

## BANKRUPT DEBTORS DISCHARGED

### NO. 1739

A SERMON  
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AT THE METROPOLITAN TABERNACLE, NEWINGTON.

*“And when they had nothing to pay, he frankly forgave them both.”*  
*Luke 7:42.*

THE two debtors differed very considerably in the amounts which they owed. The one was in arrears five hundred pence, and the other fifty. There are differences in the guilt of sins, and in the degrees of men's criminality. It would be a very unfair and unrighteous thing to say that all men are exactly alike in the extent of their transgression. Some are honest and upright, kind and generous, even though they are but natural men. While others appear to be of a malicious, envious, selfish disposition, and rush into evil, sinning, as it were, with both hands greedily. The man who is moral, sober and industrious is only a fifty pence debtor as compared with the vicious, drunken blasphemer whose debt is written at five hundred pence. Our Savior recognizes the distinction, because it exists and cannot justly be overlooked. There are distinctions among unconverted men, very great distinctions. One of them, a young man, came to Jesus, and he had so many fine traits in his character that the Lord looking upon him loved him. But when the Pharisees gathered about Him, our Lord looked round upon them with indignation. The soil, which was none of it yet sown with the good seed, yet varied greatly, and some of it was honest and good ground before the power of the Holy Spirit came to it. Sinners differ from each other.

But I call your particular notice to this fact—that though there was one point of difference in the two debtors, there were three points of similarity, for they were both debtors, and so all men have sinned, be it little or be it much. And secondly, they were both alike bankrupt, neither of them could meet his debt. The man who owed fifty pence could no more pay than he who owed five hundred pence, so that, they were both insolvent debtors. But what a mercy it is that they were alike in a third point, for “when they had nothing to pay,” their creditor “frankly forgave them both!”

Oh, my dear hearers, we are all alike in the first two things! Oh that we might be all of us alike in this last point, that the Lord our God may grant to every one of us the free remission of sins according to the riches of His grace through Christ Jesus! Why should it not be so, since Jesus is exalted on high to give repentance and remission of sins? There is forgiveness with God. He delights in mercy. He can cast all our sins into the depths of the sea, that they may not be mentioned against us any more forever. While we are compelled to go together two-thirds of the road, what a pity it would be that we should be divided in the third portion of it! That first two-thirds of the road, is a very muddy, boggy piece of way and we sorrowfully wade along it in company—all in debt and all of us unable to pay. But that next part of the road is well-made, smooth, and good for travelers, and it leads into the gardens of happiness. Oh that we may traverse it, and find the free pardon of God! Oh for free remission for all of us without exception! Why not? God send it of His great mercy at this good hour! To that end I wish to speak with you, dear friends, for I believe that the Lord Jesus has something to say to you, and I pray that your hearts may be open to Him, crying gladly, “Master, say on!”

Our first point for consideration is, *their bankruptcy*—“they had nothing to pay.” The second is, *their free discharge*—“He frankly forgave them both.” And the third is, *the connection between these two things*, for that little word “when” marks the connection—“*when* they had nothing to pay, He frankly forgave them both.”

**I.** First, let us think of THEIR BANKRUPTCY. This was their condition. They were unquestionably in debt. If they could have disputed the creditor's claim, no doubt they would have done so. If they could have pleaded that they were never indebted, or that they had already paid, no doubt they would have been glad to have done so. But they could not raise a question; their debt could not be denied. Another fact was also clear to them, namely, that they had nothing to pay with. No doubt they had made a diligent search. They had turned out their pockets, their cash boxes, their lockers, and they had found nothing.

ing, they had looked for their household goods, but these had vanished piece by piece. They had nothing at home or abroad that they could dispose of. Things had come to such a pass with them that they had neither stock nor money, nor anything in prospect which they could draw upon. They were brought to the last extremity, reduced to absolute beggary. Meanwhile, their great creditor was pressing them for settlement. That idea lies in the heart of the text. The creditor had evidently brought his overdue accounts, and had said to them, "These claims must be met. There must be an end to this state of affairs; your accounts must be discharged." They were just brought to this condition—they must confess the debt, and they must also humbly acknowledge that they had nothing to pay it with. The time for payment had come, and it found them without a penny. No condition could be more wretched.

