



Tim Pauley  
PO Box 58403, Charleston, WV 25358  
304.767.8430  
[tim.pauley@capitolcom.org](mailto:tim.pauley@capitolcom.org)

## A Debt We Cannot Pay Ephesians 1:7

*Today the national debt of the United States exceeds 18 trillion dollars. That is a huge figure that is almost beyond our comprehension. Some believe that it is a debt that can never be repaid. There are usually quite lively political discussions held around this issue, especially as we near election season. Amazingly, some things do not seem to change all that much. The discussion regarding national debt has been taking place for many years. Let us look for a moment to a pastor who discussed Great Britain's national debt all the back in 1776.*

Augustus Toplady is not likely a name you recognize. However, you certainly recognize his well-known hymn:

*Rock of ages, cleft for me,  
Let me hide myself in Thee!  
Let the Water and the Blood,  
From thy riven Side which flow'd,  
Be of Sin the double Cure,  
Cleanse me from its Guilt and Pow'r.*

Toplady was an Anglican pastor who lived in England from 1740-1748. He died at the young age of 38 from tuberculosis. He is best known for this hymn, and for his theological disagreements with John Wesley.

His hymn was first presented in a publication he edited, *"The Gospel Magazine"* in March, 1776. The article was titled, ***"A Remarkable Calculation: Introduced Here for the Sake of Spiritual Improvement"***. It was subtitled, ***"Questions and Answers Relative to the National Debt"***.<sup>1</sup>

### **A Debt We Can Never Pay**

In this article Toplady asks series of questions about the debt and answers them, giving examples to illustrate how great the debt was and to help readers grasp its immensity. For instance, he asks if the debt were 130 million pounds sterling (although he claimed it was much more), and it were counted out in shillings, how long would it take to count it? The answer – 98 years, 316 days, 14 hours, and 40 minutes. How much would it weigh? 41,935, 484 troy pounds. How many carts

would it take to carry it if each cart held a ton? 20, 968 carts. He gives several more examples demonstrating just how massive this debt was. He pointedly closes with the final question, "When will the government be able to pay the principle?" His answer, "When there is more money in England's treasury alone than there is present in all Europe. When will that be? NEVER!"

Interestingly, Rev. Toplady makes no political commentary about this liability, although his tone seemed to indicate he would be opposed to the nation racking up such debt. What he does do is use this as an illustration to help us understand the great debt we owe to God because of our sin.

His article asks another series of questions to help us consider the great debt of our sin against God. If we were to sin but once a day from the time we were ten years old, how many sins would we accumulate? By the age of 50 – 18,250! He goes on to demonstrate we all certainly sin more than once a day. He notes that if we agree with James that if we strive to keep God's law and yet stumble in one point, "we have become guilty of all" (James 2:10).

This is Paul's argument in Romans 1-3 that every person, the moral, religious, pagan person alike are all sinners, owing God a debt of justice which must be paid. Paul concludes that "all have sinned and fall short of the glory of God" (Rom. 3:23) and that the "wages of sin is death" (Rom. 6:23).

Toplady then asks the pointed question. "When shall we be able to pay off this immense debt?" The answer: **"NEVER. The condemned will never be able to satisfy the justice of the Almighty Creditor!"** In light of God's holiness and how we have offended that holiness by breaking God's law, Toplady certainly gave us a powerful picture of the great debt we owe which we can never repay.

### **A Debt Paid For Us**

Toplady then asks the all-important question. "If this is true, are we not lost without remedy and without end?" What hope and joy his answer gives us. "In ourselves we are. But (sing, O heavens) God's own arm has brought us salvation!" He then vividly describes the glorious truth of the gospel of how Christ paid the debt on our behalf.

In Ephesians 1:7 Paul clearly describes this:

*7 In Him (Christ) we have redemption through His blood, the forgiveness of our trespasses, according to the riches of His grace which He lavished on us.*

Paul uses two words, redemption and forgiveness to describe what He has done for us. Both words have the idea of the payment of a ransom or the forgiveness of a debt. We have a debt of sin we can never repay. But God, out of the riches of His grace has paid that debt in full through what Christ did for us on the cross. Toplady asks us to consider how great is the "national debt" of sin and judgment owed by every believer alive now and back through the ages. This is the debt Christ paid for us!

Rev. Toplady asks one final question: "What return can believers render, to the glorious and gracious Trinity, for mercy and plenteous redemption like this?"

His answer: "We can only admire and bless the Father, for saving us in Christ, and for laying on him the iniquity of us all: -- the Son, for taking our nature and our debts upon himself, and for that complete righteousness and sacrifice whereby he redeemed his church from all their sins; -- and the co-equal Spirit, for causing us (in conversion) to feel our need of Christ, for inspiring us with faith to embrace him, for visiting us with his sweet consolations by shedding abroad his love in our hearts, for sealing us to the day of Christ, and for making us to walk in the path of his commandments."

If we are not careful, those of us who follow Christ can take for granted the glorious truth of what Christ has done for us. Augustus Toplady's article, and his hymn are a great reminder for us rejoice in what He has done and renew our commitment and love for Him!

### **A Living and Dying Prayer for the Holiest Believer in the World**

*Rock of ages, cleft for me,  
Let me hide myself in Thee!  
Let the Water and the Blood,  
From thy riven Side which flow'd,  
Be of Sin the double Cure,  
Cleanse me from its Guilt and Pow'r.*

*Not the Labors of my hands  
Can fulfill thy Law's demands:  
Could my zeal no respite know,  
Could my tears forever flow,  
All for Sin could not atone:  
Thou must save, and thou alone!*

*Nothing in my hand I bring;  
Simply to thy Cross I cling;  
Naked, come to thee for Dress;  
Helpless, look to thee for grace;  
Foul, I to the Fountain fly:  
Wash me, SAVIOR, or I die!*

*Whilst I draw this fleeting breath  
When my eyes shall close in death  
When I soar to worlds unknown  
See thee on thy Judgment-Throne  
ROCK of ages, cleft for me,  
Let me hide myself in THEE!*

<sup>1</sup> [http://www.toplady.org.uk/toplady\\_writings/Gospel Magazine.htm](http://www.toplady.org.uk/toplady_writings/Gospel_Magazine.htm)

#### **BIBLE STUDIES**

Thursdays, 12:00 Noon

MCMANUS (House) CONFERENCE ROOM

(252-M Located by minority offices near House chamber)