



# SERMON NOTES

From In Touch With Dr. Charles Stanley

## THE CROSS: A DEBT PAID IN FULL

**KEY PASSAGE:** Colossians 2:13-14 | **SUPPORTING SCRIPTURES:** Ezekiel 18:4, 20 | Matthew 26:38-45; 27:46  
Mark 14:3 | Luke 22:42; 23:46; 24:21-27 | John 6:37; 10:17-18; 14:12; 19:30 | Acts 16:31 | Romans 2:1; 3:23-26  
2 Corinthians 5:21; 6:2 | 1 Peter 2:24

### ► SUMMARY

**Each one of us has accumulated a variety of offenses, or sins, against God.**

As a result, we all owe a spiritual debt. The good news is God has a plan to forgive us and make us righteous in His sight.

Colossians 2:13-14 says, “When you were dead in your wrongdoings ... He made you alive together with Him, having forgiven us all our wrongdoings, having canceled the certificate of debt consisting of decrees against us ... and He has taken it out of the way, having nailed it to the cross.”

### ► SERMON POINTS

**God has made a way for our sin-debt to be erased.**

In our key passage, the apostle Paul uses an analogy from everyday life to illustrate the power of the Lord’s forgiveness. In the first century, financial obligations were noted on a certificate of debt, which was sometimes nailed to the doorpost of the debtor. When the bill was paid, the document was erased or marked as void, possibly with a nail driven through it.

Paul explained that, at one time, each one of us had the spiritual equivalent of a certificate of debt for the sins we’d committed. But for believers, God has completely and permanently erased our guilt because of Jesus’ death on the cross. Even more amazingly, He promises to continue to cleanse us of sin.

Sometimes people think they can erase their unrighteous past by committing to make a fresh start filled with only godly choices. But that’s like running up a store credit and then promising to pay cash for new purchases. The previous balance would still be unpaid. In Colossians 2, Paul explains that the cross is God’s way of dealing with our spiritual debt. No matter how righteous we have been, none of us can pay the penalty ourselves.

**What motivated God to send Jesus Christ to earth?**

John 3:16 says, “For God so loved the world, that He gave His only Son, so that everyone who believes in Him will not perish, but have eternal life.” Certainly, His love is one reason why the Father sent the Savior to us. But a second, equal motive is justice. Our sins make us worthy of death (Ezek. 18:20). Because of His righteous nature, God can’t just erase our guilt; instead, He planned to pay the penalty we owed.

The Lord could have responded to humanity’s sin with justice alone. In this scenario, every person would have received just what we all deserve—eternal punishment. Or He could have responded to all sins with love and mercy. Imagine how horrible the world would be if there were no natural consequences for sin.

Instead, God chose to respond with both love and justice. He sent Jesus, sinless and perfect, to take on our guilt and fully pay our spiritual debt. Romans 3:23-24 says, “For all have sinned and fall short of the glory of God, being justified as a gift by His grace through the redemption which is in Christ Jesus.” How amazing that the Father gives us the gift of being no longer guilty in His sight!

Due to His nature, the Lord can't overlook sin. Even when the Old Testament saints offered sacrifices for sin in obedience to God's law, their forgiveness was actually based on the Messiah's future death (Rom. 3:25-26).

## Jesus Himself said the cross was the only way humanity could be forgiven.

Sometimes people try to discount the necessity of the crucifixion. They believe there are other ways to be righteous in God's eyes. But after Jesus prayed in the Garden of Gethsemane, He clearly concluded that the cross was the Father's unavoidable will for Him (Luke 22:42). And on the road to Emmaus, Jesus asked two disciples, "Was it not necessary for the Christ to suffer these things?" (Luke 24:26). Then He used the Old Testament Scriptures to explain (v. 27). Despite not wanting to undergo the torture of the crucifixion, Jesus willingly laid down His life (John 10:18).

## Jesus bore our sins on the cross so that we could live holy lives.

- **1 Peter 2:24:** "He Himself brought our sins in His body up on the cross, so that we might die to sin and live for righteousness; by His wounds you were healed." God placed our sin on Christ so that we could be spiritually whole and worthy.
- **2 Corinthians 5:21:** "He made Him who knew no sin to be sin in our behalf, so that we might become the righteousness of God in Him." The Lord clothes us in righteousness. This is more than just forgiveness: As regenerated children of God, it comes naturally to us to live holy and obedient lives through the power of the Holy Spirit.

## What did it cost the Son of God to bear our sins?

- **Physical pain.** Crucifixion was a horrible form of execution. Generally speaking, it was a slow death by suffocation. With a back torn open by whipping and

nails piercing His hands and feet, Jesus fought for each breath until His mission was accomplished.

- **The weight of our sin.** The Father laid the iniquity of all humanity—past, present, and future—on the Son during the crucifixion. Imagine the emotional, psychological, and spiritual heaviness He must have felt while bearing the spiritual guilt of the whole world.
- **The pain of abandonment.** His disciples didn't stay awake and pray in the Garden of Gethsemane (Matt. 26:38-45). Then once Jesus was arrested, they scattered. Even more significantly, Jesus experienced emotional separation from the Father for the first time. Their perfect eternal fellowship was disrupted, and He felt forsaken (v. 27:46).

The crucifixion was a long ordeal, but eventually Jesus said, "It is finished!" (John 19:30) and "Into Your hands I entrust My spirit" (Luke 23:46).

- **The weight of God's wrath.** Revelation, chapters 6-19, describe God's judgment unleashed on the earth. It must have been excruciating for Jesus to experience the Father's wrath toward all humanity.

## ► RESPONSE

- By the power of the cross, you were given the free gift of righteousness and the power to make godly choices. Take a moment to thank God for this, and ask Him to empower you anew to live righteously.
- If you've never personally responded to Jesus' death on the cross, consider praying something like this, "Father, like everyone else, I have sinned against You. I believe that Jesus died on the cross and that He paid my spiritual debt in full. I ask You to forgive me of my sins based on Jesus' death and resurrection, not based on anything I can do. I surrender my life to You as Savior and accept Your forgiveness and the gift of eternal life. By the power of the Holy Spirit, please enable me to live a godly life. In Jesus' name, Amen."

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