

The other day, I received a letter saying “I was pre-approved for a Gold Visa.” Most of us have gotten at least a few of them in the past. Instead of placing it into my cylinder filing cabinet marked “recycled waste”, I decided to actually read it.

The brochure told me that unlike other gold cards, our visa does not have an annual fee. The high line of credit will give me true buying power in over 180 countries and because of my good credit record, they would start me out at 5.9% interest for 1 year. “Boy, that got me really excited because I like to pay big companies interest !..... Not !”

It did get me thinking though. What would a credit card from heaven look like? What would be the terms and conditions. Well, here we are, today’s sermon, Heavens Credit Card.

Did you know that as of 2015 there were over a billion credit cards issued in this country. That’s four for every man, woman and child in the United States. This year there is over 3.5 trillion dollars of consumer debt. We certainly know credit cards in this country, don’t we? Well, do we know what a credit card from heaven looks like? Would we be able to recognize what the terms and conditions would be?

What would a credit card from heaven be called? I believe it would be called the “Grace Card” because according to 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.*” The sole purpose of the card would be to supply the grace which is needed for forgiveness. Without forgiveness, one will not get to heaven. It is the gift of God because we could never buy nor trade anything of equal value.

It’s not called the “Repentance Card”, it’s not called the “Confession Card”, it’s not even called the “Baptism Card” because that would mean it’s something you did of equal value in exchange. Some people might say “Yea Doug that’s right, God judges the heart so it must be called the Good Heart Card”. No, David was a man after God’s own heart and he wasn’t worthy of gift of grace. It’s called the “Grace Card” because the only way you’re getting saved is through the gift of grace which God grants you. It has to be given to you from the one that has the clout to give it, God. “*For the wages of sin is death; but the gift of God is eternal life through Jesus Christ our Lord.*” Romans 6:23 It is a gift. Don’t tell me it’s something you did, don’t tell me you impressed God enough to deserve it, He is no respecter of persons. That is pomposity at it’s highest.

In fact you are required to have a bad credit history in order to get it. That’s right, you are required to have a Bad Credit History . In Matthew 9, Jesus was eating with a group tax collectors and sinners when the “holier than thou” Pharisees got in His face about hanging around with a group like that. They said “*Why eateth your master with the publicans and sinners?*” Jesus replied “*They that be whole need not a physician, but they that are sick.*” The Pharisees couldn’t deal with the idea that God might have an interest in some sinner who wasn’t as righteous as they.

We run that same risk today. If we're not careful, we can project the image of being perfect instead of forgiven, feeling that it was something in our credit rating that caught God's eye, thinking we deserved the grace received, forgetting that the mere denial of the sin is committing sin. *"If we say we have not sinned, we make Him a liar, and His word is not in us."* Paul reminds us in Romans that *"There is none righteous, no, not one."* God is saying all mankind is spiritually bankrupt, morally broke and righteously busted and our righteousness is as *"filthy rags"*. We deserve forgiveness no more than a Satan worshipping, drug using, child abusing pimp on death row. I like how James put it *"For whosoever keepeth the whole law, and yet offend in one point, he is guilty of all. For he that said, Do not commit adultery, said also, Do not kill. Now if thou commit no adultery, yet if thou kill, thou art become a transgressor of the law."* James 2:10-11

If anyone thinks they're doing God a favor for His grace, if you think one can get the "Grace Card" by deserving it, you're not. We all have a bad credit history with God. The question is do we know it.

What purchases does the "Grace Card" cover? Does it pay for just the little sins? Does it pay for only the big ones? Does it pay for only the ones that we want it to pay for?

Answer....All sins.

Colossians 2:11-14 *"In whom also ye are circumcised with the circumcision made without hands, in putting off the body of sins of the flesh by the circumcision of Christ. Buried with Him in baptism, wherein also ye are risen with him through the faith of the operation of God, who hath raised him from the dead. And you, being dead in your sins and the uncircumcision of your flesh, hath he quickened together with him, having forgiven you ALL trespasses; Blotting out the handwriting of ordinances that was against us, which was contrary to us, and took it out of the way, nailing it to his cross;"*

Many of you have seen a picture of a crucifix with a tiny piece of paper at the top. That little paper is the handwriting of the ordinance. The Romans were required to put on that paper what the reason was for the execution. What did it say on Jesus's cross? "King of the Jews". That was the reason for His execution. He said that He was King.

