

# THE CHRISTIAN—A DEBTOR

## NO. 96

A SERMON  
DELIVERED ON SABBATH EVENING, AUGUST 10, 1856  
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AT EXETER HALL, STRAND

*“Therefore, brethren, we are debtors.”*  
*Romans 8:12*

OBSERVE the title whereby he addressed the church, “Brethren.” It was the Gospel which taught Paul how to say *brother*. If he had not been a Christian, his Jewish dignity would never have condescended to call a Roman—“brother,” for a Jew sneered at the Gentile and called him “dog.” But now in the breast of this “Hebrew of the Hebrews,” there is the holy recognition of Christian fraternity without reserve or hypocrisy.

The Gospel softened the heart of Paul and made him forget all national animosities, otherwise, one of the down-trodden race would not have called his oppressor, “brother.” The Roman had his iron foot on the Jew, yet Paul addresses those who subjugated his race as “brethren.” We repeat, a third time, it was the Gospel which implanted in the soul of Paul the feeling of brotherhood and removed every wall of partition which divided him from any of the Lord’s elect.

“So then,” he said, “we are no more strangers and foreigners, but fellow-citizens with the saints, and of the household of God.” He proclaimed the doctrine of the “one blood” and gloried in the fact of “one family” in Christ. He felt within him affinities with all the blood-bought race and loved them all. He had not seen many of those whom he addressed, yet they were known to him in the Spirit as partakers of one glorious and blessed hope, and therefore, he called them, “brethren.”

My friends, there is a cementing power in the grace of God which can scarcely be overestimated. It resets the dislocated bones of society, rivets the bonds of friendship, and welds the broken metal of manhood into one united mass. It makes all brethren who feel its power. Grace links mankind in a common brotherhood. Grace makes the great man give his hand to the poor and confess a heavenly relationship. Grace compels the intellectual, the learned, the polite to stoop from their dignity to take hold of the ignorant and unlettered, and call them friends. Grace weaves the threads of our separate individualities into one undivided unity.

Let the Gospel be really felt in the mind and it will toll the knell of selfishness, it will bring down the proud from their elevated solitude, and it will restore the down-trodden to the rights of our common manhood. We need only the Gospel thoroughly preached to bring about “liberty, equality, and fraternity,” in the highest and best sense of these words.

Not the “liberty, equality, and fraternity” which the democrat seeks for, which is frequently another name for *his own* superiority, but that which is true and real—that which will make us all free in the Spirit, make us all equal in the person of Christ Jesus, and give us all this fraternity of brethren, seeing that we are all one with our Lord, in the common bond of Gospel relationship.

Let the truths of Christianity work out their perfect work—and pride, bitterness, wrath, envy, and malice must see their graves. This and this alone can restore the peace of divided families and unite disputing relatives. Only let the Gospel be preached and there shall be an end of war. Let it thoroughly pervade all ranks of society and saturate the mind of nations, and there shall be no more lifting of the spears, they shall be used for pruning hooks. No bathing of swords in blood, for they shall be turned into the peaceful ploughshares of the soil.

We shall then have no hosts encountering hosts. We shall have no millions slain for widows to deplore, but every man shall meet every other man and call him “brother.” And men of every kindred and of every tribe shall see in the face of every man, a relative allied to them by ties of blood.

I am sure I feel, myself, the force of this word “brother,” with regard to many of you. If you be partakers of that glorious hope, if you be believers in our glorious Redeemer, if you have put your trust under the shadow of His wings, my hand and my heart with it, there is that word “brother” for you.

And so addressing you who love the Lord under that title, I come at once to the text, “Brethren, *we are debtors.*” We are all of us under obligations. Let us consider the fact in the following manner. First, *how are we to understand this?* And secondly, *how ought it to affect us?*

### I. HOW ARE WE TO UNDERSTAND THIS, “Brethren, we are debtors”?

We may understand it in a thousand senses, for indeed we are debtors. Brethren, we who know and love the Lord, are debtors, not to one creditor, but to many.

We are debtors *to the past*. I think I see the fathers at their midnight lamps, the ancient saints in their much-frequented closets, the thrice brave preachers in their pulpits denouncing error, and the faithful pastors reproving wrong. To such who have preceded us we owe the purity of the church and to them we are debtors.

I think I see the martyrs and confessors rising from their tombs—I mark their hands still stained with blood and their bodies scarred with the wounds of persecution. They tell me that they of old maintained the truth and preached it in the midst of fire and sword—that they bore death in defense of the cause of God, that they might hand down His holy Word inviolate to us!

