Forgive Us Our Debts

By Mrs. Paul E. King
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I drove the Volkswagen to a rest area at the edge of our town and parked, feeling for all the world like I was having a bad dream and some horrifying nightmare. I still couldn’t believe that all of this was actually happening -- and to me, of all people.

I got out of the tiny "bug" and stretched my legs. Then I walked to a picnic table and sat down on it. I needed time -- alone -- to think.

The "blow" came just before I got off work -- an hour ago, precisely. "Phone call, Dunn," my boss shouted above the noise of the printing machines, addressing me by my last name.

Leaving my typesetter, I picked up a nearby phone. "Bill Dunn speaking," I said, speaking into the mouthpiece.

"Mr. Dunn, you co-signed on a three hundred fifty dollar loan for an Edward Whitcom, right?" the impersonal sounding voice asked.

"Yes, Sir, that's right. But he doesn't work here any more. He quit to get employment elsewhere."

There was a pause on the other end of the line. When the man spoke, he came right to the point. "I'm Mr. Bodkins from the finance company. Ed Whitcom left town a
year ago, so we have learned. He committed default. He owed a balance of three hundred dollars; you will have to pay."

I was dumb-struck. "But I merely tried to help him establish his credit," I told Mr. Bodkins. "He was new in town and asked would I do this for him since he had begun work in the composing room of our small city newspaper."

"I'm sorry, Mr. Dunn, you'll have to pay. This becomes quite a game with some people. There are many Edward Whitcoms . . ." His sentence trailed meaningfully.

When I hung up, I felt sick in the pit of my stomach. My parents had warned me frequently about the risks of loaning, never allowing me to do it for any of my best friends even all during high school. And now, here I was, two years with our newspaper, and I had let a slick talker, a personable and likable young fellow of my own age -- talk me into co-signing for his loan.

I dropped my face in the palms of my hands, feeling I could think better that way and ruing the day I allowed myself to be "taken in" by one whom I thought to be honest.

Ed was a hard worker. He seemed to enjoy his work in the composing room, and he was quite intelligent, too. Beside that, he was most congenial and helpful and he appeared to be completely trustworthy. But he hadn't remained long at "The Herald Sentinel," I recalled now, allowing my mind a quick playback of events surrounding the man whom I had trusted to the point of adding my name beneath his on a loan of money.

Woe is me; I thought morbidly, recounting mentally the number of payments yet to be made on the used VW standing in front of me and thinking, at the same time, of the foreign and home missions pledges which I'd made to God through our local church, not to mention my help on Mom and Dad's house payments.

Suddenly I stood to my feet, feeling the injustice done me by Ed. The bitter feeling augered its way mercilessly into my heart, filling me with a venom so deadly as to render Ed dead were he actually within my reach. Something so deadly overpowered me and took possession of me as to startle and frighten me. Never, in all my twenty years of natural life, had I felt the upsurge and uprising of anger and bitter hatred that I felt in this instant of time.

Visibly shaken, I sank to the table's bench, feeling limp and drained of physical strength. In the process, something else drained away -- my once keen and wonderful awareness of the presence of Christ. He was gone, I realized, and with His departure, my heart felt utterly alone and bereft and desolate.

I stumbled blindly toward the Volkswagen and crawled behind the steering wheel, deciding that I would not, under any conditions or circumstances, pay that loan. It wasn't
mine, I reasoned. I had derived no benefits whatever from it; consequently I wouldn't pay.

I was seething inwardly as I drove toward I didn't know where. Patricia and I had put off marriage until such a time as the small but adequate used car I bought had been completely paid for, and until I had every dime and dollar of my church pledges in, too. Now this!

I stormed and fumed inwardly, feeling it wasn't fair to Patricia, who shared my utter distaste and dislike for debts and the excessive use and abuse of credit and credit cards. So why should we have to delay our wedding day longer than the year and two months which we had planned, because of a crook -- a sharpie who no doubt had used the ruse many times over to get money?

The more I pondered the call and the situation in which I was placed, so much the more I determined I was that that loan would not be paid by me. Reason and good common sense told me that since my signature was on that paper, there was no way in which I could get out of it. Still, I argued that the debt wasn't mine and therefore I was in no way obligated to pay what some unscrupulous individual had incurred.

Seeing a pay phone ahead of me, I pulled over to the curb and dialed home, informing mother not to hold supper for me, that I had no idea what time I'd be home.

"Something wrong, Bill," she asked in that certain tone of voice that always meant she knew something was wrong.

"A problem, Mom."

"Nothing's too big nor too hard for our God," she replied.

"Maybe so, but..."

