# *Ring of Truth* daily devotion

*Ring of Truth provides 366 daily 'proofs' that the Bible is consistent throughout from Genesis to Revelation and relevant for our lives today!*

# 30 November

## Philemon 18-19

*"If he has done you any wrong or owes you anything, charge it to me. I, Paul, am writing this with my own hand. I will pay it back - not to mention that you owe me your very self."*

There is a difference between a guarantee and an indemnity.

Those of you who have signed a guarantee at a bank may be surprised to find you have actually signed an indemnity. There is a subtle difference.

**A guarantee** says in effect - if 'they' don't pay - I will. It's their debt, but if for any reason they cannot pay now or at any time in the future - I will pay instead.

**An indemnity** is different. It says in effect - 'They' have incurred 'my' debt. You don't need to go to 'them' - come straight to me.

I had a credit card account on which I allowed my son to have a card as well. I hoped that every time he used the card, he would pay me what he charged up. However, the credit card company was not interested in him at all. They came direct to me. Whether my son could or could not pay was irrelevant to them. They targeted me for all repayments.

Here Paul is explaining a divine principle. *"Philemon, no matter what damages or debts Onesimus has 'charged up' - put them to my account. Don't even look at Onesimus as a debtor - look at me."*

Onesimus had been a bad boy. He was a slave who had been 'naughty' and compounded it by running away - the penalty for which was death. He had run away from his Christian master, but not escaped God, or probably Philemon's prayers. He had evidently run straight into Paul and accepted Christ as his Saviour.

(The name Onesimus means 'useful'. He had proved to be most 'un'-useful to Philemon, but now he could go back and 'live up to his name'.)

Paul quite rightly decides to send him back to redress the wrong. If you were the convicted slave, how would you feel? To return is to face death. *"Please don't make me go without a letter from you, Paul."* Was that what he said? I imagine that as he arrived back - the door opened and Onesimus thrust the letter into Philemon's hand and said, *"Before you say or do anything - please read this."*

Philemon had also evidently been 'saved' under Paul's preaching. Paul wrote in effect, *"Philemon, you were lost under the death penalty for your sin and on your way to Hell until Jesus saved you through my preaching. So was Onesimus. Forgive him as you yourself have been forgiven."* (See also Matthew 6:14-15.)

Jesus says the same to Father about each one of us - *'Whatever they have done wrong* - ***"charge it to Me."'***

That is why the Gospel is such Good News. None of my sin is 'charged to me' - because Jesus had it 'charged to Him'. I could never hope to pay the price. Jesus is the only One who can. That is why He died. That is why we are free. I deserved to die, just like Onesimus, but Jesus died for me. Jesus set me free.

God sees *no* sin at all in us once we have accepted Christ as our Saviour. He has indemnified us. God looks to Jesus for every payment. That's the meaning of 'grace'. It's a 'Ring of Truth'!

Are you grateful? Then spend time thanking Him.

Also remember this - no matter what others have done to hurt or abuse you - Jesus says, ***"charge it to Me"***. Forgive them completely because ***"You owe me your very self."***