So far I have stated the parable, and it most truly sets forth *the condition* of every man who has not come to Jesus Christ and so received the frank forgiveness of his sins. Upon this we will enlarge. We are all by nature and by practice plunged in debt, and this is the way in which we came to be so. Hear it and mark it well. As God's creatures we from the very first owed to Him the debt of obedience. We were bound to obey our Maker. It is He that made us, not we ourselves, and we were, therefore, bound reverently to recognize our Creator, affectionately to worship Him, and dutifully to serve Him. This is an obligation so natural and reasonable that nobody can dispute it. If you are the creatures of God, it is nothing more than right that you should honor Him. If you daily receive the breath in your nostrils and the food that you eat from Him, then you are bound to Him by the ties of gratitude, and should do His will.

But, dear friends, we have not done His will. We have left undone the things we ought to have done and we have done the things we ought not to have done, and so we have come in a second sense into His debt. We now stand liable to penalty, yes, we are already condemned. There is due from us to God, in vindication of His broken law, both suffering and death, and in the Word of God we find that the righteous penalty for sin is something utterly overwhelming. "Fear Him," says Christ, "who is able to destroy both soul and body in hell." Yes, I say unto you, fear Him! Very terrible are the metaphors and symbols by which the Holy Spirit sets forth the misery of a soul upon which the Lord pours forth His fiery indignation. The pain of loss and pain of woe which sin at last brings upon guilty men are inconceivable; they are called "the terrors of the Lord." There is not one among us, apart from the Lord Jesus Christ, but owes to God's law a debt which eternity cannot fully meet, even though it is crowded with agonizing regrets. A life of forgetfulness of God and breaking of His law must be recompensed by a future life of punishment. That is where we stand. Can any man be at rest while this is his condition before God? We are debtors, the debt is overwhelming, it brings with it consequences tremendous to the last degree.

And we are utterly unable to make any amends for this. If He should meet with us and call us to account, we cannot answer Him one of a thousand. We cannot excuse ourselves, and we cannot by any possibility render to Him His righteous due. If any think they can, let me remind them of this, that to cancel the debt which we owe to God we must pay it all. God demands, righteously demands, from us the keeping of His entire law. He tells us that he that is guilty in one point is guilty of all, for God's law is like a fair vase of alabaster, lovely in its entireness, but if it is chipped in any part, it may not be presented in His court. The least flaw in it mars its perfection and destroys its value. A perfect obedience to a perfect law is that which is required by the justice of the Most High, and is there any one of us who can render it, or who can attempt to pay the penalty due for not rendering it? Our inability to obey comes of our own fault, and is part of our crime. Ah me! May none of us ever have to bear the penalty! To be banished from His presence, and from the glory of His power, to be cast away from all hope and light and joy forever! Why, there are those at this moment in the abyss of woe who have for thousands of years endured the heavy hand of justice and yet their debt remains unpaid even now. For they have yet to appear before the judgment seat of Christ at the last day and answer for their transgressions. It is certain that to meet the whole payment is impossible. Neither in the form of obedience, nor in the form of penalty, may we ever hope to pay it—it would be all in vain to make the attempt.

Remember, too, that if there is anything that we can do for God in the way of obedience, it is already due to Him. All that I can do, if I love God with all my heart and soul and strength, and love my neighbor as myself, throughout the rest of my life, is already due to God. I shall but be discharging new duties as they occur—how will this affect old disobedience? In what way can I cleanse myself from my former stains by the resolve that I will not be defiled with fresh ones? If your hands are blood red, can you make

them clean by the mere resolution that you will not plunge them again into the dye? You know it is not so, past sin cannot be removed by future carefulness—

*“Could my tears forever flow,  
Could my zeal, no respite know.  
All for sin could not atone,  
Christ must save, and Christ alone.”*

We have nothing with which to meet our liabilities because everything that we can possibly earn or obtain in the future is already due to justice, and so we have nothing left unmortgaged, nothing of our own.

