

**“Good Debt”**

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James 2:1-17

My brothers and sisters, do you with your acts of favoritism really believe in our glorious Lord Jesus Christ? <sup>2</sup> For if a person with gold rings and in fine clothes comes into your assembly, and if a poor person in dirty clothes also comes in, <sup>3</sup> and if you take notice of the one wearing the fine clothes and say, “Have a seat here, please,” while to the one who is poor you say, “Stand there,” or, “Sit at my feet,” <sup>4</sup> have you not made distinctions among yourselves, and become judges with evil thoughts?

<sup>5</sup> Listen, my beloved brothers and sisters. Has not God chosen the poor in the world to be rich in faith and to be heirs of the kingdom that he has promised to those who love him?

<sup>6</sup> But you have dishonored the poor. Is it not the rich who oppress you? Is it not they who drag you into court? <sup>7</sup> Is it not they who blaspheme the excellent name that was invoked over you?

<sup>8</sup> You do well if you really fulfill the royal law according to the scripture, “You shall love your neighbor as yourself.” <sup>9</sup> But if you show partiality, you commit sin and are convicted by the law as transgressors. <sup>10</sup> For whoever keeps the whole law but fails in one point has become accountable for all of it.

<sup>11</sup> For the one who said, “You shall not commit adultery,” also said, “You shall not murder.” Now if you do not commit adultery but if you murder, you have become a transgressor of the law.

<sup>12</sup> So speak and so act as those who are to be judged by the law of liberty.

<sup>13</sup> For judgment will be without mercy to anyone who has shown no mercy; mercy triumphs over judgment.

14 What good is it, my brothers and sisters, if you say you have faith but do not have works? Can faith save you? 15 If a brother or sister is naked and lacks daily food, 16 and one of you says to them, “Go in peace; keep warm and eat your fill,” and yet you do not supply their bodily needs, what is the good of that?

17 So faith by itself, if it has no works, is dead.

## LIVING A DEBT FREE LIFE

A financial planner once said that there are only two classes of people in this world:

those who are debtors and those who are creditors.

As you can imagine, the financial planner thought that it was better to be a creditor than to be a debtor. Financial health begins when we don't owe others, when we have no debts.

But, from a spiritual standpoint, things are a bit different.

The Bible tells us that there is only one class of people in the world. Debtors.

We are all debtors  
and so we pray to the Lord each week,  
“Forgive us our debts...”

Salvation begins with an admission of guilt.  
We have sinned.  
We fall short.

It's like we're underwater on all our bills  
and have just lost our job.

Many of us know what it's like  
to be in bad shape financially.  
Things can get pretty desperate.

Well, sin is like that.

Sin is like owing a great debt.

And grace is like having that debt cancelled.

Suddenly our bankrupt lives are worth something again. God is merciful to us.

## AS WE FORGIVE OUR DEBTORS

When we understand that,  
we look at the world in a different way.  
We look at the world through the lens of grace.

God has been gracious to us.  
God has forgiven our debt.

So what is our response?  
We say it each week,  
“Forgive us our debts as we forgive our debtors.”

We forgive others in response to God’s grace.

Grace and mercy are connected.  
James wrote that we should speak and act like  
“... those who are to be judged by the law of liberty.” (2:12)

When we show mercy toward others,  
we are connected in a powerful way to grace of God.

On the other hand, when we judge others,  
our ungracious ways reveal an inability to understand and truly trust in  
God’s grace.

The life of Jesus gives us an example of gracious living.

Jesus tried to minister to everyone.  
He ate with and taught the political and religious elite.

And he ate with and taught those that society rejected.

But, it was his ministry to this second group

that got him into trouble with the religious and political leaders.

They said,

“Doesn’t Jesus know that we are judged by the company we keep?”

Why does he insist on hobnobbing with all the wrong people? Tax collectors, Gentiles and sinners of all stripes?

How can Jesus accept those who are so unacceptable?”

## GRACE IS HARD TO ACCEPT

Apparently the early church continued to struggle with this.

Instead of following Jesus’ radical acceptance of almost everyone, they wanted to tighten up the requirements for church membership.

For one thing, they wanted Gentiles to become Jews before they could become Christians.

They wanted to make sure that they didn’t let just anybody into the church.

You can understand why they would want to do this.

As we mentioned last week James’ letter was written to Jewish Christians who had been scattered all over the ancient world by persecution.

He called them the twelve tribes of the diaspora.

So, what do you do when you’re in a strange place with strange customs?

You try your best to hold on to the symbols of your faith.

You emphasize how you are different from the world, and you judge outsiders and outside influences very harshly.

## SAVED BY GRACE

But, the gospel had fundamentally changed the nature of faith.

Salvation was no longer the possession of a chosen few. Salvation was for everyone, for the whole world.

This time of diaspora, this time of forced relocation into the wider world, was not a tragedy.