"Maybe so! Why Bill, you know there are no 'maybe's' with God. Never! It's always a know so! That call from the finance company has you upset, doesn't it?"

Talk about a bomb exploding! "How... how did you know?" I asked quickly, not wanting her to know at all.

"The company called here, trying to locate you." Before I realized (almost) what I was doing, I told her everything: how Ed had seemed so honest and nice, how he had told me he wanted to establish a good credit rating with at least one business place in town, and how I had co-signed for his loan.

Instead of giving me an "I told you so" line like so many others would have done, Mother said, "I'll be praying for you, Bill. You meant well and had a noble motive. Don't
allow wrong feelings to encroach upon the serenity of your heart. It is the 'little foxes that spoil the vines.' God's peace, and His presence is the all-important thing."

"But Mother, you know I'm not flushed with money. It's not fair. I didn't make that loan."

"True, Bill, but you did co-sign."

I felt more bitter than ever after I hung the phone back in the cradle and got once more inside the car. I hadn't wanted my parents to know about that loan of Ed's, nor that I had signed. Not that I was trying to be sneaky and keep anything from them, mind you; but I felt that I was no longer a child and was, therefore, not doing them any injustice whatever, nor dishonoring them by doing some things without their knowledge of having done them.

I turned the key in the ignition, accelerated heavier than normally I would have done and headed for the country and a quiet, peaceful woods -- a place where I had often gone to hunt for squirrels in the fall of the year.

Once there, I locked the car and walked into the woods where I was soon lost among the dense foliage of tree, bushes and brush. A wood thrush, singing a song so beautifully sweet and heavenly sounding as to bring tears to my eyes, was my first little "preacher of righteousness," its song sending a sharp dagger of conviction to my heart. One time I, too, had victory and could sing a song of triumph and of contentment because I was in right relationship with both God and man...

"Oh, why!" I exclaimed aloud. "Why did I ever co-sign?"

I tried praying but words came out as just that, words. Scripture after Scripture flooded my soul, washing over my heart with thunderous and heartsearching meaning: "If I regard iniquity in my heart, the Lord will not hear me." "An evil man seeketh only rebellion: therefore a cruel messenger shall be sent against him." "And forgive us our debts, as we forgive our debtors . . . ."

I felt condemned, much like a judge had pronounced sentence upon me for my wrongdoing. In that instant, I knew that I could not pray the Lord's Prayer unless I was actually willing to forgive and forget Ed's wrong-doing and his grave injustice to me. For the Lord, in that prayer, had declared in no uncertain terms that if I forgave not men their trespasses God would not forgive me of mine.

The truth of the Scripture hammered its way home to my heart: in order for me to be forgiven -- a thing which I now saw I desperately needed -- must first forgive my debtor. There was no other way for me to make contact with Heaven -- no other
alternative. God had but one way -- forgive others if you would be forgiven. This was His sure prescription for victory.

Stunned into total shock by the blinding revelation and totally unable to pray, I mulled my predicament over and over in my brain. There was but one thing to do, I decided with fierce intensity and tremendous desire, and that was to obey the Word to the minutest detail. My first step back to victory and to God's peace and soul-rest was to forgive. After that I would be ready to go on into holiness of heart.

All the bitter rebellion and resentment I'd felt earlier now became a loathsome thing to me. I didn't want to lose my soul and go to hell, not if I'd have to work for the rest of my life to pay off the loan. God's presence, and His glory and peace, was the paramount desire of my heart.

I sobbed brokenly as I recalled the many wonderful years I'd had serving the Lord -- years of sweetest delight and purest joys, years of total yieldedness and unbroken fellowship and communion with Him. It was only since becoming overly-engrossed and too deeply steeped in my work that I had noticed the little impatiences cropping up in my heart, a warning signal I should have heeded and taken quick action to.

Kneeling on the cool, good earth, covered thickly with a brown blanket of leaves, I wept brokenly and unashamedly. The Lord was speaking to my heart. "You know, Bill," He seemed to say, "You, too, are a delinquent debtor -- to Me. And your debt is immeasurably larger than any little monetary debt left you by Ed. But your account is settled . . . forgiven. Paid in full by My Blood; by My death."

"As we forgive our debtors." Right then and there I settled the question. With upraised hands, and a broken and contrite heart, I confessed everything to God, and the peace and joy that flooded and filled my soul was inexpressible and glorious. I was restored. My heart now felt pity and compassion for the man who had wronged me.

I gained an experience that could not be computed or valued in dollars and cents. Now, from the bottom of my heart, I could pray, "Forgive us our debts, as we forgive our debtors." I could pray it in confidence and full assurance of heart and soul that He was listening and would answer, for I fulfilled God's requirement. I forgave Ed.

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