

### **Titus 3: 3–7 No more debt to pay**

Hands up if you've heard of "Koray". No? It's wonderful stuff, you know – so they say. No-one heard of it?

I was catching up on my reading – Mike (in Thailand at the moment) was clearing out and he came across some old newspapers, and he thought I might be interested in reading them. So I was reading the Daily Mirror from June 1<sup>st</sup> 1944 – no doubt you remember it well! – contrary to public opinion I **don't!** – but on the back page was this full page advert for this thing called "Koray".

(Read the advert – relief from pain – never be without these marvellous little pink tablets – if **only** I could get relief from the pains in the neck at work with these marvellous little tablets!)

So marvellous they were, that nobody here's ever heard of them. "Did they actually work?", I ask myself. Tablets and treatments are always being improved, but the illnesses and diseases keep changing so that new medicines have to be developed. MRSA in hospitals – the Norovirus sickness bug – people actually being told **not** to go to hospital in case they infect other people! People being denied access to the place that's supposed to help them, because the hospitals are afraid it may spread. Perhaps the marvellous little pink tablets could have dealt with **that** if they'd still been around!

If we're feeling unwell, we're so used to just taking a Paracetamol. Take another tablet, you'll feel fine.

Unfortunately, not all our problems can be dealt with by taking a little pink tablet.

Last week's Leader, but it could be from any paper, local or national: "Worried about your debts? One call to us could help you sort your debts once and for all." One phone call to reduce your debts significantly; we'll reduce your stress. You see adverts in newspapers and on the telly all the time – how to sort out your debt problems, people queuing up to help you out of the goodness of their heart.

But it's becoming the norm in society to be in debt – I was listening the other day to a woman who'd won 7 million pounds on the Lottery and she was saying what a change it was to be able to pay off her credit card every month – she wasn't used to doing **that** – until she won the Lottery,

she was always running up debt on her credit card. It's "normal". I can't afford it – just put it on the card; just add to the debt.

In the news we're hearing of the "credit crunch" – sounds like a new cereal, doesn't it! Worldwide economic difficulties (we won't blame it all on the Americans – I'm sure every country has had a greedy hand in the pot). But people are worried about how they are going to pay the mortgage, are they going to be able to keep their house.

Don't worry – "Never be without these marvellous little pink tablets – only thruppence halfpenny for five."! If only. Wouldn't it be good if all our problems and worries could be sorted out this way. Easy fix – easy solution.

I want to talk about another kind of debt this evening. **A debt each one of us owed; a debt that has been paid; and the benefits that payment of that debt has brought for each of us.**

I'd like us to read a short passage from the Bible this evening. It's found in the letter to Titus, towards the back of the Bible, on page 1199 of the blue church Bibles. Chapter 3, verses 3 – 7. These verses speak of the Christian's experience, but it shows us the problem, the solution to that problem, and the results of the solution to the problem. Let's read them.

We believe as Christians that God created everything that is and ever has been and ever will be. Look at creation all around us in all its beauty – I just can't believe that everything we see around us can have just come into being by chance.

God created **us**, men and women, and the Bible says He created man and woman "in his own image, in the image of God." [Genesis 1:27] We're told that we were created to be in a wonderful relationship with God, to love Him and enjoy His presence – that's why man was created. God wanted us to enjoy **Him** and everything He's put on this earth. What a wonderful thing – God and man in harmony.

So what went wrong? Well, the first verse of the passage I read just now talks of our being "*deceived and enslaved by all kinds of passions and pleasures*". There is a lot of evidence around us of people being enslaved by all kinds of passions and pleasures – people don't **need** God, they have replaced Him with all kinds of passions and pleasures – they don't live in a relationship with their God – they live in relationship with their passions and pleasures –

whether that is their hobby, their socialising, the latest technologies, whatever – they live to indulge themselves in their passions and pleasures.

In the same verse we read that people live “*in malice and envy, being hated and hating one another.*” Isn’t it sad, so very sad – even a shameful reflection on our society – our “civilised” western society – that each day another youngster seems to meet their end in a violent way. People killed because they stand up to teenagers in the street. There is so much hatred around.

“Ok” you may say, “I can see that around me, but that’s not **me.**” But the Bible says “**All** have sinned, and fall short of the glory of God.” [Romans 3:23] When measured against **perfection**, we all fall short. That **is** me, that **is** all of us.