Moreover, the debt is immense and incalculable! Fifty pence is but a poor representation of what the most righteous person owes. Five hundred pence is but an insignificant sum compared with the transgressions of the greater offenders. Oh, friends, when I think of my life, it seems to be like the sea, made up of innumerable waves of sin, or like the seashore, constituted of sands that cannot be weighed nor counted. My faults are utterly innumerable, and each one deserving eternal death. Our sins, our heavy sins, sins against light and knowledge; our foul sins, our repeated sins, our aggravated sins, our sins against our parents, our sins against all our relationships, our sins against our God, our sins with the body, our sins with the mind, our sins of forgetfulness, our sins of thought, our sins of imagination—who can reckon them up in order unto God? Who knows the number of his trespasses? Now, to think that we can ever meet such a debt is indeed to bolster up ourselves with a notion that is utterly absurd—we have nothing to pay with.

Moreover, I go a little further. Even if these sins were somewhat within reach to pay back, and if we were not indebted for the future as to all we can do, yet what is there that we *can* do? Does not Paul say of himself that he was not sufficient to think anything of himself? Did not the Lord tell His Israel of old, “From Me is your fruit found”? Did not Jesus say to His disciples and even to His apostles, “Without Me you can do nothing”? Then, O bankrupt sinner, what is there good that you can do? You must first of all get the good work from God before you can perform it yourself. It is true you are to “work out your own salvation with fear and trembling,” but what must come first? Read the passage, “For it is God which works in you both to will and to do of His good pleasure.” If the Lord does not work salvation in us, we cannot work it out. Every good thing in man is the work of God, the produce of the Spirit of God operating upon the heart and mind. Men are dead in trespasses and sins, dead to all that is holy and acceptable with God, and life itself is a gift. What then can sinners do? Their bankruptcy is utter and entire, and this is true of every man that is still out of Christ—he is a debtor and he has nothing to pay.

This being the case, I want to spend a minute in noticing *certain temptations* to which all bankrupt sinners are much subject. One of these is to try and forget their spiritual estate altogether. Some of you here today have never given serious thought to your souls and to your condition before God. It is an unpleasant subject. You suspect that it would be still more unpleasant if you looked into it. You want amusement, something to while away the time, because you do not care to examine the state of your heart before God. Solomon exhorts the diligent man to know the state of his flocks, and look well to his herds. But he that is careless and idle would rather leave such inquiries and let things go as they please. The man who is going backward in business has no pleasure in taking stock. “Oh,” he says, “don’t bring me my books; I shall not sleep at night if I look into *them*.” He knows that he is sinking lower and lower, and will soon be a ruined man, and the only way in which he can endure his life is to drive dull care away by drink or by going to company, or idle amusement. He labors to beguile the hours that he may conceal from himself his true condition. But what a fool he is! Would it not be infinitely wiser if he would look things in the face and have it out, and know his actual state? Such ignorance as he chooses is not bliss to a right-hearted man, but suspense and misery. I have often prayed this prayer—“Lord, let me know the very worst of my case,” for I do not wish to entertain a hope that will at last deceive me. Disappointment will be bitter in proportion as false hope was sweet. This is the temptation of the bankrupt soul, to shut its eyes to the unwelcome truth. The ostrich is fabled when hunted to bury its head in the sand, and conceive that the hunter is gone when he is no longer seen. But he is not gone; the unseen danger is quite as real as if it stared us in the face. However forgetful you may be, God does not forget your sins.

