

## Bankruptcy And Forgiveness

Matthew 6:14 For if ye forgive men their trespasses, your heavenly Father will also forgive you:

Matthew 6:15 But if ye forgive not men their trespasses, neither will your Father forgive your trespasses.

Forgiveness is one of the most important words in the New Testament. As Jesus states in this passage, he tells us that we need to forgive others for sins if we want to have our own sins forgiven. But what is forgiveness? If forgiveness is so important, then it seems like something that we should know a lot about. Yet I find that many people do not understand what forgiveness is and is not.

In 1999 the Barna Research Group conducted a survey to determine people's attitudes towards forgiveness. The questions are as follows:

- You cannot honestly forgive someone unless that person shows some remorse for what they did
- If you really forgive someone, you would want that person to be released from the consequences of their actions
- If you genuinely forgive someone, you should rebuild your relationship with that person
- If you have really forgiven someone, you should be able to forget what they have done to you

Of these questions only 4% of the general population gave answers that were in line with Biblical principles.

You might assume that people of Christian character would have a higher rate of answering these questions correctly, and you would be right: 8% of people who identify themselves as Christian answered the questions in line with the Bible.

There is obviously a fundamental misunderstanding of what it means to be forgiven. What is “forgiveness” and what does it mean?

Forgiveness is a financial term. It means to eliminate the obligation of a debt. One of the most common places that debt forgiveness is performed is in something called bankruptcy.

Many in the banking industry act as though bankruptcy is a moral failing; that those who declare bankruptcy are of weak moral fiber and cannot be trusted for the rest of their lives.

But the truth is that bankruptcy is a legal process managed by the US Federal court system. Here is what happens:

- You take your debts to the US District Bankruptcy court
- The court takes over your finances. Your debts are no longer your own but are now owned by the Federal government
- The US Government decides which of the debts (which it now owns) should be repaid (if any). For those debts that will not be repaid, the Federal Government declares that you are bankrupt
- The US Government tells the creditors that they must forgive the debt

When a debt has been forgiven it is no longer valid. The creditor must remove the debt from their books and write it off. The creditor is forbidden by law from trying to collect the debt from you.

The debt is “uncollectible.”

In accrual accounting you are allowed to count the money that people owe you as an asset – as though it is real money that you actually have in your bank account.

When you take out a loan, the bank treats that promise of future payment and treats it as an asset – a thing that actually exists.

They treat your promise to pay as though it was something real and they take that thing out and they use it to get their own loans. A bank can use your debt as a

“negotiable instrument” or something that they can buy or sell to others. If the bank needs some cash for something, they can sell your debt – your promise to pay – to someone else.

Hence the banks get very upset when they are ordered to forgive a debt.

From their perspective you have broken into their bank, gone into the vault where they keep the cash for your future loan payments, and stolen them.

By ordering the debt to be forgiven, the court has erased some numbers from the accountant’s worksheet and reduced the value of the bank by a little bit. Given a choice most banks would not accept this behavior, but they are forced to do so by the courts. They must wipe the debt from their books.

When the debt is wiped from the books, the debtor can no longer treat the debt as an asset. They are also denied the ability to ask for payment of the debt. As the person who is in bankruptcy, the debt is no longer yours but instead belongs to the government.

Just as a bank cannot go to your neighbor and ask them to repay your mortgage, so the bank cannot go to you and ask that you repay a debt owed to them by the US Government.

The debt is gone; wiped out. The bank must remove the debt from their books and move on. They cannot use that debt when considering any bank functions in the future ever again. The debt is gone; your “accounts receivable” balance is zero. The bank has to take whatever money it still has left and move on.

When it comes to sin, Jesus is our Federal Bankruptcy judge. When you go to him, however, you are both banker and debtor.

In Matthew 6 Jesus is trying to explain to us that the judge will first look at our behavior when we are the banker before he decides what to do with us when we are debtors.

“You cannot honestly forgive someone unless that person shows some remorse for what they did.”

When Barna Research conducted this survey, 62% of respondents agreed with this statement. The vast majority of people felt that they were not obligated to forgive someone unless they asked for forgiveness or, barring that, at least felt remorse for what they did.

In the financial world, this would be the equivalent of the Bankruptcy court ordering a bank to forgive a debt, and the bank responding that they would be “happy to forgive the debt as soon as the debt is paid.”

This is a fundamental misunderstanding of the meaning of forgiveness.

If a debt is repaid, then it is not forgiven. “Forgiven,” means that the debt has been given a zero balance without being repaid, most likely because the debtor does not have the means to repay it.

When you force someone to do something you are not forgiving the debt, you are renegotiating the terms of payment. True forgiveness is when the debt is removed without any compensation in return.

Many people treat the wrongs that they have received from others as though it were an asset that they can hold.

- They take the debts that they feel that others owe them and they hold onto those feelings as though they are really worth something.
- They hold that wrong within themselves, treating as something precious.
- They may even get together with other people who are also holding debts and start pooling their debts together.
- They get together in big gossip exchanges and start buying and selling each other’s wrongs and hurts. Pretty soon they get the impression that they are “rich” because of all the debt they hold.

