For My. May 16, 199) P.M. WKR.I RE

#### ARE YOU IN DEBT?

Luke 16:5

INTRODUCTION

Do you owe any debts? Now, this is a rather unpleasant way to begin this sermon. "Everybody has debts," you reply. When income tax time comes around, we think about how much we owe, and perhaps at the end of the year the businessman will have questions about, "What am I worth?" at the close of this year. "How much do I owe?"

Individuals may ask the question, Thave to pay for my rent, I have to pay interest on that mortgage, but here is a question, How much owest thou unto my Lord?

Now, of course there are some people who have never bought anything on time, but debt is a way of life in the last part of this 20th century. Some people establish credit even if they do not intend to use it. Money is a prime interest with people.

I heard a man ask, What is the most important thing apart of a woman's dress? The answer was, The cost. Now people are interest in cost and debt. People who study economics, know about this matter. Now, the most important thing of my sermon tonight is the text.

announced, "Let us sing Number 424."

"Hark the Herald Angel's sing,

Beecham's pills are just the thing.

In glorious accent meek and mild,

Two for a man, and one for a child."

Now, I wish to speak very plain to you tonight if you think you can stand it, or you may have to close one ear because people do not like plain preaching.

One preacher once said in announcing his text, "I cannot tell you exactly where this text is found, but the words are 'beat my sheep.'"

Now, God has not called me to beat the sheep. He has called me to feed the sheep and beat the goats. If you get hit while I am preaching, it is because you are a goat. Now there will be no faultfinders in heaven.

And I suppose that some people are going to wake up one day like the man who got mixed up on the second coming of Christ. He set the day, and he got his ascension rope and climbed the haystack to await His appearance. Growing weary he fell asleep. The bows took advantage of the situation, set the stack afire. The roar of the flames and the intense heat awakened him, and leaping up he shouted, "Good Heavens, the judgment has passed, and I have landed just as I expected!"

Many years ago, 1855, the banks went down. The life insurance companies went down. The merchants establishments closed. There was great panic. But how quiet we are, and how indifferent we are when we have it announced to us that we are indebted to God. Tonight there are people who feel they have no obligation to God.

I remember when we traveled to California we went up into the Rocky Mountains,

and you must remember that they are hundreds of feet above sea level. It is a gradual climb, and so you pass on until you are at great height around Grand Canyon.

The same thing is true as we pass on in life. We receive divine favors that we are hardly aware of God's blessings. I want us tonight from God's book, from God's account, to point out some of your indebtedness.

Twant you to gather (all you) have ever done for God and put it on the line and add it up.

And then I want you to put on a line all that God has done for you, and add that up. Then subtract the lesser from the greater. Don't be afraid the settlement will be all right. If God owes us, he is rich and he can pay. If we owe God, we ought to be honest and try to settle with him. I wish that somehow we might think about this arithmetic of heaven and try to calculate on this text. "How much owest thou unto my Lord?"

Now, all the parables help us to draw aside the veil. This one deals with the material things of life, and the eternal things of the unseen world.

V. 1 is an introduction. He said unto his disciples, - these words follow the parable of the prodigal son in chapter 15.

They indicate that of the worldly wise steward who was following Him. And it was spoken in the presence of the scribes and the Pharisees who murmured that he had received sinners.

The Pharisees who were lovers of money heard all these things, and V. 14

tells us that they scoffed at him. They were not lovers of men. They were lovers of money, and this makes it evident that the teaching was very much in need. Not only to instruct the disciples, but to bring out further the wrong attitude toward God.

Today there are still Pharisees who love money. There are still Pharisees who love themselves and want to have the prominent and preiminent place in the church as well as in the community. There are those who need to be taught concerning the righteous handling of money. However, it seems that the teaching goes much deeper than the honest of dishonest view of money. This prime principle governs the whole life of a man.

The steward of this story, as in those days, had large parts and complete charge of all of his lord's goods. We might illustrate this with Joseph's life. He was given charge over Potiphar's household.

Now, word came to this master that the steward was wasting his goods. That he was an unfaithful servant. He was not stealing this money for himself. He was not laying it up for himself.

It does not say that he was dishonest except from the standpoint of wasting goods that he could have cared for. Apparently he was a prodigal spender, using money freely in his pleasure and the pleasure of his friends.

V. 2 And he called him, How is this I hear of thee? Give an account of your stewardship. The Lord told him of his dismissal, and he was required to get his books in shape promptly. Perhaps he had a few days and he was going to turn his responsibilities over. He had complete charge of his lord's goods.

