***DEBITS AND CREDITS***

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Texts: Exodus 20:1-20 and Philippians 3:4b-14

If you spend much time around accountants – and some of you have no choice – you learn pretty quickly the language of debits and credits, though it is sometimes hard to keep straight which is which. The story is told of a young accountant who spent a week at his new office with the retiring accountant he was to replace. Each and every morning as the old accountant began the day, he opened his desk drawer, took out a worn envelope, removed a yellowing sheet of paper, read it, nodded his head, looked around the room with renewed vigor, returned the envelope to the drawer, and then began his day's work. The young accountant was anxious to know what was on the sheet of paper that the old accountant so faithfully reviewed every morning. He was sure it must contain the secret to the old accountant’s success. The next week, with the old accountant retired, the young man cautiously opened the desk drawer and found the mysterious envelope still there. With hands trembling with excitement he opened it, pulled out the yellowing sheet of paper and read its inspired message:

*Debits in the column toward the file cabinet.  
Credits in the column toward the window.*

Now as far as we know Paul had no formal training in accounting, though as a tentmaker by trade he had to keep track of his debits and credits in some way. He clearly understood that he had assets that worked to his advantage and liabilities that worked to his detriment – in his business and in his life. As he looked back over the years, it seemed to him that he had a pretty impressive list of assets that would place him in right relationship with God and assure him a place in God’s eternal good graces. He was the son of Jewish parents who had him circumcised on the 8th day as the law demanded; he was one of God’s chosen people by birthright and one of those who zealously kept God’s law as a Pharisee. He had stepped up in God’s defense to persecute the church, and in his own life had been blameless in his conduct and righteous in his ways. By his own accounting he had amassed an impressive list of divine assets with few liabilities.

Do you ever find yourself doing such accounting – ticking off the good things you’ve done to make you deserving of God’s favor and finding very few really bad things for which God would penalize you? Do you read of the latest conviction of a drug dealer or child pornographer or embezzler or mass murderer and think, “I’m glad I’m not like him or her or them; my sins aren’t so bad?” Do you run through that list of Ten Commandments we read this morning and declare yourself good on at least eight of the ten (or seven or maybe six with partial credit on another) which should merit at least a C or maybe even a B in the divine classroom? (Only the saints keep all ten and merit an A, but God doesn’t expect us all to be saints, right?) Do you ever find yourself doing the accounting for God with respect to yourself or someone else?

Five hundred years ago Martin Luther was doing some of that accounting with respect to his life and found that he was running deeply in the red. He wasn’t a murderer or thief, but the number of his sins far exceeded his good deeds and it drove him to despair. He did the wrong things too often and the right things he did were often for the wrong reasons. He wanted to earn God’s eternal blessing, secure his place in heaven, and rest peacefully in that knowledge, but the numbers weren’t working out and it appeared they never would. In the midst of his despair he was reading Paul’s letter to the Romans when he discovered a new word – or rather an old word with new meaning: GRACE. It suddenly dawned on him that none of us earn our way to heaven; we can’t do enough good deeds to put ourselves in right relationship with God. God alone can restore the broken relationship between us; God alone can save us. God’s choice to do that for us in Jesus Christ is not a reward for a good balance sheet with more good deeds than bad. It is simply grace – God’s gift – an undeserved blessing which God chooses to give to us out of love, a gift God urges us to accept by faith.

In his book *The Road to Character*, David Brooks describes it this way: “*The problem with the willful mindset is, as Jennifer Herdt put it in her book Putting On Virtue, ‘God wants to give us a gift, and we want to buy it.’ We continually want to earn salvation and meaning through work and achievement. But salvation and meaning are actually won, in this way of living, when you raise the white flag of surrender and allow grace to flood your soul.*”[[1]](#endnote-1)

Grace is throwing away the ledger by which we try to keep track of our divine debits and credits and simply accepting the gift of God which saves us ***from*** sin and death and saves us ***to*** a future filled with hope. God threw away that ledger long ago – at least two thousand years ago when Jesus died on the cross for us even though we were sinners. Why then should we bother holding on to it?

Paul threw away that ledger when he came to know Christ, for in that act of faith his accounting was turned upside down. “Whatever gains I had, these I have come to regard as loss because of Christ,” he writes. “Indeed, I regard everything as loss because of the surpassing value of knowing Christ Jesus my Lord.” After his conversion on the Damascus Road the only accounting that mattered to Paul was Christ. No longer were his heritage, good deeds, and righteous living assets that he could regard with self-righteous pride. No longer was adherence to the law the measure of his salvation and relationship with God. The only thing that mattered was Christ – what Christ had done in his death and resurrection and the new life Christ called his followers to live – a life of love and service, sacrifice and gratitude.

That is not to say that there is no place for good deeds in our lives or that we should ignore the Ten Commandments. God inspires in us the good that we do, but no longer do we do the good to try to earn God’s favor. The good we do is our response to the good done for us by Christ as we try to live into that new life he calls us to as the joyful, loving, redeemed children of God. The Ten Commandments are no longer rules to bind our living, but instruction for how we might live more satisfied lives as the people God created us to be.

It is that grace-filled life that we are called to live, secure in the knowledge that God has done for us what we could not do for ourselves – save us. In the great mystery of faith, the cross has a central place. It hangs here in the center of our worship to remind us each week of the endless love God has for us, the sacrifice Jesus made for us, and the hope God offers us in Jesus Christ. In the first century the cross was a symbol of torture and Roman power, but it has been transformed by God through Christ into a symbol of faith, hope and love. As Frederick Buechner notes: *What emerged from Jesus’ death was a kind of way, of truth, of life, without which the last two thousand years of human history would be even more unthinkable than they are.[[2]](#endnote-2)*

One week ago today the unthinkable happened in Las Vegas – 58 people killed and hundreds injured in a one-man massacre. “What happens in Vegas stays in Vegas” may be the city’s motto, but what happened there last Sunday is still reverberating across the country, instilling fear and vulnerability to the evil in our midst. How do we make sense of the senseless slaughter that happened there? Where do we find any comfort under the long shadow of death that now hangs over the neon signs and casinos in the desert?

In that portion of the letter to the Philippians in which Paul tosses aside the ledger of debits and credits to embrace the surpassing value of knowing Christ Jesus as Lord, he also acknowledges the reality of suffering. The cross may be a symbol of hope but it is hope born out of Jesus’ suffering. Life in Christ does not mean that suffering will end; in fact, Paul hopes to share in Jesus’ sufferings by becoming like him in his death, which is to say, obedient to the end, come what may. Jesus offered that example from the cross – forgiving those who crucified him, enduring the pain to save us, holding out the promise of paradise to the criminal crucified beside him. Suffering is still a reality in our world; evil rears its ugly head from time to time as it did in Las Vegas. The cross did not change that; but it does bear testimony to Christ’s triumph over it all. It is not a triumph that avoids suffering or denies it, but triumph that walks through the midst of suffering, bearing its pain to offer comfort and hope that endure. Death did not have the last word on Calvary and neither did it have the last word in Vegas last week; God did. And God’s word is life, God’s word is hope, for God’s word is resurrection! That is God’s promise for all those in Vegas and for all of us too. It doesn’t make sense of what happened there, but it is a promise that can sustain folks in Vegas and us through the trials of life. It is a promise we can count on, a promise that a count, a countess and even an accountant can count on! Amen

1. David Brooks, *The Road to Character*, Random House: New York, 2015, p.204 [↑](#endnote-ref-1)
2. Frederick Buechner, *Wishful Thinking: A Theological ABC*, Harper & Row: San Francisco, 1973, p.19 [↑](#endnote-ref-2)