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PAY OFF YOUR DEBT

John Grisham has a new novel out, called *The Rooster Bar*. In it, three law students at a “second-tier for-profit” law school hatch a plot to eliminate their hundreds of thousands of dollars of student loan debt. (Drawn from the headlines: student debt, failing for-profit schools.) Some of us have accumulated student debt and were fortunate enough that much of it was in a type of government loan that would have up to fifty percent eliminated if we worked or taught in low-income areas or did military service. Not everyone is so fortunate.

Besides student debt, America is also plagued with credit card debt, housing debt, and probably several other kinds of debt. Of those, credit card debt is probably the easiest (and hardest) to pay off. Hardest because once it is paid off it is so easy to reaccumulate. Easy to pay off by the snowball method. You pick your highest-interest card payment and continually pay double (or triple if you can afford it) the minimum payment amount. Once that card is paid off, add the amount you have been paying to the monthly payment of the next-highest interest card. (You won’t notice a change because you are still paying the same monthly amount.) Continue doing that until all your credit cards (and auto payments) are paid off. Then you will have several hundred dollars a month free for other things, as long as you don’t use your credit cards again (except maybe for continuing online payments). If you do use the cards, pay them off within a month. (This is what many of the credit elimination companies ask you to pay to learn to do.)

There is, however, a debt that is so great that it cannot be paid off this way. In the ancient world there was little of what would compare to slavery today, except perhaps among prisoners of war. Most of what some versions of the Bible call “slaves” were actually servants who owed a debt to their master. If they could earn enough money, they could buy their own freedom (a rarity). If another master bought out their debt, they would become his servant and he could insist on servitude or could set them free.

And because ye are sons, God hath sent forth the Spirit of his Son into your hearts, crying, Abba, Father. Wherefore thou art no more a servant, but a son; and if a son, then an heir of God through Christ. Howbeit

then, when ye knew not God, ye did service unto them which by nature are no gods. (Gal 4:6-8)

While Paul was talking specifically about the Jews in the first part of the passage, he seems to expand the meaning to everyone. God paid our debt of sin through the blood of Jesus. We are no longer slaves to sin, but have been freed and adopted. Not only did he buy our debt, he cancelled it. Not only did he cancel our debt, he made us heirs. That is more significant than even cancelling student debt in America today (which totals more than the incomes of every working person in Australia, according to one source.)

On the other hand, Paul recognized a debt that could not be cancelled, even by Jesus. It was a debt incurred because our other debt was marked paid. “I am debtor both to the Greeks, and to the Barbarians; both to the wise, and to the unwise.” (Rom 1:14)

It is a strange thing that when our debt was paid off, we became debtors, but not to the one who paid the debt. Instead we became debtors to others that needed their debt paid. Or to others that had the debt paid.

But now I go unto Jerusalem to minister unto the saints. For it hath pleased them of Macedonia and Achaia to make a certain contribution for the poor saints which are at Jerusalem. It hath pleased them verily; and their debtors they are. For if the Gentiles have been made partakers of their spiritual things, their duty is also to minister unto them in carnal things. (Rom 15:25-27)

Note that Paul said the ones giving were debtors to the ones receiving. That is because there are some debts that cannot be paid even by distributing physical assets. No matter how many secret meetings in the Rooster Bar we may have, those debts will always remain.

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HOW TO KILL YOUR PREACHER

There are hundreds of ways to kill people. Agatha Christie said that she never wrote of a woman using a gun to kill someone because a gun wasn't a woman's weapon. Instead, poison was a favored method of death for a woman, followed by the use of a knife. In her books a man might use a gun (but rarely because of British gun laws at the time), but might also bludgeon someone to death. Modern mysteries may use any of those methods, with poison now including radioactives such as polonium. There are more devious ways, however, to kill your preacher. A true *Murder at the Vicarage* might include some of these.

Criticism rather than praise

This is probably the most-used weapon to kill a preacher. "A merry heart doeth good like a medicine: but a broken spirit drieth the bones." (Prov 17:22)

Why is it that people who attend any other lecture may agree or disagree with the speaker, but will not likely give any feedback, but will tell a preacher every place he stuttered or misspoke? Because we think we know our preachers, we feel we can critique (actually criticize) their sermons. The topic of these criticisms is rarely the

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scriptural content of the sermon, but rather some minor point of delivery.

"It's not your fault. I always fall asleep when you preach."

