

Your Ninja Gift from God

Do you know what a “ninja loan” is? It’s partially what caused the economic meltdown of 2008. A ninja loan is an acronym for mortgages that were given to people who had “**No INcome, Job or Assets.**” These were obviously high-risk loans because if you have no money coming in, it’s risky to think you’ll be able to pay your mortgage. So, why would a bank or lending institution give out such a loan? It was a combination of greed and fraud. Bank presidents could make huge bonuses on high-volume mortgage writing. To process loans like these, they also had to use fraudulent appraisals. The top bank officers took their bonuses and parachuted out of the bank, not caring if it or the economy went bankrupt. ⁱ

The Bible regularly describes our sin as a “debt” we owe to God – an enormous debt. God knows of our desperate situation, but in His generosity doesn’t offer us a “loan,” but rather a “gift.” He does this knowing full well we have no hope of ever paying Him back what it is worth. In essence, this is a “ninja” gift. So, why would God do this for us? First...

I. He Does it Because He Knows How Desperate Our Need Really Is.

Studying the book of Romans has transformed some of the most influential people of history. Augustine chose to leave a very lucrative and popular teaching profession to follow Christ after reading Romans. It was the powerful truth of Romans 1:17 that finally gave the monk, Martin Luther, the peace of mind and heart which he had sought in vain in the doctrines, relics and monasteries of the medieval church. And it was Luther’s commentary on Romans that showed John Wesley that the path of salvation was to put one’s trust in Christ and Christ alone, so that he could write:

...I felt my heart strangely warmed... and an assurance was given me that He had taken my sins away, even mine, and saved me from the law of sin and death. (The Journal of John Wesley, May 24, 1738)

Yes, the message of the book of Romans has proven to be incredibly powerful in the past and it still is today. Why? Because first, it shows our desperate need. Do you really understand your situation? You owe a debt to God that you cannot pay back. In the Old Testament, people actually had to “pay” for their sin. There was an actual monetary value placed on sin. Did you know that? That’s what the animal and grain sacrifices were for. And depending on your station in life, you had to pay more or less for the same sin.

Lev. 4 and 5 describes the type of sacrifice required for the same sin by people at different stages in life. The different stages of life listed are the very poor, the poor, the common person, a leader and a priest. If any of these people committed a sin “*forbidden in any of the commands of the LORD,*” he had to bring an offering or sacrifice as follows:

Very Poor – 2 quarts of flour (Today’s cost) About a dollar

Poor – 2 doves or pigeons (Today’s cost) \$15

Common Person – Female goat (Today's cost) \$150-\$200

Leader – Male goat (Today's cost) \$250-\$300

Priest - Bull (Today's cost) \$2,100 - \$3,000

Now, you're probably thinking, "Well, I'm probably in the middle category, so I don't owe THAT much." Sorry, if you're a Christian I Peter 2:9 says that you are a priest, so for each sin, each violation of any commandment, you owe God \$3,000. How many sins did you commit this past week? Now, this raises another problem which is, we tend to overlook most of our sins! You say, "Well, I didn't kill anybody this week." Okay, good for you. But Jesus says: (Matt. 5:21b-22)

...anyone who murders will be subject to judgment. But I tell you that anyone who is angry with his brother will be subject to judgment.

Were you angry with someone this week? You know that little bell sound that goes off on your phone when you get a text message? What if that went off every time you sinned? "Oohhh! That guy makes me so mad!!!" (ding.) "I'm sorry I'm late but my car..." (ding.) "You know, I probably shouldn't tell you this, but you'll never guess what Sally told me about..." (ding.) "Hey George, did you see that photo on the internet of..." (ding, ding, ding, ding!!) Three thousand bucks per ding! How much do you owe God from last week? How much do you owe Him just since you got up this morning??!! David understood His debt to God!! (Ps. 38:1-4)

O LORD, do not rebuke me in your anger or discipline me in your wrath.

**For your arrows have pierced me,
and your hand has come down upon me.**

...my bones have no soundness because of my sin.

My guilt has overwhelmed me like a burden too heavy to bear.

Someone here will say, "But pastor, wait a minute. I thought you wanted us to focus on God's grace and mercy?" Yes, yes, I do. But if we don't understand the cost of our sin, we'll never understand the full dimensions of His grace and mercy.

Dietrich Bonhoeffer, in his book, *The Cost of Discipleship*, wrote:

Cheap grace is the deadly enemy of our Church. We are fighting for costly grace... Cheap grace is the grace we bestow on ourselves. Cheap grace is the preaching of forgiveness without requiring repentance, baptism without church discipline, Communion without confession...