Another temptation to a man in this condition is to make as good a show as he can. A man who is very near bankruptcy is often noticed for the dash he cuts. What a horse he drives as he comes up to

business! What fashionable parties he gives! Just so, he desires to keep up his credit as long as he can. He is going to make a smash of it by-and-by, but for a season he assumes the airs of my lord, and everybody near him imagines that he has money enough and to spare. The governor of a besieged city threw loaves of bread over the wall to the besiegers, to make them believe that the citizens had such large supplies that they could afford to throw them away, yet they were starving all the while. There are some men of like manners, they have nothing that they can offer to God, but yet they exhibit a glittering self-righteousness. Oh, they have been so good, such superior people, so praiseworthy from their youth up, they never did anything much amiss, there may be a little speck here and there upon their garments, but that will brush off when it is dry. They make a fair show in the flesh with morality and formality, and a smattering of generosity. Besides, they profess to be religious; they attend divine services, and pay their quota of the expenses. Who could find any fault with such good people? Just so, this profession is the fine horse and trap with which they too are cutting a dash just before going through the court. There is nothing at all in you, and there never was, if you are as nature has made you, why then do you try to brazen it out, and make yourself to seem something when you are nothing? You may by this means deceive yourself, but certainly you will not deceive God.

Another temptation which lurks in the way of a bankrupt sinner is that of making promises of what he will do. Men in debt are generally very promising men, they will pay next week for certain, but when next week comes, they meant the next week further on, and then payment shall be doubly certain. Yet they put in no appearance even then, or, if they do, they give an IOU. Is not that a precious document? Is it not as good as the money itself? They evidently think so, for they feel quite as easy as if they had really paid the debt. But when the IOU falls due, what then? It falls, never to rise again. Ah me! An IOU is often just a lie with a stamp on it. So debtors go on as long as they can. This is what every sinner does before he becomes cleared by the sovereign grace of God. He cries, "I mean to do better." Never mind. Tell us no more what you mean to do, but do it. To promise and vow so falsely is only adding to your sins! "Oh! But you know I do not intend to go on in this way always. It is a long lane that has no turning. I shall pull up short, one of these days, and then you will see." What shall we see? What we shall see will not be much. Yes, we shall see the dew of promise disappear, and the morning cloud of resolution pass away. Dear sir you cannot raise our hopes now. Neither God nor man will trust you, you have promised these twenty years, and in no one year have you made a real move in the right direction. You have not lied unto men only, but unto God, and how will you answer for it? Know you not that every promise that you make to God which you do not keep is a great addition to your transgressions, and helps to fill up the measure of your iniquities? Give up the way of lying, I pray you.

Another temptation is, always to ask for more time—as if this was all that was needed. When the debtor, in another parable, was arrested, he said to his creditor, "Have patience with me, and I will pay you all." We cannot pay any of our debt today, and yet dote upon tomorrow. Yes, it does seem such a relief to get a little longer time, somehow a vague shadowy hope seems to pervade the months to come. The sinner cries, "Go your way for this time. When I have a convenient season, I will call for you." It is not convenient just now, but do wait a little bit, a suitable hour will come. With this temptation Satan has destroyed multitudes of men, tempting them to ask for more time, instead of coming up to the mark at once and asking for immediate pardon. What are the fabled virtues of tomorrow? Why do men dote upon the unknown future? To an immediate decision I would press you at this moment, and may God, by His divine Spirit, deliver you as a bird from the hand of the fowler, that you may no longer procrastinate and waste your life in disobedient delay.

This being the temptation let me hint to those of you who are bankrupt what *your wisdom* is. It is your wisdom to face the business of your soul. Your soul-matters are the most important things you will ever have on hand, for when your wealth must be left, and your estate shall see you no more, and when your body is dead, your soul will still be living in eternal happiness or endless woe. Therefore, do not let your state in reference to God have the glory. It is the most important matter. Give it the first place. Settle this business before you attend to anything else.