V. 3 - The steward began to reason within himself. He had no strength to take

an ordinary laboring position. And he did not want to become the object of charity. He began to think about how he had passed up the opportunity of real service.

In V. 4 - He had a brilliant idea that occurred wime to him. He went to his lord's creditors, perhaps to all of them and used his authority as steward to reduce their obligations.

Now the scripture gives us two illustrations here.

- V. 6 One owed 100 measures of oil Now, he was allowed to change his to 50. He was a tenant of the landlord, and he was to pay this for his rent. So here was 100 measures which was the gift of 450 gallons of olive oil which perhaps was worth the equivalent of 300 days labor.
- V. 7 the second creditor who owed 100 measures of wheat, the gift of this man was 220 bushels of wheat worth the equivalent of about 400 days labor.
- In V(8) now his lord commended the young righteous steward because he had done wisely. Now, the old version of it reads, "And the lord," and some have mistaken supposedly that this is referring to the Lord Jesus. But the statement here of this earthly story should be noted that the master did not commend him for his unrighteousness but because he had done wisely, the master recognized his forsight, he admired the kinere cleverness of his steward's trick.

Now here is a warning to Christians. He was an unfaithful steward losing his stewardship on that account. And when he received his dismissal, then he adopted an upright method of dealing with his lord's creditors. But it is the wordly wisdom that is feathering his own nest.

The sons of thet this age are thexxxxxxxxxxxxx those who live as though he were

the only age. Handling money and material things as though they are real life, and that real life were here.

this is something that we need to be confronted with. The you were born an American citizen, you were born in debt. You owe something. Many people are in debt working their way through school. Even churches have never owed more money than at this present time, to increase their facilities to do better work, and 95% of these churches I would say meet their obligations regularly.

You remember Paul once said, "Owe RAMMEN no man anything, but live in love."

Let us go into this.

# I. For rent

The first bill that I would hand and put into your hand is how much do you owe the Lord for rent? This world, is the house that God built for us to live in. He has furnished it with carpets of grass that is interwoven with figures of flowers.

What a ceiling! A beautiful sky. What great curtains, great pillars of rock.

What a front door we have, the flaming sunrise through which the day comes in. What a back door - we have the beautiful sunset through which the day departs.

And what beautiful chandelier, the moon, the stars.

And what great flour bins we have, the great wheat fields of the west.

What music we have, we have the birds that sing constantly.

In 1842 there was only one successful telegraph line in existence, and that was only about 40 miles in length. Today there are hundreds of miles of line enough to encircle this globe many many times. There are knownedant thousands of miles of cable underground) This is a great country which has given us wealth year after year. America is the righest country in the world. She sells more to other nations, many many times more than she buys. Though oppressed, her workmen are better paid than the workmen of perhaps any other nation.

If it were possible to load all the grain raised here in the U.S. in an average year on a single train, that krik train would be thousands and thousands of miles long. What a grand world. This is the house God has built. You live in it. And it seems to me the rent is due. How much owest thou unto my lord?

# II. The board

I want to give you another bill. This is a debt you owe. Can you live on \$20.00 a month? Can you live on \$240.00 a month? Could you live on \$10,000.00 a month?

You see that there are great conflicts that are going on in this world.

We see troops that are engaged that and in some places it is a battle for bread.

The great question here at home with the vast majority of people is it is not the home rule, but it is whether or not there will be anything left to rule at home.

Now, this is a great question with the vast majority of people. How shall I pay my rent? How shall I meet my notes? How shall I support my family?

How shall I give food, clothes, education to those who are depending upon me? How many pounds of food would it take to feed you and your family? But God knows without any time to figure it up. He has already ordered all the food that you will ever need down to the last crumb.

A certain tity was beseiged by the enemy. The only hope of victory lay in starvation. While the people prayed terrific wind drove the high tides under the walls into the city, and more shell fish were washed in by the tide than could be consumed in 5 years. Thus, the enemy's plans failed, and the city was saved.

During the MANKEN drouth in England 1555 peas washed in by the sea from distant wrecks, took root in the rocks of Essex, and produced a harvest sufficient to preserve the entire kingdom for two years.

George Washington in prayer at Valley Forge with his men on the eve of revolt through destitution. The bloody prints of their bare feet in the frozen snow.