Costly grace is the treasure hidden in the field... Such grace is *costly* because it calls us to follow, it is *grace* because it call us to follow *Jesus Christ*. It is costly because it costs a man his life, and it is grace because it gives a man the only true life. It is costly because it condemns sin, and grace because it justifies the sinner. Above all, it is *costly* because it cost God the life of his Son... and what has cost God much cannot be cheap for us.ⁱⁱ

Why would God provide for us such an enormous gift? First, it is because He alone knows the size of our enormous need. Secondly, in contrast, we must see...

II. His Infinite Wealth

If you continue to think of all the sin of all the world over all the time of the world's history, you now begin to see the even greater size of God's grace. God has real wealth to be able to pay our real debt. When I say "real wealth," what do I mean? I mean that God's wealth is secured by something of real worth - unlike our currency. Forty-eight years ago, the dollar bills in your wallet used to say on the top,

“Silver Certificate,” which meant that you could turn in your dollar and receive one dollar’s worth of silver, because the Treasury was required to keep an equal amount of silver for every dollar printed. Today, at the top of your dollar bill are the words, “Federal Reserve Note,” which means you can’t turn it in and get anything but another paper dollar for it. In other words, there’s nothing of real value behind each dollar, so the value of the dollar is not pegged to silver but to whatever the market says it’s worth today. Which would you rather have, a dollar whose worth is based on opinion or one based on something of real, tangible worth, like silver?

God’s grace to us is based on something of real worth, the highest real value – the death and resurrection of Jesus Christ. There are some today who say, “It doesn’t really matter if Jesus actually died and rose again. All that matters is that you BELIEVE that it matters.” That’s like someone printing a counterfeit dollar bill and saying, “It doesn’t matter if it has real worth or not. All that matters is that you BELIEVE that it has real worth.” The forgiveness of God is not based on faith in something counterfeit but in something with real, eternal worth. Listen to Paul explain it: (Rom. 5: 9-10)

Since we have now been justified by his blood, how much more shall we be saved from God’s wrath through him! For if, when we were God’s enemies, we were reconciled to him through the death of his Son, how much more, having been reconciled, shall we be saved through his life!

The Greek word for “reconciled” is *katallegeisin* which means to “change in relation to the offended party.” What’s important here is this: the change is completely on the side of God, the One who was offended. So, God used to be upset with us because we owed Him a debt so huge, we could never repay it. But something happened that caused Him to let go of His wrath. Did we do something to cause this? No! No! A hundred times No! It was because of “...*the death of his Son*” (v. 10a) which, in God’s economy, was like pure gold. THAT’S why He let go of His wrath.

But that’s not all! Not only has God let go of His wrath toward those who ask to have Christ’s death count toward their debt, we have actually gained riches far beyond what we had to start with. Before, our greatest possession was physical life. Now, if we put our trust in Christ, we have eternal life! How? By the same Son’s resurrection from the dead!! His death removed God’s wrath. His resurrection gave us eternal life!!

...how much more, having been reconciled, shall we be saved through his life! (Rom. 5:10b)

And God offers this deal to every person who walks the earth. How rich must He be to be able to make this offer? He saw our desperate need and met it with His infinite wealth. Do you know anyone with generosity like this? No you don’t because there is no one like our God. The obvious follow-up question is this...

III. How, Then, Will We Respond to This Remarkable Generosity?

Famous atheist, Richard Dawkins said:

The universe has precisely the properties we should expect if there is, at bottom, no design, no purpose, no evil and no good; nothing but blind, pitiless indifference.

The late Stephen Jay Gould of Harvard described life as “a momentary cosmic accident.” According to these scientists, we are just complex organisms programmed by selfish genes to act purely out of self-interest.