If you look at yourself, I’m sure that you will recognize that there are times in your life when you do things that are wrong. A minister I listened to a lot as a teenager used to tell the story of a boy he knew called John who thought his surname was ‘Don’t’ because his parents kept on saying “John Don’t, John Don’t”. People say that you don’t have to teach a child to do wrong things – it comes naturally – and one of the first words they learn is “no”. We all have a tendency to do wrong things. The apostle Paul said “What I want to do, I do not do, but what I hate I do.” [Romans 7:15]

And I think that is so realistic, so true – there are times in all our lives that we do things that we know are wrong, things that we know will harm us. We can’t help it. **God** wants our **best**, He wants us to enjoy Him, He so much wants us to enjoy His presence and love. But we have all sinned, we have all neglected God in our lives, we’ve ignored Him, we’ve gone our own way.

I get so frustrated at work sometimes (I’m a teacher, by the way – you can tell by the grey hairs – you wouldn’t know I’m 23, would you?!) I get so frustrated at times, because I know the children aren’t listening, they’re not hearing what I’m saying to them. And they often get things wrong. Then **they** get frustrated because they can’t do it.

We’ve not listened properly to God, we’ve ignored Him, we often get things wrong, because we try and do things on our own, without His help. We’re not enjoying the relationship that God wants us to have with Him. God wants us to love Him, but our sin keeps us away from Him. That sin – our neglect of God’s rightful position in our life as Creator – stops us from enjoying a relationship with Him.

**The debt each of us owed was for our sin.** “All have sinned”.

Other religions rely upon man's ability to work their way back to God; eventually, if we're good enough, once we've heaped up enough good things in our life, if we've gone through enough suffering, when we can concentrate our minds fully on the higher being, then we'll be good enough to get into heaven and we'll be welcomed with open arms.

Christianity doesn't rely upon what man can do, but on what **God has done**. How can we – imperfect, neglectful, sinful people that we are – ever think that we can make ourselves good enough to satisfy God who is totally pure, totally perfect, totally just? How can we? Any efforts we make are never going to be good enough. We're bound to fail.

We sang earlier “You came from heaven to earth, to show the way; from the earth to the Cross, my debt to pay.” God sent His Son Jesus to earth, eventually to the Cross, to pay the debt we owed. **He paid the debt for us**. We also sang earlier of God's wonderful grace, “that gives what I don't deserve, pays me what Christ has earned” – **we've** neglected God, yet **He** was willing for His Son to pay the price for our neglect so that we can have a relationship with Him.

Titus 3:4: “*But when the kindness and love of God our Saviour appeared, he saved us, not because of righteous things we had done, but because of His mercy.*” Out of His kindness, love and mercy God saved us. Jesus did it all. There's nothing we can or even have to do to contribute to our salvation. All we can and have to do is be amazed at God's wonderful love, to recognise that we can **only** enjoy a relationship with God because of what **He** has done – we can never earn our own way to heaven. We need to acknowledge we have neglected God in our lives, ask for His forgiveness, and just accept the wonderful life and relationship He wants us to have. That's brilliant news, isn't it?

What a wonderful mystery! I guess all the way through our lives we wonder what the next stage in our lives is going to be like – we don't know until we go through them – they're a mystery until we experience them – what will it be like to have to work for a living? what will it be like to be married? what will it be like to be a parent? what will it be like to be retired? These are all mysteries.

But there is no greater mystery than God's relationship with man – but praise and thanks be to God, we can experience it because of what Jesus has done. He came to seek and save the lost; He came to heal the sick; He came to rescue the dying; He came to give life in all its fullness. Jesus has paid our debt, He is the solution to our greatest problem. Because Jesus died, we can now live the life we were created to live. Jesus saved us.

## A debt each one of us owed; a debt that has been paid.

### What about the benefits that payment of that debt has brought for each of us?

Look again at Titus 3:7, where we read “*so that having been justified by grace*” – that means God Himself provided the way to take away the debt we owed, so that we could enjoy a relationship with Him – “*having been justified by grace, we might become heirs, having the hope of eternal life.*”

I’ve got two brothers and a sister, and my dad worked hard to keep us when we were young. But my parents never had a lot of money, most of it went on us children as we were growing up. Now all the children have obviously left home, my dad’s retired, and in the last few years, my parents seem to have had a new lease of life. They’ve visited America and Canada a few times, and been to Austria numerous times as well as other places around Europe. Good on them – they deserve it! But every time they book up another holiday, my younger brother says “that’s all very well, but it’s my inheritance that’s paying for it!” (Only jokingly of course.)

There’s that verse in John’s gospel which says “*to all who received Him, to those who believed in His name, He gave the right to become children of God.*” [John 1:12] That just blows my mind. Those who believe that Jesus is the Son of God, and recognise that His death and resurrection have paid for their sins, become **children of God**. What a thought! Amazing! It never ceases to amaze me – after 30 years of being a Christian – that the Creator of everything around me, the all powerful God, He has made me His child. I just can’t take it in.