"It was a great sermon, but he coughed four times at the most inappropriate times."

"He kept getting Cain and Abel [or Paul and Peter] backwards."

As you can see, the criticism may not be delivered directly to the preacher. It may just be in his hearing, or that of some gossip who will pass it on. These days it is more likely to be on Facebook, forgetting that the preacher or his wife is one of your friends.

A steady diet of criticism is like heavy metal poisoning. It is believed that Napoleon was given tiny doses of arsenic while on Saint Helena. Any of those doses by itself would have negligible effect. The daily doses, however, built up in his body until his hair started falling out and his liver shut down. So it is with criticism. It may be constructive (sort of). It may be accurate. It may be cruel and untrue. The first time the preacher hears it, he may brush it off. If he gets a steady diet of it, however, he will soon die as a preacher, and sometimes as a Christian.

Fortunately there is a cure for spiritual arsenic poisoning: a healthy dose of praise. Sometimes that healthy dose may be several times as great as the poison. It is not easy to reverse the effects of criticism.

A word fitly spoken is like apples of gold in pictures of silver. ... As the cold of snow in the time of harvest, so is a faithful messenger to them that send him: for he refresheth the soul of his masters. (Prov 25:11, 13)

It is the preacher's job

Well-meaning Christians often choose this weapon to kill their preachers. Unfortunately, it is not just common, it is just untrue.

Is one of you sick, call the preacher. Marriage problems? Call the preacher. Does the congregation need a new building, or to meet with a fire marshal, or to get permits to repave the parking lot? Call...well, the preacher. The modern preacher must have degrees in Bible, counseling, contracting/construction, party-planning, political science, and underwater basket weaving. The one optional degree among those seems to be Bible. He is expected to preach two sermons a week, teach at least two Bible classes, visit every member in the hospital (and most sick at home), and hold office hours in case someone needs counseling or just to talk. That is in besides other duties such as building design and construction, attending City Council meetings on occasion, and attending every preacher's breakfast in the area. If Paul had been expected to do all the modern preacher does, the Corinthian and Athenian churches might never have gotten started. He might not even have made it to Philippi.

The problem is that most of the things that are expected of a modern preacher (including everything on the list in the previous paragraph) were the duties of the entire congregation of Christians, or at least of the Elders or Deacons. Visitation of the sick is more efficient and effective when done by those who are especially close to the person who is ill. Certain members may have more expertise in construction or maintenance. (The preacher may not know the difference between a hammer and a

maul.) Some others may (perish the thought) be better teachers.

We tend to forget, because of high-church traditions, that first-century preachers were not priests. They may not even have been assigned to a single congregation, although it appears Paul spent a couple of years in some locations. Even if they spent some time with a given congregation, their duties tended to be external, rather than internal. Paul, for instance, spent his time teaching unbelievers, rather than preaching to believers. In 1 Corinthians 12-14, he even indicates that admonishing, encouraging, and educating members was the responsibility of members, not the evangelist/preacher. Two words are commonly translated preacher, and neither fits the modern definition. They are herald and evangelist, and both imply bringing [good] news to those who have not heard it.

The cure for “let the preacher do it,” of course, is “it is my job.” If you can do it, you should do it. If someone is better suited to do it, they should do it. It is not necessarily the preacher’s job.

Your presence is required

One slow but sure way to kill your preacher is, as somebody put it, to sacrifice his family on the altar of service. This includes requiring his presence at all church functions. Is there a pot luck dinner? Require him to be there. Make his presence mandatory at every meeting, whether it be an elders’ meeting or a meeting of the benevolence committee. Is there a meeting of all the preachers in the area? He had better not leave your congregation unrepresented. Preacher, your presence is required at every event, even if your presence is not really required.

In the business world, most people understand that certain meetings have to be prioritized. Sometimes you cannot be in two places at once. Sometimes answering your e-mail may take precedence over a meeting to plan a departmental party. Those who cannot manage to be home at a reasonable hour on most days know that they are putting business before family, and should not be surprised when family no longer makes them a priority. But preachers are a different breed of person. They can be expected to be “all things to all people,” and then the congregation is shocked when the wife files for the dreaded “D” word that is not to be spoken among Christians.

God understood that people need rest. He mandated the sabbath for the Jewish people because they had been slaves and hadn’t gotten rest.

