.