It was an opportunity to preach the gospel of grace and welcome all sort of people into the family of faith.

Paul put it this way in his letter to the Galatians,

“There is neither Jew nor Greek, slave nor free, male nor female, for you are all one in Christ Jesus.

If you belong to Christ, then you are Abraham’s seed, and heirs according to the promise.”

In other words we all come into the family of faith in the same way, by the grace of God as revealed in Jesus Christ.

We’re not saved by the color of our skin

...or the color of our money.

We’re not saved by our family tree or our religion.

We not saved because we’re the right sex.

We’re saved because on the cross of Calvary our Savior said to Jew and Gentile,  
friend and foe alike,

“Father forgive them

... for they don’t know what they are doing.”

That’s what we all have in common.

We don’t know what we’re doing.

We’re all blinded by sin.

Or to put it in financial terms,

We’re all bankrupt.

But, this we also know.

In Jesus Christ, we are forgiven.

This is not complicated.

This is Christianity 101.

We all know this to be true.

## GRACE AND DISCRIMINATION

But, how should we live in response to such grace?  
What does gracious living look like?

What does it mean to forgive the sins of others  
while at the same time acknowledging our own sin?

According to James, this is where the church in exile was having trouble.

They knew God's Word.  
But, they weren't doing the word.  
They had trouble putting their faith into practice.

James gives us an example.  
Apparently, the early church was having a problem with discrimination  
based up wealth.

He poses a "hypothetical" situation that probably wasn't all that hypothetical.

Suppose a rich man and a poor man come to your church. What do you do?

Do you show favoritism toward the rich man?  
Do you give him a place of honor  
while shuttling the poor man off into a corner?

James asks,  
"If you do that, have you not discriminated among yourselves and become  
judges with evil thoughts?"

The gospel of grace is the great equalizer.  
There is no difference between rich and poor,  
Jew and Gentile, male and female.

Why? Because we are all sinners without hope save for God's grace.

And yet, if we show deference to one group over another, if we discriminate  
based on appearance

or wealth, or race or whatever...  
we reveal a deep ignorance of the gospel.

## EVIL AND DISCRIMINATION

More than that, James goes on to say that evil grows when there is discrimination. (2:6)

Discrimination of any kind is a big problem. It is a problem that strikes at the very heart of our faith. It is an opportunity for evil to gain a foothold.

Discrimination is a sad part of our own nation's history. And, even worse, the church has often reflected these negative cultural attitudes instead of transforming them.

Richard Rothstein has recently published a book entitled The Color of Law.

In that book, he chronicles how the law was used to systematically disenfranchise African-Americans.

In particular, he talked about how restrictive covenants kept African Americans out of white neighborhoods. And Churches, synagogues, and the clergy often led those efforts.

In fact, one white owners' group in St. Louis was sponsored by a local Presbyterian Church!  
And the trustees of the church provided funds from the church treasury to finance the lawsuit to have an African-American family evicted.

Can you imagine using church funds to maintain segregation?

We might want to say,  
"Thank goodness we don't do things like that any more. We've come a long way."

But, have we?

I think we would be fooling ourselves if we said that.  
Discrimination is alive and well in our society and in the church.

The problem is this:  
 Discrimination takes different forms,  
 and we often have a hard time recognizing it.

We have blind spots.  
 We always will.

So, we need to gently  
 (and I want to emphasize that word gently)  
 help each other learn to see how discrimination  
 may have caused us to act in ways that are less than Christian.

### AN ANCIENT AND A MODERN BLIND SPOT

The ancient congregations to whom James wrote had a blind spot.

They were honoring the very people who were oppressing them and dragging them into court.  
 They were honoring the very people who had spoken in a blasphemous way about the Lord.  
 (James 2:6-7)

This is fascinating.  
 This passage suggests that discrimination often leads us to act in ways that are against our own best interests.

And it can even tempt us to give a place of honor to those who actually blaspheme against the Lord, to those who take the name of the Lord in vain, and persecute other Christians.

I wonder.  
 How many people have compromised their beliefs because they wanted to gain the favor of those who have wealth and power?

According to James, when we discriminate, we break a more basic commandment.  
 We fail to love our neighbor as ourselves.

Think about it.

Do we want people to love us because we have money and power?

Or do we want people to love us for who we are?

When we show favoritism toward the wealthy and powerful, we not only disrespect the poor;  
we also disrespect the wealthy.

Why do you think wealthy people sometimes become so isolated and negative?

People honor them, not because of who they are but because of what they own.  
And after a while this makes you very suspicious and you have trouble trusting others.

You wish that someone would love you for who you are instead of what you own.

In this regard the gospel offers hope to rich and poor alike.

All of us are saved by grace alone.

So, in response to that grace,  
we share our lives  
and we share what we have, be it great or small,  
out of gratitude.

## PLEADING THE CASE OF THE POOR

The Bible has a lot to say about caring for the poor.