But when Philip Yancey went to visit Newtown shortly after the tragedy there, he asked people how they felt. Did this leave them feeling that life is meaningless and just a “momentary cosmic accident”? One survivor said:

I have seen an outpouring of grief, compassion, and generosity – not blind, pitiless indifference. I’ve seen acts of selflessness, not selfishness: in the school staff who sacrificed their lives to save children, in the sympathetic response of a community and a nation. I’ve seen demonstrated a deep belief that the people who died mattered, that something of inestimable worth was snuffed out on December 14. ⁱⁱⁱ

So, if you are one who understands our great need as a human race and if you have gratefully received this enormous gift of forgiveness and eternal life from God through Jesus Christ, how might you respond? The apostle Paul is certainly one who falls into this category. He fully understood the enormous debt that Christ paid for him on the cross. How does he suggest we respond? He spells it out in II Cor. 5:

Therefore, if anyone is in Christ, he is a new creation: the old has gone, the new has come! All this is from God, who reconciled us to himself through Christ and gave us the ministry of reconciliation: that God was reconciling the world to himself in Christ, not counting men’s sins against them. And he has committed to us the message of reconciliation. We are therefore Christ’s ambassadors, as though God were making his appeal through us. We implore you on Christ’s behalf: Be reconciled to God. God made him who had no sin to be sin for us, so that in him we might become the righteousness of God. (II Cor. 5:17-21)

God generously shared His great wealth of forgiveness and compassion with us. Now we have the privilege of joining Him in that generosity by sharing the message of that forgiveness and compassion, grace and mercy, with others. How do you feel about that? If you’re like the vast majority of people, it makes you nervous to think about telling people about the grace and mercy of God. But let me dispel a couple of myths that seem to hover around this topic of evangelism.

Myth #1 – “Professional evangelists are the most effective.” Though millions of people have come to Christ through evangelists like Billy Graham, did you know that actually 75-90% of people come to Christ through a friend who explains the Gospel to them one-on-one.

Myth #2 – “Jesus expects us to persuade people to become Christians.” Actually, Jesus said that converting the human heart is the Holy Spirit’s job. Jesus used a story in Mark 4 to describe our job. It’s the story of the sower, the person who threw seed all over the place. The sower is us, the seed is the Word of God or the truth about God. Let’s be sure we know what our job is and what it isn’t.

Myth #3 – “Evangelism is a gift; either you have it or you don’t.” ^{iv} Some people are just naturally more outgoing than others, but do you know what the word “evangelism” means? It means “telling Good News”: You and I do that every day when we just have conversations with our friends. Every Christian has a “Good-News” story to tell. Real, biblical evangelism is just telling your Good-News story to

somebody else. I want to challenge every person that calls Valley his church, whether you're hearing me in the sanctuary or in the Venue or in Bristol: write out your story. That's what this small sheet of paper in the worship folder is for. It doesn't have to be long. In fact, it shouldn't be long! The apostle Paul tells his "Good - News" story three times in the New Testament and each time it takes him no more than three minutes to do so. That's what I'm challenging all of us to do. Write out your "Good-News" story so when God gives you a chance, you'll know exactly what you want to say. Pastor Jerry has a way of making this even simpler. Watch this:

[Show Pastor Jerry video – 1:26 min.]

If you're going to do this in less than three minutes, it's basically going to be three paragraphs: Before I came to know Jesus, How I came to know Jesus, Because I came to know Jesus. That's it! Now here's my rule – write out your story but don't tell it to anybody UNLESS God obviously opens the door. What does an open door look like? Well, like a friend says to you, "Hey, why do you go to church so much?" That would be an open door! Or someone says, "With all this terrorist talk and Ebola, you know, I'm not really sleeping that well anymore. How about you?" That would be an open door! Do you see what I mean? Don't go out and start nailing people between the eyes with your story. Instead, pray. Pray that God will open a door and when He does, (and He will!) well, just walk right through with your story.

You know, we're still going to do outreach events like Summer Bible Club and other multi-site locations and we're working hard to see if we can redo *The Gift* in 2015 in a bigger venue, but according to the statistics, those big events are only going to reach about 25% of the population. The other 75% will be reached best through one-on-one conversations, friend to friend. God has been so generous with us, don't we all have a great story to tell? Let's get our unique, individual stories ready and when God opens the door – just tell it; tell your story, plant your seed and the Holy Spirit will do the rest. Let's pray...

ⁱ www.zerohedge.com, "Why Did Banks Give Home Loans to People Who They KNEW Couldn't Pay?" George Washington, 10/27/2010 – Mr. Washington in this article is quoting the work of William K. Black, professor of economics and law at the University of Missouri and senior regulator during the S & L crisis.

ⁱⁱ Dietrich Bonhoeffer, *The Cost of Discipleship* (New York: The Macmillan Co., 1970), p. 45, 47, 48

ⁱⁱⁱ Philip Yancey, "The Question That Never Goes Away" (Creative Trust Digital, 2013) posted 12/02/2013

^{iv} Chap Bettis, *Evangelism for the Tongue-Tied* (Enumclaw: WinePress Publishing, 2004), p. 22-23