I look on them and see among their glorious ranks some whose names are celebrated in every Christian land as the bold “lions of God,” the immovable pillars of truth, men of whom the world was not worthy, whose praise is in all the churches, and who are now nearest the eternal throne.

And as I look on them, and they on me, I turn to you all and say, “Brethren, we are debtors.” We are debtors to the men who crossed the sea, and laughed at the fury of the storm, who risked the journeying, and the weariness, and all the various perils to which they were exposed, by reason of robbers and false brethren.

We are debtors to each stake at Smithfield. We are debtors to the sacred ashes of the thousands who have there followed Jesus even unto death. We are debtors to the headless bodies of those who were beheaded for Christ Jesus. We are debtors to those who dared the lions in the amphitheatre and fought with wild beasts at Ephesus. We are debtors to the massacred thousands of the bloody church of Rome and the murdered myriads of her pagan predecessors. We are debtors to them all.

Remember the bloody day of St. Bartholomew, the valleys of Piedmont, and the mountains of Switzerland. Let the sacred mounds of our fathers’ sepulchres speak to us. Is not this Bible opened and read by us all, the gift of their self-denying faithfulness? Is not the free air we breathe, the purchase of their death? Did not they, by bitter suffering, achieve our liberty for us!

And are we not debtors to them? Shall we not, in some degree, repay the immense debt of our obligation by seeking to make the future also debtors to us, that our descendants may look back and acknowledge that they owe us thanks for preserving the Scriptures, for maintaining liberty, for glorifying God? Brethren, we are debtors to the past.

And I am quite sure we are debtors *to the present*. Wherever we go, we gather fresh proofs of the common observation that we are living in a most marvelous age. It is an oft-repeated truth and one which, perhaps, has almost lost its meaning from being so often repeated, that this is the very crisis. The world has always been in a crisis, but this seems to us to be a peculiar one.

We have around us appliances for doing good, such as men never possessed before. We behold around us machinery for doing evil, such as never was at work even in earth’s worst days. Good men are laboring, at least with usual zeal, and evil men are strenuously plying their craft of evil. Infidelity, popery, and every other phase of anti-Christ are now straining every nerve. The tug of war is now with us.

Look around you and learn your duty. The work is not yet done, the time of folding of hands has not yet arrived. Our swords must not yet see their scabbards, for the foe is not yet slain. We see, in many a land, the proudest dynasties and tyrannies still crushing, with their mountain weight, every free motion of the consciences and hearts of men.

We see, on the other hand, the truest heroism for the right and the greatest devotion to the truth in hearts that God has touched. We have a work to do, as great as our forefathers, and perhaps, far greater. The enemies of truth are more numerous and subtle than ever, and the needs of the church are greater than at any preceding time.

If we are not debtors to the present, then men were never debtors to their age and their time. Brethren, we are debtors to the hour in which we live. Oh! that we might stamp it with truth and that God might help us to impress upon its wings some proof that it has not flown by neglected and unheeded.

And brethren, we are debtors *to the future*. If we, the children of God, are not valiant for truth now, if we maintain not the great standard of God's omnipotent truth, we shall be traitors to our liege Lord. Who can tell the fearful consequences to future generations if we now betray our trust? If we suffer orthodoxy to fail, or God's truth to be dishonored, future generations will despise and execrate our name.

If we now suffer the good vessel of Gospel truth to be drifted by adverse winds upon the rock, if we keep not good watch to her helm, and cry not well to her great Master that she may be led to a prosperous end, surely those who are to succeed us will look on us with scorn and say, "Shame on the men, who had so great and glorious a mission, and neglected it, and handed down to us a beclouded Gospel and an impure church."

Stand up you warriors of the truth, stand up firmly, for you are debtors to the future, even as you are debtors to the past. Sow well, for others must reap. You are fountains for coming generations. O, be careful that your streams are pure. May the Spirit of God enable you so to live that you can bequeath your example as a legacy to the future.

And as we are debtors to all times, so we are all debtors *to all classes*. But there are some that always get well paid for what they do, and therefore, I shall not mention them, since I am not aware that their claims need my advocacy. We may be remarkably indebted to members of parliament, but for the little they do they are tolerably well-rewarded. At least we take it that the place is more an honor to some of them than they are to their place.

It may be true that we owe a great deal to the higher ranks of society. We may possibly, in some mysterious way, be under much obligation to the sacred personages who are styled lords and bishops, but it is not necessary that I should stand up for their claims, for I have no doubt they will take good care of themselves. At any rate, they have usually done so and have not allowed themselves to be robbed of much of their deservings. (Who would wish that they should? But it is possible to pay too dear, especially when you could get on as well without them as with them.)