I read once of a seminary student who decided to cut out every passage in the Bible that talked about caring for the poor.

He truly had a holy Bible! Indeed, he said that it was so full of holes that it barely held together!

The same is true of us.

If we neglect the Bible's call to care for those in need, our faith is full of holes and will not hold together.

We cannot ignore the Bible's call for justice and compassion toward the poor.

Today's lesson seems to take it even further.

We read, "Has not God chosen the poor in the world to be rich in faith and to be heirs of the kingdom that he has promised to those who love him?" (2:5)

The Bible tells us that the Lord protects the widow and the orphan. That's the Bible's way of talking about those who are helpless.

In the ancient world, the widow and the orphan were some of the most helpless people in society. They were poor because the way society was structured kept them poor.

But, the Lord pleaded the case of the poor.  
The Lord protected those who could not protect themselves.

And therefore, so should we.

How we treat the most vulnerable among us is a true test of our faith.

In fact the Bible even goes so far to say  
that we meet the risen Christ when we minister to those in need.

Poverty is not a blessing in disguise.  
It is a terrible grind.

I read about a man who tried, as an experiment, to live on a minimum wage job.

He soon discovered what the working poor already know. He needed two jobs to even cover the basics.

After just a few months of living like this he was exhausted. It about wrecked his health because of the terrible food he had to eat.

And he was amazed that many people live like this, month after month and year after year.

Make no mistake.  
There is still need to plead the case of the poor.

And I'm talking about more than charity.

We must look at those things in society that keep hard working people poor.

And then become advocates for the poor.

## FAITH AND WORKS

We advocate for the poor because we too know what it means to be in debt.

The hymn, "Come Thou Fount of Every Blessing" has this to say about debt,

"Oh, to grace how great a debtor  
Daily I'm constrained to be."

To put it another way,  
"If we understand that we have been saved by grace and that grace is a debt that we can never repay ... then every day is an opportunity to show our gratitude for that grace.

Every day our actions are guided by the power of that grace.  
Grace constrains our worst impulses and guides us in the paths of righteousness."

James tells us that faith is revealed in our actions.  
Jesus said something similar. "By their fruits you shall know them."  
(Matthew 7:20)

What we do speaks volumes about what we believe in our hearts.

This doesn't mean that we are saved by our works.  
But, our actions are an indication of what we really believe.

How do we know if our children are sick?  
We take their temperature.

An elevated temperature lets us know that there might be something wrong on the inside.

You might say that our actions are sort a spiritual thermometer.  
It's an indication of our spiritual health.

If a child has a fever we give them something to lower the fever.

But, what do we take when we have a spiritual fever?

What do we do when we recognize that we don't practice what we preach and faith is waning?

We do what faith requires.

You see, grace works both ways.  
You can believe you way into doing good works.  
And you can work you way into believing.

I might call this the circle of faith.  
If I were to diagram this, it would be a circle.

Faith leads to good works. Good works leads to faith...  
which in turn leads to greater faith...which in turn leads to good works...  
and so forth.

It's not either or.  
It's both and.

And if we find our spiritual life lagging,  
it's usually because we are neglecting one or both parts of this faith circle.

Faith without works is dead.  
And the converse is true as well.  
Works without faith can also become a deadly way of life.

Good works can become an occasion for pride and even a subtle way to exploit others.

How many charities have been called on the carpet because someone used the good works of others to line their own pockets?

Without an understanding of our own sinfulness, our own indebtedness, even the best of intentions can pave the road to perdition.

So the formula is faith and works.  
Not either or, but both and.

## GOOD DEBT

You may have noticed that the title of my sermon today is “Living a Debt Free Life”.

I write the sermon title early on in the week because I need to print the bulletin.

But, sometimes as I actually write the sermon, my study leads me to change the title.  
Today is one of those days.

So, get your pencils and mark out the sermon title in your bulletin.  
Instead of Living a Debt Free Life write the title, “Good Debt”.

And as you fix the sermon title, let me explain what I mean.

Financial planners tell us that when it comes to debt, there’s good debt and there’s bad debt.

Bad debt is owing money for things that decrease in value.  
Cars would be a good example of that.

The minute you drive that new car off the lot it drops in value.

Good debt is owing money for something that increases in value.  
An example of that might be a home bought at a good price or perhaps real estate in a prime location.

From a spiritual standpoint, good debt is the debt we owe God.

It's a debt we can't pay.

But, God forgives that debt.  
And it's the power of that forgiveness that changes everything.

We change.  
Life increases in value.

Our life and the lives of others.  
And the power of that forgiven debt enables us to love others as God in Christ first loved us.

Faith and works come together in a powerful way.  
The mercy and justice of God becomes a lived reality instead of just a mental concept.

All of us here today are in debt.  
We owe God more than we can pay.

But, it's good debt...  
because in Jesus Christ we are forgiven.  
Let's live that forgiveness every day.  
Amen.