

Sunday, August 13, 2017 – Tenth Sunday after Pentecost
“Nothing Down, No Interest, No Monthly Payments”

Romans 10: 5-17

Rev. Derek S. Klemm, Mountain View Lutheran Church, Las Vegas, NV
Analogy

Grace, mercy and peace to you from God our Father and from our Lord and Savior Jesus Christ, Amen.

Picture yourself, right now, at this moment, walking into a car dealership showroom. Before you are two vehicles on display – only two. The larger one is a four wheel drive high performance mean machine. It's not just any four-wheel drive but THE four wheel drive – the one all the experts rave about, all the consumers want. Everything about this machine is intimidating and awesome – the profile, the performance and of course, price.

Next to that metallic monster is the only other car on the lot – a beat-up and battered clunker with a sign on the windshield that says, “Nothing Down, No Interest, No Monthly Payments!” You know the kind, not much to look at, the joke around town... I know, I was driving this car until recently. As you look it over words like, “Pinto,” “Yugo,” “Gremlin” and “K-Car” come to mind, sending a chill up and down your spine. You'd rather die than be caught behind the wheel of that thing. Just imagine what people would say if they even saw you in it! Quickly you look away and your gaze fixes on the mighty four wheel marvel that dominates the showroom floor. You can see yourself behind the wheel – the envy of all!

That brings us to our text from Paul's letter to the tiny little church in the biggest baddest city of the world, Rome. Paul starts by outlining two ways God reveals that you can get to Heaven – by following His Law or by faith. Now understand – one way to go, and only one – is available for nothing down, no interest and no monthly payments!

Oh, yeah, that matter of payments... the salesman interrupts your dreams of grandeur as you kick the tires on that beautiful monster machine. He wants to know what you can afford, how much you are willing to put down and what you want for monthly payments.

Friends, God's Law is a mighty machine! It's fully loaded! Perfect in every way, the Law is simply God's standard of absolute perfection. When it's working right, everything is beautiful. Moses, from the Old Testament who God gave the Law to share with His people called Israel clearly tells us about “the righteousness that is based on the Law.” God's commandments are perfectly holy. Ah, but perfect is mighty pricy. Will we give up every unkind word – forever?

Every covetous thought for the next guy's machine – ever? Every eye that looks too long at our neighbor's spouse... always? Every priority that muscles out God – without slipup?

As you stare longingly at the sticker on that 4x4 – sticker shock! You can't afford it. No matter how badly you want it. You know where you want to go and you can't get there on foot. You have to have some kind of transportation but if you go with the dream machine you'll be making payments forever and always coming up short.

Ah, but then again – the Law, that dream machine, is backed up by a lifetime warranty! It promises a righteousness for those who live by it and a relationship with the Lord for everyone who is faithful to it. It truly does – Jesus says, "Do this and you will live." (Luke 10:28) Doesn't that sound like the logical way to go? If you want something good, you've gotta pay up. Nothing free can be any good.

Truthfully you've never been off-roading and there's no reason to believe the strength of road ahead of you won't be straight and smooth. Nevertheless you've heard harrowing tales from others about hazards and conditions people run into that leave them stranded and broken down. You want to believe your experience behind the wheel will be different, that your driving skills are better, that the technology and performance of your 4x4 are vastly improved and besides, you console yourself, even if that salesman gave you that pint-sized broken down tin can on wheels and promised to fill it up with gas for the rest of your life you wouldn't take it because you don't believe it could get you where you're going anyway, right?

But buyer, beware – with the Law, exclusions apply. It demands perfection. Count out those Commandments, one through ten. Have you kept them perfectly? Failure to do so invalidates your warranty. Failures result in penalties, interest and more payments on a no-time plan. It's eternal.

That machine is beautiful but the demands are overwhelming. The Law is not the way to go. No one is perfect, so who can possibly get where they need to go by observing the Law?

The fact that it's beautiful mesmerizes humankind to this day. But if you try to live by the Law, sooner or later you learn that it's more machine than man can manage. That's a blow to the ego but it's true. The demands of the Law pinpoint human inconsistencies, weaknesses and

failures leaving those behind the wheel frustrated, uncertain and ultimately stranded out in the middle of nowhere.

Faith is the only reliable form of transportation! That other vehicle on the showroom floor has always been despised and rejected, considered by many good for little more than a laugh. But what most don't know or refuse to hear is that the "tin can on wheels" is the only thing that can get us where we are going – eternity with God.

Faith requires nothing down. It comes free by hearing the Word of God. No gold or silver is required up front, no down payment, only the precious blood of Jesus.

Faith charges no interest. Jesus did all the borrowing, including a boat from which to teach, a donkey on which to ride, a cross on which to die, and a grave in which to lie for us and for our salvation! Everything the Law required of us, Jesus fulfilled.

Faith demands no monthly payments! Jesus pays it all – the principal, the interest, to declare us free by His grace through faith. What we do as a result is no payment at all. We tell the word about Jesus – not a requirement of payment but simply because having faith is never silent. It's personal but not private. It's always active confessing, "Jesus is Lord," because who doesn't like telling their friends about an amazing deal? All the blessings Paul shares with the Romans are for everyone – Jew or Gentile.

Faith is being sure that Jesus is the only way to go! Everything the Law promised in all its glory but couldn't fulfill for us because it was just too much machine for us in our sinful, fallen nature, Jesus provided by His gift of grace through believing in Him – a righteousness and a relationship fully loaded and with a life-everlasting bumper to bumper, cradle to grave warranty! It may seem unlikely, this battered clunker, being given away absolutely free, but Jesus, beaten up and battered and faith, which does nothing but trust in Him, is the way to go!

In Jesus' name, Amen.