Take care that you face it like an honest man, and not as one who makes the best of a bad story. Though it is bad, yet still the best thing you can do is to go right through with it in truth and soberness before the Lord. Hope lies that way. Do not let your danger be concealed like a thief who hides in the good man's pantry till the hour to rob his house. Suffer not the sparks to smolder where they may con-

sume your all. Quench the fire before you sleep. When you face the matter, be very true and sincere with yourself and with God, because you are not dealing with creditors who may be cheated, but you are dealing with One who knows the secret thoughts and intents of your heart. Before God nothing but truth can stand. The painted hypocrite is spied out immediately. The Lord takes off all masks, and men stand before Him as they really are, not as they would seem to be; so be true with yourself. Do not take your pen and write down sixty if you owe one hundred, but put the fair hundred down. Tricks and falsehoods had better be put away once and for all when you deal with God.

One thing more, it will be your wisdom to give up all attempts to pay, because you have nothing to pay with. Do not delude yourself into the idea that you will pay one day, for you never will. Do not make the slightest attempt at paying, for you cannot do it. But take quite another course, plead absolute poverty and appeal to mercy. Say, "Lord, I have nothing, I am nothing, I can do nothing, I must throw myself upon Your grace." Of this grace I am now going to speak. May I so speak as to encourage you who are bankrupts to come to the Lord that He may frankly forgive you all.

**II.** Our second head is THEIR FREE DISCHARGE. "He frankly forgave them both." What a blessing they obtained by facing the matter! These two poor debtors, when they went into the office, were trembling from head to foot, for they had nothing with which to pay, and were deeply involved. But look! They come out with light hearts, for the debt is all disposed of, the bills are receipted, the records are destroyed. Even thus the Lord has blotted out the handwriting that was against us, and has taken it out of the way, nailing it to His cross.

In this free discharge I admire, first of all, *the goodness* of the great creditor. What a gracious heart He had! What kindness He showed! He said, "Poor souls, you can never repay Me, but you need not be cast down because of it, for I freely cancel your debts." Oh, the goodness of it! Oh, the largeness of the heart of God! I was reading of Caesar the other day. He had been at fierce war with Pompey, and at last he conquered him. And when he conquered him, he found among the spoil Pompey's private cabinet in which were contained letters from the various noblemen and senators of Rome who had sided with him. In many a letter there was fatal evidence against the most eminent Romans, but what did Caesar do? He destroyed every document. He would have no knowledge of his enemies, for he freely forgave them and wished to know no more. In this Caesar proved that he was fit to govern the nation. But look at the splendor of God when He puts all our sins into one cabinet, and then destroys the whole. If the sins of His people are sought for they cannot now be found. He will never mention them against us any more. Oh, the goodness of the infinite God, whose mercy endures forever! Bow before that goodness with joy.

But, then, observe *the freeness* of it—"He frankly forgave them both." They did not stand there and say, "Oh, good sir, we cannot pay," and plead and beg, as for their lives. But he freely said to them, "You cannot pay, but I can forgive. You ought never to have got into my debt, and you ought not to have broken your promises to me; but behold, I make an end of all this weary business, I freely blot out all your obligations!" Did not this open a fountain in their eyes? Did they not hasten home to their wives and children, and tell them that they were out of debt, for the beloved creditor had forgiven it all most freely? This is a fair picture of the grace of God. When a poor sinner comes to Him bankrupt, He says, "I forgive you freely, your offense is all gone. I do not want you to earn a pardon by your tears, and prayers and anguish of soul. You have not to make Me merciful, for I am already merciful and My dear Son Jesus Christ has made such a propitiation that I can be just and yet can forgive you all this debt. Therefore, go in peace."