Ten or so years ago now, me and Wendy fostered some children for a while, one or two at a time. It really opened our eyes. Children were brought to us so they could be given a safe place to stay. They often came only with the clothes they were wearing – usually very dirty, always unhappy. We only cared for each one for a short time. They had all gone through distressing situations, each had probably seen and done things we wouldn’t even dream of. They had had difficult childhoods – to say the least.

One meal time, Wendy had baked a chocolate sponge cake. You should have seen this boy’s eyes. Wide as wide could be. “What’s this? Chocolate sponge cake? For me?” You should have seen the smile on his face – he’d never had home-made chocolate sponge cake!

This boy had been through a lot. He'd been brought to our house. We gave him some clean clothes. And on top of that, he got to eat Wendy's home-made chocolate sponge cake! For a time his life was totally changed.

This is only a poor illustration. But think about it. Until we become Christians, we're living lives where we've missed out on the whole purpose of living. God has given us a way to come back to Him. He takes us into His family – He makes us His sons and daughters. He doesn't only foster us for a short time – He **adopts** us into His family. And God has more glorious things for his family than chocolate sponge cake – as delicious as my wife's chocolate sponge cake is! He's made us heirs. Paul's letter to the Romans tells us that *“If we are [God's] children, then we are heirs – heirs of God, and co-heirs with Christ ...”* [Rom. 8:17]

If we believe in Jesus as our Saviour, then we become God's children. But even more than that – if I am a child of God, I am in His worldwide family, I am an heir to all He has to give. One verse tells us *“In God's great mercy He has given us new birth into a living hope through the resurrection of Jesus Christ from the dead, and into an inheritance that can never perish, spoil or fade – kept in heaven for you ...”* [1 Pet. 1:3, 4] It's as if we are born again, we start a new life, with a new perspective because we know our inheritance is with God in heaven, and this inheritance can never spoil or fade.

What is this inheritance? It's good that no matter what stage we're at - whether we're still searching for the truth, or whether we've just started out on the Christian path, or whether we've been walking with Jesus for some time – it's good that we remind ourselves of these things, for our encouragement and blessing.

Our inheritance starts the moment we come to know Jesus as Lord and Saviour. The apostle Paul writes *“My purpose is that they may be encouraged in heart and united in love, so that they may have the full riches of complete understanding, in order that they may know the mystery of God, namely, Christ, in whom are hidden all the treasures of wisdom and knowledge.”* [Col. 2:2, 3]

All the riches and treasures of wisdom and knowledge are hidden in Jesus. Coming to know Him allows us to *“know the truth, and the truth will set you free”* [John 8:32] It sets us free to know God, our Creator. The God of eternity, the God of power, the God who is love, the God who is King over all. We can know God our God. Jesus is the way, the truth and the life.

We have security and assurance. Some people are so obsessed with insurance – life insurance, car insurance, home insurance, pet insurance – insured for this and that. But read the small print – you may not be insured! Insured against floods? Maybe not.

With God we are totally secure. He sent His Son to die for us, so that we need not perish, but will enjoy eternal life. Jesus died for us – He's not going to let anything stop His children from reaching and enjoying that eternal life. How can He? – that would mean that **man** can veto what the all-powerful God has done. That can never happen. Those who believe in Jesus as Lord and Saviour become God's children **forever and into eternity**. We can never be enslaved to our old human natures again. He has saved us for eternity.

This is the Christian's inheritance – to know the love of God now in this life, to know His presence with us, to know that nothing can separate us from His love. This also means that nothing will separate us from God in eternity – even death has lost its power. Because the Christian's inheritance can never perish, nor spoil, nor fade – it is kept for us in heaven. The Christian's glorious inheritance is heaven – eternity spent with our loving God.

**What could be more wonderful?!**

It just remains for me to ask you whereabouts on this road are you?

- If you are searching, I would urge you to keep on searching, because Jesus said *“Ask and it will be given to you; seek and you shall find;”* [Matt. 7:7]

Please do carry on searching for the truth, because if you are serious about finding the truth, you will find it.

- If you have just started out on the Christian path, you will find that as time goes on you will experience more and more of the riches and treasures that are hidden in Jesus.

- Even if you have walking with your Lord Jesus for some time now, you can never come to an end of all the goodness and love of Him who died for us. God's ways are not our ways – be amazed constantly at His goodness, as you come ever closer to that day when you will meet Him face to face.

My prayer for us all this evening is the prayer that Paul wrote in his letter to the church in Ephesus:

*“I pray that you, being rooted and established in love, may have power, together with all the saints, to grasp how wide and long and deep is the love of Christ, and to know this love that surpasses all knowledge – that you may be filled to the measure of all the fullness of God.”* [Eph. 3:17b – 19] (Repeat)