But the seventh day is the sabbath of the LORD thy God: in it thou shalt not do any work, thou, nor thy son, nor thy daughter, nor thy manservant, nor thy maidservant, nor thine ox, nor thine ass, nor any of thy cattle, nor thy stranger that is within thy gates; that thy manservant and thy maidservant may rest as well as

thou. And remember that thou wast a servant in the land of Egypt. (Deut 5:14-15)

Just because preachers in the modern sense do not have a nine-to-five job does not mean that they don’t need a forty-hour work week. Preachers need to see their families, too. More importantly, perhaps, their families need to see them, and shouldn’t have to go to church just to do so.

Preachers don’t get vacations (they go to lectureships)

In the same vein, preachers need some time off. Sometimes they don’t need to teach classes on Sunday morning and Wednesday night, in addition to preaching two sermons a week. More than that, though, they need real time off. It is called a vacation, or even a staycation if they have the self-control not to answer the door or the phone.

There is nothing wrong, and much right, with preachers taking time off to go to lectures, classes, or

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meetings that will enhance their Bible knowledge or their preaching ability. Some congregations, though, have required their preachers to use vacation time for what would otherwise be called “professional development.” These are the same types of events that the world of the professions pays their members to attend.

Preachers should get a set number of vacation days per year, to be used at their discretion. These should include Sundays; that is, they should not be required to take vacation only from Monday through Saturday (or Sunday through Friday for Sabbatarians). That would be like a professional pitcher being given a four-day suspension and serving it between his normal pitching days; it doesn’t really count.

If the members of a congregation value their own vacations, then they should also value their preacher’s vacations. If members of a congregation value their preacher, they should value his vacations.

There are many ways to kill a preacher, of which these are but a few. But who really wants to kill the preacher? You may think you want to after a particularly accusatory sermon. But on the whole, you didn’t hire him just to kill him. After all, it is easier just to fire him. But if you do want to kill him, there are ways (not approved by Dame Agatha) that you can slowly do it.

THE BREAKUP

I had a friend. We were close, almost like we were the same person. We shared likes and dislikes, desires, dreams even. Unfortunately I had to break up with this friend. We just were not good for each other. This person kept getting me in trouble. This friend would want to do things that I knew were not good for me, and when I went along, I got in trouble. I would say, "no more." And then I would do what my friend wanted anyway. Eventually I had to break up with my friend. It was hard. Harder than anyone can imagine. So hard, because, you see, my friend was me.

Sometimes, it seems, we are our own worst enemy. That is because we often recognize external threats, but are not prepared for those that come from within. When Jesus talked about removing the log from your own eye before removing the speck from another's eye (Matt 7:3-5), he sometimes may have implied that the speck was made of the same stuff as the log. An example would be the man who condemns another for embezzlement while taking home company-purchased office supplies. We see the sin in others, but not in ourselves.

Paul recognized that he could be the biggest threat to himself. He spoke of a war within himself.

I find then a law, that, when I would do good, evil is present with me. For I delight in the law of God after the inward man: But I see another law in my members, warring against the law of my mind, and bringing me into captivity to the law of sin which is in my members. O wretched man that I am! (Rom 7:21-24)

Fortunately, it is possible to break up with that man. Paul was able to effect such a break up, and so can we. But it can only come because someone else can take that man's place. They say the worst thing for a gang member to do after relinquishing the lifestyle is to go back home. An alcoholic in recovery is told to avoid the places and situations where he was wont to drink, and even the friends he used to drink with. When a man breaks up with a girlfriend (or vice versa), he avoids those places where he is likely to see her again. So it is when we break up with the man that has gotten into so much trouble. We find a new man, a different man.

Know ye not, that so many of us as were baptized into Jesus Christ were baptized into his death? Therefore we are buried with him by baptism into death: that like as Christ was raised up from the dead by the glory of the Father, even so we also should walk in newness of life. For if we have been planted together in the likeness of his death, we shall be also in the likeness of his resurrection: Knowing this, that our old man is crucified with him, that the body of sin might be destroyed, that henceforth we should not serve sin. For he that is dead is freed from sin. ... Likewise reckon ye also yourselves to be dead indeed unto sin, but alive unto God through Jesus Christ our Lord. Let not sin therefore reign in your mortal body, that ye should obey it in the lusts thereof. (Rom 6:3-7; 11-12)

A break up is often viewed as tragic. But when we break up with our old man it is a wonderful thing.

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