Furthermore, this debt was *fully* discharged. The creditor did not say, "Come, my good fellow, I will take fifty percent off the account if you find the remainder." As they had nothing with which to pay, they would not have been a bit the better if he had reduced them ninety percent. If he had reduced the debts by half, the one would have owed two hundred and fifty and the other twenty-five, but still their cases would have been hopeless, since they had not a farthing of their own. Now the Lord, when He blots out His people's sin, leaves no trace of it remaining. My own persuasion is that when our Lord Jesus died upon the cross, He made an end of all the sins of all His people, and made full and effectual atonement for the whole of those who shall believe in Him. I can sing with all my heart—

*"Here's pardon for transgressions past,  
It matters not how black their cast!  
And, O my soul, with wonder view,*

***For sins to come, here's pardon, too!"***

All the sin of believers has been once and for all, carried into the wilderness of oblivion by our great Scapegoat and none shall ever find a sin with which to condemn one soul of the chosen band. There is no debt left against a believer, no, not one single pennyworth of debt remains upon the score. Does not the Spirit of God Himself ask the question, "Who shall lay anything to the charge of God's elect?" The Lord has frankly forgiven their debt and He has not done so in part, but as a whole. As for our sins, "the depths have covered them." "There is not one of them left." Hallelujah!

Observe that it was a very *effectual* forgiveness too. The only person that can forgive a debt is he to whom the debt is due. Only God can forgive sin, seeing it is a debt to Him. What think you of those who are said to be able to forgive you for a shilling? Why, I say that to pay them their fee would be eleven-penny, three farthings and another farthing thrown away. When you have got their forgiveness what is the good of it? Suppose I were to forgive you for injuries done by you to the Queen, of what value would my forgiveness be? He against whom I have transgressed is the only one that can pronounce my pardon. And if he absolves me, how effectual is the sentence! When the creditor said, "I freely forgive you both," why, the deed was done, his lips had power. He had finished the debt by his word. And so when the Lord Jesus Christ is looked unto by the eye of faith, there comes a voice from His dear wounds which cry to the poor trembling bankrupt sinner, "Your sins, which are many, are all forgiven. I have blotted out your sins like a cloud, and like a thick cloud your iniquities." What an effectual pardon it is! How it charms the heart, and lulls every fear to rest! He frankly, He fully, He freely, He effectually forgave them both.

And I believe that when this is done, I may add another adjective—it is an *eternal* discharge. That creditor could never summon those debtors again for debts which he had remitted. He could never think of such a thing with any show of justice. He had frankly forgiven them, and they were forgiven. God does not play fast and loose with His creatures, and forgive them and then punish them. I never shall believe in God's loving a man today, and casting Him away tomorrow. The gifts and calling of God are without repentance on His part. Justification is not an act which can be reversed, and followed with damnation. No, no, "Whom He justified, them He also glorified."—

***"If sin is pardoned I'm secure,  
Death has no sting beside  
The law gave sin its damning power,  
But Christ, my ransom, died."***

By His death, our Redeemer effectually swept away sin once for all and all the curse of the law He removed. In the offering of bullocks and lambs there was a continual remembrance made of sin, for the blood of bulls and of goats could not take away sin. But the apostle writes, "This Man, after He had offered one sacrifice for sins forever, sat down by the right hand of God," because His work was effectually and eternally done.

Only one more remark on this point, this frank forgiveness *applied to both the debtors*—"He frankly forgave them both." The man that owed only fifty pence needed a free discharge as truly as the debtor who owed five hundred, for though he was not so deep in the mire, yet he was as truly in the slough. If a man was lying in prison for debt, as men used to do under our old laws, if he only owed fifty pounds, he was shut within walls just as closely as the greater debtor who owed fifty thousand, and he could no more get out without the payment or forgiveness of his smaller liability than the bigger debtor could. A bird held by a string is as much a prisoner as a bull that is tied by a rope. Now, you good people who have always tried to do your duty and are numbered with the fifty pence debtors, you must confess that you have become somewhat indebted to God by committing a measure of sins. Take note that you cannot be saved except by the free forgiveness of God through the precious blood of Christ. The fifty pence debtor must obtain his discharge by grace alone. It is also a most blessed thing to perceive that he forgave the five hundred pence debtor with equal freeness. Perhaps I have some here, men and women, who have never made any pretense of being good, who from their childhood have gone from bad to worse. There is a possibility of free and instantaneous forgiveness for you at this moment. You that are over head and ears in debt to God can be freely forgiven by the same Lord who forgives the smaller debtors. When a man has his pen in his hand, and is writing receipts, it takes him no more trouble to write a receipt for five hundred pounds than it does for a bill of fifty—the same signature will suffice.