What they fail to realize is that the debt is worthless if the person involved has no ability or intention to pay. The debt you think you are owed may be worthless because:

- The person is UNAWARE that they have hurt you.
- They may be UNMOVED by the offence or UNWILLING to admit that they made a mistake in the first place
- They may also be UNABLE to ask forgiveness. If the person who hurt you is no longer alive, what purpose does it serve for you to keep that debt? How logical is it for you to demand that someone realize their mistake and beg your forgiveness if they are no longer alive to do so?

The truth is that no matter how much someone grovels before you and begs for forgiveness, it will never heal the damage that was done.

I have a scar on my leg from a knife I received as a gift when I was a kid. No matter how much the knife manufacturer was to beg me to forgive them, the scar will still be there on my leg.

Likewise no matter how much someone begs you to forgive his or her wrongs, it will never heal the damage. Repentance is never enough; forgiveness must always be granted to make up the difference.

It is the same with our sins: we can repent and beg all we want, but it will never be enough.

No amount of penance, or money, or striking ourselves with chains will ever be enough to repay the debt that we owe for our sins. In the end our sins must be forgiven because the Lord chooses to forgive us.

**Ephesians 2:8-9 For by grace are ye saved through faith; and that not of yourselves: [it is] the gift of God: Not of works, lest any man should boast.**

Since forgiveness is a gift from God to us, we must give it away to others as well. To forgive someone of their debt to you is to free yourself from the slavery of that debt as well.

Forgiveness is an act of self-interest. You do not forgive someone because of what it does for them; you forgive them because of what it does for you.

### **Eva Mozes Kor**

Eva and Miriam Mozes were twins born in Romania in 1934. They lived in the village of Portz for the first years of their lives. In 1940 their village was taken over by the Nazi party and, being Jewish, they were persecuted for a number of years. They were treated as criminals in their homeland until 1944 when they were put onto a cattle car. They didn't know where they were going but for 70 hours they had to stand in the cattle car without food, water, or restrooms. At the end of the ordeal they were led out of the cars and onto a platform at the Auschwitz camp in Poland. Eva Mozes looked around but her father and two older sisters were gone. She never saw them again.

Eva and Miriam were holding onto their mother's hand as they walked along the camp. Soldiers were there to sort the prisoners into those that were deemed useful for labor and those that were not. Those that were deemed unsuitable were taken away from the others. Most were killed within the first hour of arriving at the camp. As they were walking along, a soldier started shouting "Twins! Twins!" He ran over to their mother and asked, "Are these girls twins?" Jaffa Mozes responded, "Is it good if they are?" "Yes," replied the officer. The twin girls were taken from their mother to another part of the camp. The girls never saw their mother again after that moment.

What the girls soon found is that they were taken to a room filled with twins just like themselves. All of the twins brought into the camp – over 1500 sets (3,000 children in all) – were assembled in a building used by the camp doctor, one Josef Mengele. Like most Nazis, Mengele was fascinated by the nature of human beings. He was obsessed with what it meant to be a perfect human being. That is fair enough, but what he did next is the stuff

of nightmares. Josef Mengele performed medical experiments on the twins. In the case of Eva Mozes, he injected her with something that caused her to get very sick. No one knows what he used because the doctor was terrible at keeping records. What we do know is that while she was lying in bed, the doctor brought some other people in to tour the facility. At one point he picked up the chart, pointed to something on it, and said, "Two weeks." That is, whatever he had injected into her would kill her in two weeks.

At that moment Eva Mozes resolved to live. She decided to live because she wanted to deny the good doctor the satisfaction of being right. Even more important, though, she wanted to live so she could save her sister's life. You see Mengele wanted twins because he wanted to perform comparative diagnostics on the two children. He would inject one of the twins with a toxin, poison, or disease and then watch as they slowly died. As soon as the child was dead, he would immediately order that the other healthy twin was put to death as well and he would perform side-by-side autopsies to compare the two bodies. Eva Mozes did not want to die because to do so would mean the immediate death of her sister as well. Through luck or the Will of God, Eve Mozes survived.

On January 27, 1945 the Soviet army found the Auschwitz camp and freed what remained of the prisoners including Eva and Miriam Mozes. Eva Mozes got married, became Eva Kor, moved to the United States, had two children, and lives in Indiana today. However she never fully recovered from the effects of living in the camp. She was haunted by the memories of what happened to her and her sister along with countless others. On January 27, 1985, the 40<sup>th</sup> anniversary of their liberation, Eva, Miriam, and six other surviving Mengele twins returned to Auschwitz. It was there that Eva announced that she had decided to forgive the Nazis for what they had done to her.

The other holocaust survivors criticized Eva for her actions. They felt that there can be no forgiveness without repentance and since most of the Nazis were dead, there can be no repentance.

However Eva asserted correctly that forgiveness is not something that you do for the one who wronged, you; forgiveness is something you do for yourself.

Eva Mozes Kor forgave Mengele and the other Nazis because she wanted to free herself from the weight of their tyranny on herself.

