

## “Paid in Full”

*Romans Wasn't Read in a Day – part #3*

*Romans 3:10-26*

**[title slide]** *Welcome, Prayer*

**[water pipe]** It was not a good week for Meghan and Will Taylor, owners of a small rental home near Birmingham, Alabama. Last year they hired a plumber to fix a leaky shower head. This year, while fixing another problem, that same plumber noticed something odd on their water meter – the dials were spinning like a slot machine, literally, so fast you could see it. In one month, the Taylors lost more water through a bad pipe than could fill an Olympic swimming pool. The trouble was, it was leaking outside their house directly into a storm drain, so no one had noticed.

The Taylors called the water department, who simply told them to wait for their bill to arrive in the mail. When it came, it was - quote - “a very bad day.” \$19,526.57. That’s bad. After weeks of calls and emails, they got the utility company to reduce the bill to \$4,000. That’s still a lot of money.<sup>1</sup>

As I read this article in NPR, I found it interesting that Will described the final bill as “fair.” He didn’t claim that they never used the water. He didn’t whine and try to excuse the whole thing. He didn’t say it was someone else’s fault. The Taylors owned up to their role as a property owners, although they wondered why the company had not installed smart readers on the utility line.

I wonder how Meghan and Will would have responded if the water company had agreed to a complete refund. Better yet, I wonder how they would have reacted if a complete stranger had offered to pay their entire bill for them. I can imagine they would have been surprised, elated, and relieved.

Realizing you owe something more than you can afford to repay is shocking and frightening. In a similar fashion, Romans 3, especially verses 10-20, can come off as shocking to us, whether or not we were aware of God’s law.

**[Thou shalt not]** So let’s start with a small exercise this morning on our white board. First, what are the Ten Commandments? You can look them up in

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<sup>1</sup> <https://www.npr.org/2023/06/08/1180963912/alabama-couple-receives-an-extraordinarily-high-water-bill>

your pew bibles in Exodus 20 if you like. (Record answers) Second, what is the purpose of the Ten Commandments? (Allow for answers.)

I heard a pastor once say, the Ten Commandments, and indeed all of God's laws, are like a mirror we can hold up to see who we truly are. While humans are capable of amazing love and generosity, we are also prone to depravity, selfishness and sin. God's laws define sin and help us understand our deep need for grace.

**[Romans 3:13-17]** The Apostle Paul doesn't hold back any punches in this passage. He starts by quoting a whole bunch of Old Testament scriptures. In Romans 3:10, Paul states, "There is no one righteous." Paul, of course, is generalizing the situation with humans. The point is, righteousness is not found on our own.

We hear these accusations and want to cry, "But! What about those cookies I made for grandma! Surely that wasn't evil!" (Maybe...what kind of cookies did you make her?) **[1 John 1:8]** The trouble is, we are all good at making excuses or rationalizing away our sin. That's not helpful. 1<sup>st</sup> John 1:8 tells us, "If we say we have no sin, we deceive ourselves, and the truth is not in us."

**[Romans 3:13-17]** Paul describes our sin with words like "deceit," "bitterness," "ruin and misery." (Romans 3:13-17.) There are always consequences to sin, no matter how trivial we think. Sin leaves a trail of destruction, like in those old Godzilla movies. Paul says, each person needs to become aware of the sin we commit and the devastation it leaves behind. Brokenness. Anger. Regret. Lies. Death. War. Sin corrupts our character, damages our relationships, and puts a stumbling block in the way of our relationship with our Creator God.

**[Romans 3:18,20]** Paul says, the root of all sin is ignoring God. (Romans 3:18) Following the commandments, even if we could, won't save us. Rather, the commandments make us aware of our sin. (Romans 3:20)

**[Messy paint]** Have you ever found it weird that little children actually have to be taught what is right and what is wrong? Seriously, why do we have to say, "No hitting! No stealing! Do not pour paint in your brother's bed!" Without law, without structure, we don't know how to behave. And most importantly, without

law, there is no need to forgive. We don't need to be taught how to sin. We need to be taught what is right.

**[Toy car, money]** My son was in a dollar store once and saw a toy car he really liked. He was probably four years old at the time. He took the car without telling us, and when his mom found out, she made him go back into the store to apologize and pay for it. I'll never forget what the clerk said. “Oh, that's all right.” Katja was like, “No, it is not all right! I want my son to understand.” You know what I wish the clerk had done? I wish she had taken the money and then said to him, “I forgive you.”

Sometimes in the church we say, “Our sin creates a debt we owe to God.” That is a tough analogy, and it's not perfect. In fact, we are so addicted to debt in this country, many of us would say, “So what? Why is that a big deal?”

**[Empty pockets]** We have a problem we cannot fix ourselves. We don't have any collateral to “pay God off” for our sins. Oh, we can try. We give a little here, donate a day or two in community service, say a prayer every now and then at meals, even go to church! Just enough to let God know, “I'm all right. Don't worry about me!”