Now the end disposition of Congress to render him any aid because of his failures stared him in the face. How on his knees before God he pleaded for prestige in Congress and speedy provisions for his army. It is unbelievable that the opposition in Congress was supernaturally induced to give in to this young general.

If in your despondency, you put God on trial, you condemn God as guilty of gook cruelty.

The history of your life is ever written accurately, I can tell you what the middle chapter and the first and last chapters will be about. They will be about mercy. The mercy of God that hovered over your cradle. The mercy of God will hover over your grave. The mercy of God will cover all in between.

During the winter snows of 1874, there lived in a little hut on Mt. Washington overlooking the valley, a poor charcoal burner by the name of John Berry. The winter made it impossible for him to work. He was reduced to poverty. Sickness finally came to his little hut. The old man Barry and his wife were too ill to acquaint their maightains neighbors of their needs. Day and night for four days they suffered from pain, km; hunger, and coal. The old charcoal burner crawled from his bed to his knees, holding his wife's hand there in that awful night without fuel or food which the knees, while the blizzard howled without, he pleaded for help and relief from starvation and cold. But when he and endeavored to get back in bed, he found his strength too small.

Two miles away in the little village, John Barry's pastor's home heated throughout from the furnace and sparkling with bright lights, nothwithstanding the storm, had been the scene of laughter and joy among the children until a late hour. The pastor announced that it was time for family worship. As they knelt, there came a loud known knock at the door and a reighbor entered. "Come in" he urged. Addressing the pastor he said, "Twice I have been awakened since retiring for the night by a plain voice which said loud enough in despair. "My wife is preparing a basket of food which we will take with us." "But where shall we go?" asked the pastor. "To the hut of the old charcoal burner" replied the neighbor. "Something tells me to go that way."

The two men were soon pressing their way through the blinding xxx storm in the deep snow toward the little mountain home. The pastor also provided with a basket of food from the xx parsonage. After a long and fearsome struggle through the wind they arrived. A faint voice within pleaded while they listened at the door. "Oh God, we may have displeased thee, but listen tonight to the prayer of the prodigal. Thy servants, O father, hath bread to spare and we here perish with hunger. Oh, owner of the cattle on the thousand hills, creator and judge of the whole earth, forbid while our neighbors have enough to spare we perish. Thy promise dear Lord says it will come to pass that before they call I will answer, and while they are yet speaking I will hear.

The prayer was interrupted by a loud knock. "Come in" called the faint voice. The two men gently lifted the old man in bank the bed. Food was administered, fuel secured, and before the day broke, the little cottage was warm and bright. The old couple were resting quietly. As the pastor turned to go, the old man took his hand and said, "I shall not be afraid for the terror by night, nor for the arrow that flies by the day, nor for the heat or the pestilence that walks in darkness, nor for the destruction that wastes at noonday, because I have made the Lord which is my refuge even the most high, my habitation. There shall no evil befall me. Neither shall any plague come nigh on my dwelling. For he shall give his angels charge over me to keep me in all my ways, and they shall bear me up lest I dash my foot against a stone. Because he has sax sent his love upon me, therefore will he deliver me. He will set me on high because he has known my name. He will call upon me, and I will answer him. He shall be with me in trouble. He shall dx deliver me, and I will answer him. He shall be with me in trouble. He shall dx deliver me, and I mor me with long life. He shall satisfy me and show me his xx salvation."

When we think of our <u>board bill</u>, I wonder if you could tell me How much thou owest the Lord?

### III. For your clothes

Here is another bill. Have MAXELEKER you clothed yourself and your family on \$100.00 a year, \$150.00 a year or \$200.00? Why, if you live 30 more years, that would amount up to over \$4,000.00. Now, there is but one manufacturing plant that makes this goods, and there are thousands of manufacturing plants here in the U.S. that turns out goods enough every month to clothe the millions of Americans. Cotton factories spin thread.

The mother of Abraham Lincoln died in 1818) When her boy was 9 years old.

At age 35 years, now she was buried in a wanker wooden knoll in Spencer County, Indiana, without a fancy casket in a very wanker ordinary homespun shroud, her husband and little

son laid her to rest without any attendants, without a funeral car or procession.

When Lincoln reached his teenage three or four years later, by his effort he had secured a little money. He engaged a minister to preach a funeral sermon at her grave and paid him himself.