I shall not refer to any class of society and say of them, we are debtors, except to one, and that is *the poor*. My brethren, we are debtors to the poor. "What!" says some one, "I, debtor to the poor?" Yes, my lady, you are a debtor to the poorest man that ever walked the earth. The beggar shivering in his rags may owe you something, if you give him alms, but you owe him something more.

Charity to the poor is a debt. We are not at liberty to give or to refuse. God requires us to remember the poor and their poverty is a claim upon our generosity. But in the case of the *believing poor*, their claim upon us is far more binding and I beseech you do not neglect it. O how much we owe them.

When I think how the poor toil day after day, and receive barely enough to keep their souls within their bodies. When I think how frequently they serve their church, unhonored and unrewarded, when I know some of them who perform the hardest deeds of service for our common Christianity, and are yet passed by with neglect and scorn. When I remember how many of them are toiling in the Sabbath-school, having neither emolument nor reward. When I consider how many of the lower classes are as

prayerful, as careful, as honest, as upright, as devout, as spiritual as others are, and frequently more so, I cannot but say that we are debtors to all God's poor in a very large degree.

We little know how many a blessing the poor man's prayer brings down upon us. I beseech you, then, beloved, wherever you see a poor saint, wherever you behold an aged Christian, recollect he cannot be so much in debt to you as you are to him, for you have much and he has but little, and he cannot be in debt for what he has not.

Many of you will not feel the force of Christian reasons, let me remind you that even you are obliged to the laboring poor. The rich man hoards wealth, the poor man makes it. Great men get the blessing, but poor men bring it down from heaven. Some men are the cisterns that hold God's rain, but other men are those who pray the rain from heaven, like very Elijahs, and many of these are to be found in the lower ranks of society.

"Brethren, we are debtors." What I have is not my own, but God's. And if it be God's, then it belongs to God's poor. What the wealthiest man has is not his own, but God's, and if it be God's then it is Christ's, and if Christ's, then His children's. And Christ's children are often those who are hungry, and thirsty, and destitute, and afflicted, and tormented. Take care, then of that class, brethren, for we are debtors to them.

But while I have thus mentioned some of the different classes to whom we are debtors, I have not yet come to the point on which I desire to press your attention. Brethren, we are debtors *to our covenant God*. That is the point which swallows up all. I owe nothing to the past, I owe nothing to the future, I owe nothing to the rich, and nothing to the poor, compared with what I owe to my God. I am mainly indebted to these because I owe so much to my God. Now, Christian, consider how you are a debtor to your God.

Remember you are not debtor to God in a *legal* sense, as you are in Adam, you are no longer a debtor to God's justice as you once were. We are all born God's creatures and as such we are debtors to Him, to obey Him with all our body, and soul, and strength. When we have broken His commandments, as we all of us have, we are debtors to His justice, and we owe to Him a vast amount of punishment, which we are not able to pay.

But of the Christian, it can be said, that he does not owe God's *justice* a solitary farthing, for Christ has paid the debt His people owed. I am a debtor to God's love, I am a debtor to God's grace, I am a debtor to God's power, I am a debtor to God's forgiving mercy, but I am no debtor to His justice—for He Himself will never accuse me of a debt once paid.

It was said, "It is finished!" and by that was meant, that whate'er His people owed was wiped away forever from the book of remembrance. Christ, to the uttermost, has satisfied divine justice. The debt is paid, the hand-writing is nailed to the cross, the receipt is given, and we are debtors to God's justice no longer.

But then, because we are not debtors to God in that sense, we become ten times more debtors to God than we should have been otherwise. Because He has remitted all our debt of sin, we are all the more indebted to Him in another sense.

Oh! Christian, stop and ponder for a moment! what a debtor you are to divine *sovereignty*! You are not as some, who say, that you did choose yourself to be saved. But you believe that God could have destroyed you, if He had pleased, and that it is entirely of His own good pleasure that you are made one of His, while others are suffered to perish.

Consider, then, how much you owe to His sovereignty! If He had willed it, you would have been among the damned. If He had not willed your salvation, all you could do would have been utterly powerless to deliver you from perdition. Remember how much you owe to His unselfish *love* which rent His own Son from His bosom that He might die for you! Let the cross and bloody sweat remind you of your obligation.

