

Soli Deo Gloria! – Debtor's Ethic

Have you ever heard of the "debtor's ethic"? Maybe you haven't heard of it, but we have all experienced it. It reared its ugly head in a recent experience of mine. After the death of my youngest grandson, and in preparing for a family cemetery, a wonderful Christian neighbor volunteered to help operate some heavy earth-moving equipment for the person I had hired. My friend would not accept any pay and I felt I owed something to him. Guilt reared its ugly head because I could not repay him, so I devised ways to repay with other than money. That is debtor's ethic. Jesus identifies the debtor's ethic in Luke 14: 12-14, where He says, ". . . When you give a luncheon or a dinner, do not invite your friends or your brothers or your relatives or rich neighbors, lest they also invite you in return, and repayment comes to you. But when you give a reception, invite the poor, the crippled, the lame, the blind, and you will be blessed, since they do not have the means to repay you; for you will be repaid at the resurrection of the righteous." (NASB)

Now debtor's ethic is not bad. It really grows out of a good intention. We feel such gratitude to someone for something they did for us that we must repay them in some way. In our mind, we owe them. And we devise ways that we can repay them. Now this is not bad because gratitude is a human quality given to us by God. It is a spontaneous response of great joy for a gift. And this is really good because we are humbled by the giver. Something has been done for us absolutely free, with no strings attached. "Gratis" is a term that we have all heard. It means absolutely free, with no price tag attached. Well that is what my friend did. He did it out of a giving Christian heart. And that was good, because God's Word talks about a "cheerful giver". But if we are not careful, and I was not, we just feel an overwhelming urge to "pay back".

Well what makes the debtor's ethic bad? If we are not careful we will begin to focus on the gift and not the giver. Our mind will become so occupied with doing a "good turn" that we take away the joy of giving from the other person. We can ruin the whole relationship by a "tit-for-tat" relationship. The great joy the other person had in giving and the gratitude we felt turns into a guilty, bogged-down sense of obligation to the other person. Then come guilt and a realization that we cannot repay them. But we want to, and we make it a duty to return a gift for a gift. There goes the relationship. We've all experienced something like this. Now remember I said that gratitude is not bad because we do need to express our appreciation to others and share in their joy, plus we are humbled and also have joy in the realization that someone would care enough to give to us.

Now you may be asking, "How does this fit Luke 14: 12-14?" Examine Jesus' words closely. Who felt the obligation to repay? It was rich friends. They had the means to repay. Then the question becomes, "How will I respond to their giving?" Of course I will want to do something for them if I have the means, and if I don't, I probably will have a little guilt. What will then be the outcome? All this back-and-forth giving and receiving becomes a duty. There is the problem. When something becomes an obligation the joy is gone. What was gratitude and great joy has become drudgery. Then we start working to meet all our felt obligations. The term for that in the

Christian world is legalism. Jesus did not want his hearers to get all bogged down in legalism. He wanted them to get bogged down in believing and loving Him with their total being. He is the giver and it is impossible to repay Him. Then He wanted them to give out of love to fellow humans who could not give back. Otherwise the debtor's ethic would go into action. How does this relate to us? We are to love Him. He knows we can't give back to Him other than surrender ourselves. We are to throw ourselves on His mercy and grace; from others we are to expect nothing. We are to only look forward to being in His presence and experiencing His Love and to share that as a witness to people around us. You may say, "But I have a duty to love Him." Now think what that does in our human mind and heart. We've been taught that duty is something we do whether we want to or not. But to our great, wonderful God and Redeemer, He is to become number one in our life because we love Him with a love that He gives us. We can't generate that love. When we look to Him He gives us the love to love Him and to love others. But many people spend a lifetime not realizing His love, or they believe that it is their duty to generate love for God. Then they spend much energy trying to love Him, which cannot be done in one's own strength. After all, the first great commandment is "To love the Lord God with all our heart, mind and soul and strength." Interestingly, if we read scripture closely we will find that God never commands something that He does not give us the ability to do. Wow!! There is that giving for which we can't give back. So even though it is a command, we can't do it without His gift. If we believe in Him and throw ourselves on His mercy on earth, then we will not be concerned about generating love for God. We will not experience the "debtor's ethic" (paying back), but we will rejoice in His Glory for eternity. Love, praise, and joy with great singing of praises to Him will abound—not duty—and certainly not debtor's ethic. Debtor's ethic focuses on what God can do for us and what we can do for Him. It does not treasure Him as our great God and Savior. Our treasure is to be in Him and Him alone, not in what He does. Where is your treasure?

One other thought. Debtor's ethic will cause us to look backward and not forward. It is based on past actions. Where do you look—backward, or to the One who holds your future?

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December 1, 2008