Now, this is but an extreme example of poverty in which this great man was subject in his early life. When we recall the poverty of Jesus Christ, and when the tax bill came he had to perform a miracle to get the money. And when he slept his bed was a fisherman's boat, his pillow a fisherman's coat. I wonder if we have forgotten somehow that we have a debt for the clothes we wear.

### IV. Your family

This is another great bill we put before you. Where did you get your family from? The Bible says, the Lord \*\*Extranxin\*\*x setteth in solitary in families. The greatest gift apart from salvation is the gift of a good home, a good wife. Do you say "I was lucky to get such a good wife"? Well, read Proverbs 19:14. A good wife is of the Lord. There is a great difference between getting a woman and getting a wife. Now, if you have a wife, appreciate her and don't wait until she is dead as some have said to give her flowers.

Have you children? Have they good eyes? Do you know that we have in our country people who are blind? Have they voices? Do you know that we have schools where there are those who do not have voices to speak? Have they got good minds? There are others who do not have good minds. Now, if I should offer you millions; of dollars for one child, would you take it?

On a hospital visit many months ago, I was in the room with the father whose son was critically ill. He said, "You do not know what it is until you come to

this place, and you discover how suffering, and these things creep in among even our children." There was a boy almost at the point of death because his father had gotten drunk and had sought to operate on the boy and take out his appendix. I wonder how much we owe our families.

York who had a 26-year old daughter who had failed to develop both physically and mentally after she was two years of age. Gradually she had lost the use of her limbs. Twenty-four years she had occuped a little chair in the kxxxxxxxx kitchen corner except when she was carried to bed. She was a great care, but could add to them no joy. Her mother died at the time of her birth, and a stepmother took her place. Each day at the table it seemed the duty of the xxx stepmother to feed this daughter and to chat with her. Other children with bright minds developed. They were also in that home.

One day the showman had offered the father \$5,000.00 for that child. And it is a wonder that he declined to accept it. Someone asked him while eating breakfast one morning, "Brother, I've been told that you have been offered \$5,000.00 for your child. And in view of her deficiencies and the great care she must be of you, we are all amazed that you didn't accept it." He said he would never forget that look. He looked him atraight in the eyes a full minute and his lips quivered. His eyes filled with tears and he fair finally said. "That showman's offer was a great insult. I am poor and my child is a great care. I have other children, that is true. But not one of them can fill the place of Nellie." Then he pushed back his mak chair, went around the table and pulled her little cheek close to his. She was dwarfed and helpless and mentally weak. "I know, but I love her more than all of the wealth of the world, and it could not compare to my precious crippled child."

Now you who are listening who have families, look now at this bill. How much

do you owe unto the Lord?

#### V. For taxes

You have to pay city taxes, county taxes, state taxes, federal, car timese license, but what about God? Think about the contrast between this and the other lands. There are some countries I would not care to live in. And I am sure that some of you agree with me. As you think of the underprivileged nations of the world, the illiteracy. Or you think of the countries in which there are no religious privileges. Or you think of the nations in which there is immorality and moral bankrupt countries. But think of this heautiful land, with the scenery, the beautiful lakes, caves, oil fields, and all of this. Do we not have a sense of gratitude? What do we owe unto God?

#### VI. For the book

Now, here is a wonderful book. It tells us how one can be free, and it tells us how one tree of forbidden fruit in Eden blasted the whole earth. It tells us another truth, that there was a tree planted on xi calvary which would yeild a fruit which would take away the raixian poison. When you think of the great Atlantic and the great ships that move across it, it's mighty. You can't weigh it. But when you think of this great book, it is superior to the Koran, or the religious literature that has been published. You can see in it friendship. You can see God and these wonderful people who lived in the past. And it is beyond the minds of Newton and other philosophers to fathom. Am I going to pitch this overboard for something else? The old gospel, the Book, will ever be the same, today, tomorrow. Now people defy it. People seek to change the sense of its basic meanings. But how much do we owe our Lord for that this?

## VII. For redemption

Here is a bill I submit to you that comes to every heart. Now when Jesus was talking about this parable, Christians are stewards as the man in the story who

was handling his lord's money. We are handling God's property.

In V. 9, the stewardship of ours is temporary, and if we fail it comes to an end, either at death or at the coming of our Lord.

He says you will go into everlasting habitation.

v. 11, there are shadows, money is called unrighteous manner, mammon here, not because it is evil in itself, but because the world handles it in an evil way.

Christians live in the world and they need to handle material things, but money is only an instrument apart.

behind. All these possessions, but in the spiritual world, that which we possess will known be our own. This is a solemn truth that everyman should face.