Consider how much you owe to His forgiving *grace*, that after ten thousand affronts He loves you as infinitely as ever. And after a myriad sins, His Spirit still resides within you. Consider what you owe to

His *power*, how He has raised you from your death in sin. How He has preserved your spiritual life, how He has kept you from falling, and how, though a thousand enemies have beset your path, you have been able to hold on your way!

Consider what you owe to His *immutability*. Though you have changed a thousand times, He has not changed once. Though you have shifted your intentions and your will, yet He has not once swerved from His eternal purpose, but still has held you fast. Consider you are as deep in debt as you can be to every attribute of God. To God, you owe yourself and all you have. “Brethren, we are debtors.”

We are not only debtors to God in the light of gratitude for all these things, but because of *our relationship to Him*. Are we not His *sons*, and is there not a debt the son owes to the father which a lifetime of obedience can never remove? I feel that to the knee that held me and the breast that gave me sustenance, I owe more than I can ever pay. And to him who taught me and led me in the paths of truth I owe so much, that I dare not speak of the tremendous weight of obligation due to him.

Beloved, if God be a Father, where is His honor? And if we be His sons, are we not thereby bound to love, serve, and obey Him? Sonship towards an earthly parent brings with it a host of duties and shall the Everlasting Father be unregarded? No. The true son of God will never blush to acknowledge that he is in subjection to the Father of Spirits. He will rather glory in his high connection and with reverence obey the commands of his Heavenly Parent.

Remember again, we are Christ’s *brethren* and there is a debt in brotherhood. Brother owes to brother what he cannot pay until he dies. It is more than some men think to have been rocked in the same cradle and held on the same knee. Some esteem it nothing. Alas! it is a well-known truth that if you want help, you must go anywhere for it, save to your brother’s house.

Go not into your brother’s house in the day of your adversity. Go to the greatest stranger and he shall help you. Go to your brother and he shall oft upbraid you. But this should not be so. Brotherhood has its ties of debt, and to my brother I owe what I shall not yet pay him. Beloved, are you brothers of Christ and do you think that you owe Him no love?

Are you brothers and sisters of the saints and think you that you ought not to love and serve them, even to the washing of their feet? Oh yes, I am sure you ought. I am afraid none of us feel enough how much we are debtors to God. Yes, I am certain that we do not. It is astonishing how much gratitude a man will feel to you if you have been only the instrument of doing him good. But how little gratitude he feels to God, the first cause of all!

There have been many who have been won from drunkenness by hearing the preaching of God’s Word, even under myself, and those persons have been ready to carry me on their shoulders, from very gratitude, for joy. But I would be bound to say they make a far more feeble display of their thankfulness to my Master. At least, they seem to have lost their first love to Him far sooner than they did to His servant.

We remember to be grateful to all except our God. Our little debts we can pay. Debts of honor, as we call them—which are no debts in some men’s eyes—we can discharge, but the great and solemn debt we owe to God is oftentimes passed by, neglected and forgotten. “Brethren, we are debtors.”

**II.** In the second place, very briefly, WHAT OUGHT WE TO DRAW FROM THIS DOCTRINE, that we are debtors?

First, we think we should learn *a lesson of humility*. If we be debtors, we never ought to be proud. All we can do for God is but a trifling acknowledgment of an infinite obligation. Yea, more, our good works are gifts of His grace and do but put us under greater debt to the author of them. Stop, then, you who are puffed up by your achievements, consider you have but poorly performed, not a deed of supererogation, but of ordinary duty.

How much have you done after all, young man? I thought I saw you the other day looking amazingly great, because on such an occasion you really had done some little service to Christ’s church. And you looked astonishingly proud about it. Young man, did you do more than you ought to have done? “No, I did not,” you say, “I was a debtor.” Then who should be proud of having paid only a part of his debt,

when, after all, he owes a great deal more than he is worth? Is there anything to be proud of in having paid a farthing in the pound? I take it there is not. Let us do what we may, it is but a farthing in the pound that we shall ever be able to pay of the debt of gratitude we owe to God.

It is curious to see how some men are proud of being greater debtors than others. One man has ten talents and oh, how proud he is, and how he looks down upon another who has but one. He says, “Ah! you are a base man. I have ten talents.” Well, then, you owe ten talents and your brother owes only one. Why should you be proud that you owe more than he does? It would be a foolish pride, indeed, if two prisoners in the Queen’s Bench were to boast, one saying, “I owe a hundred pounds,” and the other replying, “I am a greater gentleman than you are, for I owe a thousand.”