However, Paul says "There were some unseen things written on the paper, Your sins and my sins, your rebellion and my rebellion, your short comings and my short comings were nailed to the cross, so that we could be freed from the eternal damnation of hell."

What exactly is He forgiving us of? There are 5 primary Greek words for sin.

hamartai: to miss the mark

It referred to a Bowman shooting at the target, but the target was too far away so the arrow would fall short. All men are trying to hit the target of God's holiness, *"For all have sinned and come short of the glory of God."* because the target is too far away. The target is God's perfection. *Matthew 5:47 "Be ye therefore perfect, even as your Father in heaven is perfect."* No man can hit that, unless he has someone helping the arrow out.

anomia: defiance or rebellion

It's when you shake your fist up to heaven and say "I'm just not going to do it God!" Direct defiance at any degree. "You can count me out God, I'm just not going to do it." It's before you believed and refused to serve the true and living God.

paraptoma: to slip or fall

It means that you didn't mean to do it, but you did it. Many of us have children who use this, "I didn't mean to, Daddy", but they did it. On judgment day, that's going to be the biggest excuse given, "I didn't mean to God", but you did it. Good intentions don't get you into heaven. Sin is sin. God requires perfection.

Opheilema: To accrue a debt

Sin builds up in your life day after day. If you haven't been forgiven your debt to God, you have quite a bill. Then one day, God is going to call for the bill to be paid and YOU WON'T BE ABLE TO PAY IT.

parabasis: choose to live by one's own standard or to step across the line

In 1990, President Bush said to Saddam Hussain, "This day, I draw a line in the sand". It was a dare for him to step across the line. If Saddam wanted to get it on, all he had to do was step across the line and it was wartime. God says all mankind has stepped across the line of my holiness. You say "what's the line"? You see the line is reflected in the Ten Commandments, Thou shalt not, Thou shalt not, Thou shalt not, I dare you, I dare you, I dare you. We just kept stepping across the line. Thou shalt not covet, and we stepped across the line and said I want that other person's property and I want that other person's stuff. Thou shalt not lie, and we stepped across the line and said I think I'll tell a little white lie today. Thou shalt honor thy father and mother and we stepped across the line and said I'm not going to listen to you Mom and Dad. God said to Adam and Eve "You can eat of every tree in the garden except the tree of the knowledge of good and evil and they stepped across the line and said "that tree looks good to eat of". We keep stepping across the line, and God says I dare you. Now what happens when we step across the line? We're in a war. When we stepped across the line of God's holiness, God said we're going to fight and you're going to lose.

The only sin it does not cover is unbelief in the Jesus Christ. Your unbelief is the only sin that God cannot forgive. In other words, to the Christian, all sin is forgiven. That is why you should be excited, the "Grace Card" covers it all. *"For the promise is unto you, and to your children, and to all that be afar off, even as many as the Lord our God shall call."* Acts 2:39

"That's fantastic! I can go wherever and do whatever I want and it's covered by the card. Membership has it's privileges. I can play the end against the middle, I can have my cake and eat it too, let's eat drink and be merry for tomorrow we get forgiven."

One Problem. There is a condition to the "Grace card" that everyone should know about. You have a ZERO CREDIT LIMIT. Romans 6:1-2 *"What shall we say then?"*

Shall we continue in sin, that grace may abound? God Forbid. How shall we, that are dead to sin, live any longer therein?"

A Zero Credit Line doesn't mean you will never sin again and it doesn't mean you are perfect. It does mean you don't abuse it. To paraphrase John "I don't write these things so you can sin, I write them to let you know if you do, you have a lawyer on your side working for you."