She did not forgive the Nazis because they were sorry, or because they begged her for forgiveness, or because she had finally extracted revenge; she forgave them because she realized that they never could do any of those things.

She realized that by carrying around a debt that would never be repaid, she was doing harm to herself and the only way that she could begin to heal was to remove the pain from her head once and for all.

Does that mean that Eva is instantly cured? Not at all. She travels around the world telling her story for anyone who is willing to listen. They even made a movie about her story.

Yet her friends will tell you that when she travels, she is still affected by the concentration camp in ways that even she may not realize.

For example when she sleeps in a strange hotel room she sleeps on top of her purse so that no one can steal it from her. Healing takes time and can be frustratingly slow. Yet it is her resolve to forgive those who did not ask to be forgiven that has allowed her to begin the process.

### **Your Forgiveness Is An Obligation**

A little while ago I compared sin to a bank. Sin has an obligation that we owe to it. You do not owe your debt to God for your sin: you owe that debt to sin itself. Sin will be satisfied with nothing less than your death.



James 1:15 Then when lust hath conceived, it bringeth forth sin: and sin, when it is finished, bringeth forth death

Sin can take you to court to have its obligation carried out. God sits in judgment and carries out what the law says is required.

When you stand before Him, you can be the Defense and sin is the Prosecution.

Sin goes before the judge and says, "This person owes me an amount and refuses to pay." The judge will ask sin, "Do you have any proof?" Sin will then begin to present long list of receipts.

- Here is his birth
- Here is the time he committed lust
- Here is the time he lied

At this the Lord will turn to turn to you and say, "Have you sinned? Do you owe this debt to sin?"

If you have not had that debt forgiven, then you will have to be turned over to the creditor. Sin will demand that you pay your debt. The only payment that sin will accept is your own immediate death.

But before that happens you have the opportunity to go before that same judge when he is handling bankruptcy cases.

You can go to him and plead your case and say, "I cannot pay this debt that I owe to sin." The Lord, as your bankruptcy judge, can look at your debt and declare to sin that you do not owe that obligation any more.

Matthew 18:23 Therefore is the kingdom of heaven likened unto a certain king, which would take account of his servants.

Matthew 18:24 And when he had begun to reckon, one was brought unto him, which owed him ten thousand talents.

A “talent” was a year’s wages. Take your annual income and multiply it by 10,000.

I told you a very technical explanation of how the bankruptcy court handles the debt. All through your life Sin has made it easy to take out bigger and bigger loans.

When you pull out your credit card to buy a \$500 Coach purse, you do not have to pay income taxes on that money.

The Government doesn’t have a line on the 1040 tax return where they ask you how much money you borrowed. They don’t make you pay income tax on the amount you borrowed.

Credit card money is like tax-free income. That’s one reason why so many people get into trouble with their credit cards.

Sin is just like a credit card at your favorite store, using the credit of sin has been as easy as possible. “You forgot your card? No problem; we will look it up for you.

We are having a sale on lustful thoughts today: buy one, get two free.” All the while your debt gets bigger and bigger.

**Matthew 18:25 But forasmuch as he had not to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made.**

**Matthew 18:27 Then the lord of that servant was moved with compassion, and loosed him, and forgave him the debt.**

But when you go to the bankruptcy court with your credit card debt, that debt is wiped out.

But remember that the same Federal judge who tells your debtors to erase your debt also works for the same Federal government who makes you pay your taxes.

That Federal government treats the amount of debt you had forgiven as income and require that you pay taxes on it. The government was not involved when you took on your debt to the credit card company, but they are involved when they intercede to have the debt removed.

The Lord is the same with your obligations to Sin; the Lord is not involved in the transaction when you rack up a debt to Sin.

The Lord doesn't encourage you to sin. The Lord's only involvement is to act as judge and enforce the obligation that you have with Sin. But that same judge has the ability to wipe out that obligation if you go to Him first.

If you go to the Lord before Sin comes to collect, if you lay your debts on the altar and ask the Lord to act as your bankruptcy judge, he will force Sin to forgive your debt.

But just as the judge in the World will require of you an obligation (taxes), the Judge of the World will also require something in return as well.

The Lord requires that you forgive the little obligations that you have for others as well.

Matthew 18:32 Then his lord, after that he had called him, said unto him, O thou wicked servant, I forgave thee all that debt, because thou desiredst me:

Matthew 18:33 Shouldest not thou also have had compassion on thy fellowservant, even as I had pity on thee?

Matthew 18:35 So likewise shall my heavenly Father do also unto you, if ye from your hearts forgive not every one his brother their trespasses.

Do you have a set of obligations that you are holding against your fellow brother or sister?

The Lord calls on you to forgive them.

I am guessing that none of you have debts against each other as large Eva Mozes Kor had against Dr. Mengele. None of you had someone who tried to kill you so that he could cut open your twin sister and compare your insides.

Yet even with that unspeakable evil, the debt that he owed to her was nothing compared to the debt that each of us owed to sin.

This altar is a place where you can place the debt you owe to sin and ask the great Judge of the earth to have it forgiven. But in doing so He will place a new obligation upon you he will forgive your debt to sin, but you must forgive as well.