And when the Lord has the pen of His Spirit in His hand and He is about to write upon a conscience the peace which comes of reconciliation, He can write upon one as well as upon another. You with a little bill, bring it here that infinite grace may write upon it, "CANCELLED!" You with a more weighty account come and place it near that gracious right hand, for though your bill is ever so long and heavy, the hand of Infinite Love can write, "CANCELLED," in a moment! My joy overflows at having such a gospel to preach to you. Whatever your guilt, my gracious God is ready to forgive you for Jesus' sake, because He delights in mercy.

**III.** I now beg your very special attention to the last point, and that is THE CONNECTION BETWEEN THIS BANKRUPTCY AND THIS FREE DISCHARGE. It is said, "When they had nothing to pay, he frankly forgave them both." There is a time when pardon comes, and that time is when self-sufficiency goes. If any person in this place has in his own conscience come to this point, that he feels he has nothing to pay, he has come to the point at which God is ready to forgive him. He that will acknowledge his debt, and confess his own incapacity to meet it, shall find that God frankly blots it out. The Lord will never forgive us until we are brought to the starvation of pride and the death of boasting. A sense of spiritual bankruptcy shows that a man has become *thoughtful*, and this is essential to salvation. How can we believe a thoughtless person to be a saved man? If we so think about our state as to mourn our sin and feel its wickedness, and if we have made a close search into our hearts and lives, and find that we have no merit and no might, then we are prepared in all thoughtfulness to say, "In the Lord I have righteousness and strength." Must there not be serious thought before we can hope for mercy? Would you have God save us while we are asleep, while we are giddy, frivolous, trifling, and without concern about our sin? Surely that would be giving a premium to folly! God acts not so. He will have us know the seriousness of our danger, otherwise we would treat the whole matter with lightness, and we shall miss the moral effect of pardon, while *He* will be robbed of His glory.

Next, when we come to feel our bankruptcy we then *make an honest confession*, and to that confession a promise is given—"He that confesses his sin shall find mercy." The two debtors had acknowledged their debts and they had also openly confessed, though it must have gone against the grain a bit, that they could not pay. They humbled themselves before their creditor, and then he said, "I frankly forgive you." If one of these debtors had bounced and bragged, "Oh, we can pay," in all probability he would have been sent to prison. As for you, poor trembler, I do not know where you are this morning, but here is comfort for you, when you go to God in your chamber and cry, "Lord, have mercy upon me, for I am guilty, and I cannot justify myself before You, nor offer any excuse to You," then it is that He will say, "Be of good cheer. I have put away your sin; you shall not die." When you have nothing to pay and confess your insolvency, the debt shall be wiped out. When you are brought to your worst, you shall see the Lord at His best.

It is in their utter destitution that *men value a discharge*. If God were to give His mercy to every man at once, without his ever having had any sense of sin at all, why men would count it cheap and think nothing of it. "God is merciful," is a common saying everywhere. And it is such a bit of valueless talk with them that they let it roll glibly out as if it were no matter. They do not worship Him for His mercy or serve Him for His grace. They say, "Oh, God is merciful," and then they go on to sin worse than ever. The idea has no effect upon their hearts or lives. They have no esteem for that mercy of which they speak so freely. So the Lord takes care that the sinner shall know his need of mercy by feeling the pinch of conscience and the terror of the law. If I may so speak, He dispatches the sheriff and puts a warrant upon the soul by convincing the man of sin, of righteousness and of judgment. The Lord puts an execution into the heart, and then it is, when the poor creature cries, "I have nothing to pay with," that free discharge is given by the Lord, and heartily prized by him to whom it comes. When our account is long and heavy, it is a blessed thing to see the Lord write, "Cancelled," and to behold the whole mountain of debt swallowed up in the sea of love. Christ is precious when sin is bitter. Is it not wise on God's part that the canceling of the debt shall come just when we have nothing to pay, and therefore are prepared to prize a free forgiveness?