Today in this country, we have a situation where people will live day to day on the credit card balance. You see people charging their groceries, you see them charging their gas, you see them charging their clothing. You name it, it is charged. The reason this occurs is because we have this big credit limit and it's like using someone else's money. In fact you can even go to these machines and get a cash advance if your credit limit is high enough. Before you know it, you will be head over shoulders in debt. As a result, the quality of life will drop, you will be spending most of your time and money to pay the interest on the principle. Once it reaches this stage, you will wish you never heard of the word charge card. The same thing that you had joy with in the beginning has now become hurt and embarrassment. Your credit will suffer and you will be faced the prospects of hopelessly filing bankruptcy.

Brothers and sisters, this is one of the devil's greatest tricks, to get you thinking you have an unlimited credit line, charging up the bill, taking advances you don't have. Before you know it, you will become head over shoulders in sin. As a result, the quality of your walk will drop and you will be enslaved to the one whom you were delivered from. Once it reaches this stage, you wish you never heard of the "Grace Card". What you had joy with when you came to Jesus will become hurt and embarrassment. Your credibility will suffer and you will file bankruptcy on the Kingdom of God. And even though "*death, nor life, nor angels, nor principalities, nor powers, nor things present, nor things to come, Nor height, nor depth, nor any other creature,*" can steal the "Grace Card", we can be the "*dog returning to his vomit and a sow returning to her mire*" as it says in 2Peter. **The "Grace Card" cannot be stolen, but it can be lost. We have this idea that some sin is worse than others.**

We say to ourselves "It was just a little white lie." It may not be a big thing down here on earth, but in heaven it got shook up. Our God is Holy. He doesn't want his "Grace Card" abused. Treat it as though you are already at the limit and watch your life change. After all, we are not only saved by grace as it says in Ephesians 2:8-9, "*We are his workmanship, created in Christ Jesus unto good works, which God hath before ordained that we should walk in them.*" Eph 2:10

What do you think the interest rate for a card that does all this would be? 10%? 15%? 20%? Wrong, wrong, wrong. **The interest rate for the "Grace Card" is 100% !**

"100% interest? How could you ever pay it off with a rate like that? That's worse than getting a loan from the mob!" That's right, you can never pay it off. You can live for a million years and never pay God back for the grace He applied to us on the cross.

“Why would someone issue a card with the intention of never getting paid off? That’s not good business. I don’t understand this 100% interest.”

That’s the beauty of the “Grace Card”. God doesn’t need us. You ever think about that. God does not need you, He doesn’t need me. His glory is intrinsic, inseparable, innately part of His being. If we say “I’m not going to serve you today God!”, He won’t get an inferiority complex. Heaven isn’t going to shut down with angels carrying picket signs because someone had no interest in the Father. That should show you that the Father has 100% interest in you. It’s all for our benefit, not His.

“But God commendeth his love toward us, in that, while we were yet sinners, Christ died for us.” Romans 5:8

“Greater love hath no man than this, that a man lay down his life for his friends.” John 15:13

“For God so loved the world, that he gave his only begotten son, that whosoever believeth in him, should not perish, but have everlasting life.” John 3:16

We have a God that has 100% interest in us. Now if He has 100% interest in us, shouldn’t we have 100% interest in Him?

Lets review the “Grace Card” as we have studied it.

- 1) You are required to have a bad credit history to get it.**
- 2) All sins are covered by it.**
- 3) There is a zero credit line on it.**
- 4) It cannot be stolen but we can lose it.**
- 5) There is a 100% interest rate with it.**

Sounds like the card to have. The only remaining question, how do you get it?

The “Grace Card” is not like other cards. Other credit cards want you to provide proof of your annual income, proof of steady employment, proof of residence, proof of prior credit, social security #, mothers maiden name, blood type and a 30 day approval. Even then, you might be denied.

With the “Grace Card” you don’t even have to fill out an application. If you feel the need for the Grace of God, you can get one by confessing Jesus Christ Son of the living God, repenting of your sins and then putting on Christ in Baptism. You can leave here today knowing that you are forgiven. **Membership in the Body of Christ has its privileges.**

Do you have the Grace Card? Maybe you have already been a recipient of God’s grace and have abused it. You may need the prayers of the congregation.

If you would like to become a Christian or come forward for the prayers of your Brothers and Sisters, do so in the invitation song.