Isaiah 64:6 calls our good works “filthy rags.” I'm not saying good deeds don't matter. I am saying, however, they don't impress God, nor do they atone for what we've done.

**[Atonement]** “Atone.” That's a funny word. It looks like “at one.” Atonement for our sins is what we are really looking for. A chance to be “at one” with God again, without anything blocking our relationship. So how do we get there?

**[Romans 3:23-24]** A lot of Christians know Romans 3:23: “for all have sinned and fall short of the glory of God...” It's a great verse, definitely worth memorizing. But do you know Romans 3:24? “...and all are justified freely by his grace through the redemption that came by Christ Jesus.”

“Free” that's always a good word when you're looking for a bargain. If we think of sin as a debt, then justification is the cancelation of that debt. To be

justified, as John Wesley put it, means to receive “pardon or forgiveness of all past sins, solely through faith.”<sup>2</sup>

Imagine being free from condemnation. Sometimes we use the phrase, “I was justified in my actions,” meaning, “I had a reason.” Except, in light of grace, we didn’t have a reason. We know we didn’t. And God freely gives us this justification even though we don’t deserve it. That is truly amazing.

**[Romans 3:25-26]** Let me read verses 25 and 26 again to you. “God presented Christ as a sacrifice of atonement, through the shedding of his blood—to be received by faith. He did this to demonstrate his righteousness, because in his forbearance he had left the sins committed beforehand unpunished—he did it to demonstrate his righteousness at the present time, so as to be just and the one who justifies those who have faith in Jesus.” (Romans 3:25-26)

Paul says, “God is just, and God justifies.” God doesn’t punish people on a whim or without reason. Even when someone experiences the consequences of sin, more often than not, God doesn’t even enact those consequences immediately. Neither does God ignore sin, which would be the opposite of just.

Instead, God justifies. This is the work of Jesus on the cross, shedding his blood to save us. And God clearly displays Jesus before us so we will know that we can be saved.

Everyone is sinful. Everyone falls short of God’s glory. And everyone is justified by Christ if they have faith in him. God sends Jesus at just the right time, withholding the consequences of our sin so that we all can have a chance to turn back to him. That’s a good deal. That’s a great deal!

**[Gavel and wallet]** Let’s face it: Too many people live thinking Christianity is only bad news, a bunch of rules and laws that simply tell us how bad we all are. Christians, are we telling them that the gospel is the best news? Do we share the good news of God’s grace and forgiveness?

Imagine Meghan and Will. What if, instead of contacting NPR to share their story to help someone else, what if they just kept their problem to themselves? What if they never told anybody about the solution to their debt? That wouldn’t

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<sup>2</sup> – Kevin Watson and John Wesley. <https://kevinmwatson.com/2020/05/19/john-wesleys-sermon-justification-by-faith-a-brief-summary/>. Accessed July 15, 2022.

have helped their neighbors very much, and I'd be out searching for another sermon illustration.

**[Jesus, cross]** That was just a water bill. We are talking about eternal life, salvation with God, a chance to be completely forgiven and justified. Who doesn't crave a new life, a fresh start? To be totally honest with Creator God AND be forgiven and justified? Better yet, to be sanctified? I was ordained last weekend – my bishop asked me if I expect to be made perfect in love. I was required to say yes, but I did because I believed it. Sanctification means not only are we forgiven, we are also being set apart by God to pursue the things God prepared for us all along, instead of chasing after sin that just brings more heartache.

If that's not good news, I don't know what is.

**[Paid in Full]** Will we share the gospel? Will we tell the good news? Will we act justly, love mercy, walk humbly with God? Will we take care of the poor, the outcast, the downtrodden? Will we share our hope? Will we love the Church because she is the Bride of Christ? Will we serve, pray, teach, give, prophesy, speak, lead, and sacrifice so that God can get the glory? Will Grace United Methodist Church be known as a place where all are welcome, no matter their past, because we believe that miracles and forgiveness can happen in this place?

No robe, no stole, no chalice or plate will answer that for us. We, the Body of Christ, alone can accept what Jesus has done for us and give our lives to him. Jesus paid our bill in full. Now let us respond to his grace. Let's pray.

**Memory Verse:** John 11:25

Jesus said, "I am the resurrection and the life. The one who believes in me will live, even though they die."

**Reflection Questions:**

1. Have you ever incurred a large debt? How did you repay it, if you did? If you did not, who did, or who will?
2. How is God's patience related to our sin? What does it mean that our sins in the past were placed in forbearance?

3. How is it helpful to understand that Jesus paid our debt in full? What other analogies explain why Jesus died to save us?
4. Why is it important to remember that all have sinned and fall short of the glory of God and all are freely justified by faith in Jesus? How do those two thoughts work together?
5. Have you taken the step to accept what Jesus has done for you and commit to live for him?