As in V. 11) he that is faithful in a very little is very faithful in much. However great may be our possessions here, they amount to very little compared to the riches of the other world. The bank president watches the errand boy who is faithful in handling pennies and postage stamps, and he recognizes that he will be faithful in handling thousands and millions of dollars.

Our Lord looks to see whether or not you are a faithful Sunday School teacher)
Whether Whether you faithfully do your tast, whether you carry out your responsibilities
in the unseen spiritual world. Every man may choose between serving the present world,
which our Lord calls us in the manner of serving God.

And V. 13, no man can serve two masters. He is going to love one or the

800 years after Edward I was buried, they dug him up and found the crown still on his head. 1900 years have gone by, and the world has tried to exterminate Christ, but his crown is tonight weighted with the crowns of many kingdoms.

In closing, let me illustrate with the ctory of an old soldier during the battle of Fredericksburg. The road leading up Mary's Height was lined with wounded and dying soldiers. And the cries for water were horrible to hear. All the afternoon and far into the night, an awful fire swept down the hill to the southern ranks, making it almost impossible for anyone to live on the hill under such shell fire and shot.

(Richard Kirkland) listened to the cries for water until he could not stand it any longer, and going to the general headquarters, he begged permission to minister to the dying on the hillside. He was reminded of the danger in climbing those heights, and he was urged to turn a deaf ear. But Richard Kirkland was not that kind of man. Reluctantly the general many obeyed him, bid him to go, confident of the results.

Under the cry of those voices he climbed the hill, lifted the heads of dying soldiers, wet their lips, gration cooling their frame fewered tongues with the canteens until many of the cries and groans had hushed. At last the firing ceased. The morning sun broke over the bloody hill. Among the hundred claimed was Richard Kirkland dead. He perished in his effort to save his comrades.

of wrath swept. All the guns of hell had been turned loose, and there seemed to be no eye of pity, or no arm to save the Only Begotten Son of God, because Thrist) had requested from Heaven, and was granted the privilege to come and quiet the sorrows of this has earth, and to blot out all the stain and earthly grief. I think they must have felt reluctant about giving him up, but he had heard the cries of this sinful, cursed

world, and then he longed to quench that thirst. Alone he came in his own mercy ad and through his own death, he lifted up the bruised head of the race, and he cooled the pre parched lips of the dying and the suffering.

But among the dead, the wounded, were our transgressions. We were bruised, and he took our iniquities.

Now there are two ways of apping paying a debt. First, you might put it in an attorney's hands and let him go on and file some kind of a paper. Or second, you could put it in the sherriff's hands and let him go to the thock and auction off saying "going, going, gone," and the property will go for the debt.

But the best way to settle the debt is when the bill is due, say that you, want to pay it. And I hope that you do tonight. REMERKERY COMMANS 12:1 says,
"I beseech ye therefore brethren that you present your bodies holy, acceptable unto God which is your reasonable service. And be not remissed conformed to this world, but be ye transformed by the renewing of your minds."

A few years ago an elderly woman rushed into the police headquarters in N.Y. c ity, throwing down her small purse at the chief of police said, "it is all I have chief. I earned it washing clothes, but take it and find my child." Then pulling from a package from under her xxxx shawl, the picture of the different face, she said, "These may be of service to you-" The chief noticed the writing on the margin of each picture. The words, "Welcome back home dear. Lovindy, waiting, Mother." "Here, take your money. I will find the child if I can," said the chief taking the pictures. And so he gave instructions to post them in the different places of xx vice, and not many days afterwards, the wayward girl in the company of two drunken wretches staggered it into one of these places. They were leaning on the bar waiting on the drink when she spied her mother's picture on the wall. Brushing back her hair from

her forehead, she moved closer to the wrinkled face and read aloud, "Welcome back home dear. Lovingly waiting, Mother." With a faint cry, she started toward the door. "Boys, my wicked life is over. Mother still loves me. I am done with vice, I am going home to my marker mother's arms." Down the street she for fled back to the compassion and tenderness of New her mother's heart. She had wendered from the path of virtue, and love and duty, but she could not forget the exercise eyes of her makers mother.

"Whosoever will may come and take of the wker water of life freely. Come unto me all ye ends of the earth and be saved."

The hymn says,

Weak and wounded, sick and sore.

Jesus ready stands to save you,

Full of pity, love and power."

How much do you owe? Are you in debt to him?