Under conviction a poor soul *sees the reality of sin and of pardon*. My dear hearer, you will never believe in the reality of forgiveness till you have felt the reality of sin. I remember when I felt the burden of sin, and though but a child, my heart failed me for anguish, and I was brought very low. Sin was no bugaboo to scare me, it was a grim reality, as a lion it tore me in pieces. And now, today, I know the re-

ality of pardon, it is no fancy, no dream, for my inmost soul feels its power. I know that my sins are forgiven, and I rejoice in that, but I should never have known the real truth of this happy condition if I had not felt the oppressive load of sin upon the conscience. I could not afford to play at conversion, for sin was an awful fact in my soul. Our heavenly Father does not wish us to use lightness in a matter concerning which Jesus shed His blood, and so He brings us into trouble of soul, and afterwards into a vivid realization of free grace. He lets the whip fall on our shoulders until we bleed again, and this makes us weary of the slavery of sin. He sets conscience and the law upon us, and these two jailers thrust us into the inner dungeon, and make our feet fast in the stocks. All this prepares us for the delivering power which shakes the prison walls, and looses our bonds, and for the tender love which washes our stripes and sets meat before us.

I do believe that the Lord will give us our pardon when we have got to our last farthing, and not till then, because *only then do we look to the Lord Jesus Christ*. Ah, my dear friends, as long as we have anything else to look to, we will never look to Christ. That blessed port into which no ship did ever run in a storm without finding a sure haven is shunned by all your gallant vessels. They would rather put into any port along the coast of self-deceit than make for the harbor which is marked out by the two light-houses of free grace and dying love. As long as a man can scrape the meal barrel and find a little in it, as long as he can hold up the oil cruse and it drips, if it only yields a drop in a week, he will never come to Christ for heavenly provision. As long as he has one rusty counterfeit farthing hidden away in the corner of his till, the sinner will never accept the riches of redeeming love. But when it is all up with him, when he has nothing in the parlor, nothing in the kitchen, nothing in the cellar, when there is neither stick nor stock left, it is then he prizes Jesus and His salvation. We break to make. We are emptied to be filled. When we cannot give, God can forgive. If any of you have any goodness of your own, you will perish forever. If you have anything you can trust to of your own, you will be lost as sure as you are living men and women. But if you are reduced to sore extremity, and God's fierce wrath seems to burn against you, then not only may you have mercy, but mercy is yours already.—

*“Tis perfect poverty alone  
That sets the soul at large.  
While we can call one mite our own  
We get no full discharge.  
But let our debts be what they may,  
However great or small,  
As soon as we have naught to pay  
Our Lord forgives us all.”*

Blessed are you poor, for you shall be rich! Blessed are you hungry, for you shall be fed! Blessed are you that are empty, for you shall be filled! But woe unto you that are rich, and are increased in goods, and have need of nothing, and boast of your own goodness! Christ has nothing to do with you, and we have nothing to preach to you except this—“They that are whole need not a physician.” The heavenly Surgeon did not come to save those who have no need of saving. Let those who are sick prick up their ears and hear with delight, for the Physician is come with a special eye to them. Are you a sinner? Then Christ is the Savior of sinners. Join hands with Him by faith, and the work is done, you are saved forever! God bless you, for Christ's sake. Amen.

**PORTIONS OF SCRIPTURE READ BEFORE SERMON—PSALM 32, LUKE 7:36-50.  
HYMNS FROM “OUR OWN HYMN BOOK”—136 (PART 2), 504, 546.**

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