I have heard that in the Marshalsea of old, they did take rank according to the greatness of their debts. It is often so on earth. We take rank at times according to the greatness of our talents. But the greatness of our talents is only the amount of our debt, for the more we have, the more we owe. If a man walks the streets sticking his bill upon his breast and proclaiming with pride that he is a debtor, you would say, “Surely he must be a madman. Lock him up.”

And so if a man walk through the earth and lifts up his head because of what God has given him and say, “I am not to notice the poor, I am not to shake hands with the ignorant, because I am so great and mighty,” you may with equal reason say, “Take away that poor creature, his pride is his insanity. Put him in safe custody, and let him learn that all he has is his debt, and that he has no cause for pride.”

Then again, *how zealous we should be for our Master!* Though we cannot pay all, we can at least acknowledge the debt. It is something on the part of a debtor if he will but acknowledge the claim of his creditor. Oh! how ought we day by day to seek, by living unto God, to acknowledge the debt we owe to Him. And if we cannot pay Him the principal, yet to give Him some little interest upon the talent which He has lent to us and upon those stupendous mercies which He has granted to us.

I beseech you, my dear friends, take this thought with you wherever you go, “I am a debtor, I must serve my God. It is not left to my pleasure whether I will do it or no, but I am a debtor and I *must* serve Him.”

If we all believed this, how much easier it would be to get our churches into good order! I go to one brother and I say, “Brother, there is such and such an office in the Sabbath-school. Will you take it?” “Well, sir, you know how much I love the cause and how earnest I am in doing everything that I can to serve my Maker, but (now comes the end of it all) I really work so hard all the week that I cannot afford to go out on the Sabbath to Sabbath-schools.”

There, you see, that man does not know that he is a debtor. I take him a bill tomorrow morning and he says, “Do you come begging?” I say, “No, I have brought a bill. Look at it.” “Oh yes,” he says, “I see. There is the cash.” Now that is the way to act—to feel, and acknowledge that you are a debtor. When there is a thing to be done, to do it and to say, “Do not thank me for it, I have only done what I ought to have done. I have only paid the debt that I owed.”

Then let me give you just one piece of homely advice before I send you away. Be just before you are generous and especially before you are generous to yourselves. Take care that you pay your debts before you spend money upon your pleasures. I would recommend that to many Christians. Now, there are some of you here, incommoding us tonight and making us very hot. You have been very generous to yourselves by coming here, but not very just to your ministers in neglecting the places of worship where you ought to have gone.

You said to yourselves, “We have no doubt we ought to be there, that is our debt, nevertheless we should like to gratify our curiosity for once, by hearing this singular preacher, who will be sure to say something extravagant that will furnish the occasion for a joke for the next fortnight.” Now, why did you come here before you had paid your debt? You should have rallied around your own minister and strengthened his hands in the work of the Lord.

Again, how many a man is there who says, “I want such and such a luxury. I know the cause of God demands of me more than I give it, but I *must* have that luxury, that shilling shall go to myself and not to

God.” Now, if you had a debtor who owed you more than he could pay, and you saw him going off on pleasure in a horse and gig tomorrow, you would say, “It is all very well his having that fine horse and gig and going down to Greenwich, but I would rather that he should pay me the ten pound note I lent him the other day. If he cannot afford to pay, he ought to stay home till he can.”

So in regard to God. We come and spend our time and our money upon our pleasures before we pay our just and fair debts. Now, what is not right towards man is not right towards God. If it is robbing man to spend the money in pleasure wherewith we ought to pay our debts, it is robbing God if we employ our time, our talents, or our money in anything but His service, until we feel we have done our share in that service.

I beseech you, members of churches, deacons, or whatever you may be, lay this to heart. To God’s cause you are debtors. Do not expect to get thanked at last for doing much, for after all you have done, you will only have done what is your duty.

Now, farewell to such of you as are debtors in that sense. But just one word to those who are debtors in the other sense. Sinner, you who owe to God’s justice, you who have never been pardoned, what will you do when pay-day comes? My friend over there, you who have run up a score of black sins, what will you do when when pay-day comes, and with no Christ to pay your debts for you? What will you do if you are out of God and out of Christ at the last pay-day, when the whole roll of your debts to God shall be opened and you have no Christ to give you a discharge?

I beseech you, “Agree with thy creditor quickly, whilst thou art in the way with him; lest he deliver thee to the judge, and the judge deliver thee to the officer to cast thee into prison: verily I say unto thee, thou shalt not come out till thou hast paid the uttermost farthing.” But if you agree with your creditor, He will, for Jesus’ sake, blot out all your debts and set you at liberty, so that you shall never be responsible for your iniquities.

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