

## **“SURETY”**

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Hebrews 7:19-22 (text v. 22)

This is a very blessed title of Christ once a person understands what being a “surety” entails. In this message I want to deal with the WHAT, WHY, and WHO of our suretyship.

### **I. The EXPLANATION of surety—WHAT is suretyship?**

- A. “Surety” is an abbreviated form of the word “security.” The Greek word for “surety” (ἔγγυος / egguos, [pronounced eng-goo-os]) means a **bondsman**. A bondsman is a “surety” on a bond or note.
- B. Webster’s 1828 Dictionary says “surety” means: **A certainty**. God said to Abram in Genesis 15:13, “*Know of a suret that thy seed shall be a stranger in a land that is not theirs, and shall serve them; and they shall afflict them four hundred years.*”
- A “surety” is that which makes something certain—security for payment, or security for the performance of some act. It is a guarantee something will happen—the terms of the agreement will be carried out.
- C. A “surety” is person who voluntarily makes himself legally responsible for the obligations or debts another in case of default.
1. Not only must the “surety” be *willing* to pay, he must be **able** to pay.
  2. Once the “surety” has paid the debt, the principle debtor is freed from his obligation.
    - ➡ EXAMPLE: “A” makes a debt and “B” co-signs for him (becomes the “surety”). If “A” defaults on the note, “B” pays the debt, and “A” is freed from the obligation to pay.

### **II. EXAMPLES of suretyship.**

- A. Secular examples.
1. “Co-signing.” The book of Proverbs uses the word “surety” like we use the term “co-signer” on a loan (Prov. 6:1; 11:15; 17:18). I co-signed a loan for Alice to purchase a car. I was

Alice's "surety." As the "co-signer" I guaranteed the loan would be paid in case Alice did not make the payment. I also had to prove to the bank that I was able to repay the loan.

2. "Posting bail." In many cities, wherever there is a courthouse, you'll find a jail, and near that jail you'll usually find the offices of the bondsmen. These people sell the bail bonds. A bondsman is available to become SURETY for the people who have to post bond.

➡ For example, a judge orders the accused to post a \$10,000 bond. The bondsman will post the bond and the accused will pay him for his services (usually 10¢ on a dollar).

- The bondsman becomes the SURETY for the accused, guaranteeing the court that the accused will appear at his trial. If the accused fails to appear in court, the bondsman forfeits the money he posted as bail.

## B. Biblical examples.

### 1. Joseph's brothers.

- Joseph sold into slavery by his brothers.
- In the providence of God he becomes second in command in Egypt.
- Years pass and a famine comes. Ten of Joseph's brothers go to Egypt to buy grain (Gen 42). Benjamin, the youngest, remains with Jacob.
- Joseph accuses his brothers of being spies. To prove they are not spies, when they come again to buy grain, they must bring Benjamin with them (Gen. 42:14-16). Joseph takes Simeon hostage to assure that his brothers would return with Benjamin.
- The brothers return to Canaan and tell their father Jacob about the situation. Jacob refuses to let Benjamin go.

- Judah offers HIMSELF as “*surety*” for Benjamin (Gen. 43:8-9). Judah made himself responsible for Benjamin’s safety.
2. Paul and Onesimus (Philemon 17-19).
    - The slave Onesimus robbed his master Philemon and fled to Rome.
    - In the providence of God, Onesimus met Paul in Rome. Paul lead him to Christ.
    - Paul sent Onesimus back to Philemon to make things right with his master.
    - Paul offered himself to be “*surety*” for Onesimus’ debt (vs. 17-19).

### III. The EXPERIENCE of suretyship.

➡ Why do we need a surety? In order to stand **accepted** before God, all men need a “*surety*.”

- A. My sin incurred a great debt. Each time I sin I incur more debt (Mt. 6:12 cf. Luke 11:4). I have an infinite amount of debts/sins.
  - Jesus likened God to a “creditor” to whom the sin debt is owed (Luke 7:41-50).
- B. My sin debt is so infinite I cannot pay it (cf. Mt. 18:23-27). [Various estimates about the value of a talent of gold: The Westminster Study Bible says: 1 talent of gold is the equivalent of about \$1,200 in US currency. 10,000 talents of gold would be about \$12 million dollars! DAKE says, “10,000 talents would be \$6 billion.” The idea in this debt is it was beyond anyone’s ability to pay.] The debt we owe to God is so great, no one can pay it in this life. We are morally insolvent / bankrupt!
  1. The debt of sin is eternal because it is against an eternal God. The payment for sin must be eternal in duration because the debt is owed to God who is eternal.
  2. This is why hell eternal. It would take eternity to pay the debt of sin.

C. The debt must be paid for by an eternal/infinite being who has no debt of His own! **WHO** can pay this debt? Only one—The Lord Jesus Christ, because He is *eternal* and He has *no debt of His own*. Therefore, He can be my “surety” and pay the debt I default on!

1. “Surety” also relates to Jesus’ titles Mediator, and Advocate. Note the difference between a “surety” a “mediator”—
  - A mediator brings two estranged parties together to make peace, but he is not obligated to pay the price to make it happen.
  - The “surety” is the one who guarantees the debt will be paid—He is the SECURITY. [Jesus is the “surety of a better testament” whereby He guarantees the terms of the covenant will be carried out.]
2. On the cross, Jesus paid the debt that I could not pay. He became my surety. As long as Jesus lives—and that will be forever—He guarantees my salvation. He is the guarantee that I will not be lost.
  - As Judah was the “surety” or guarantee that Benjamin would be safe, so Jesus is the guarantee that we will be kept safe!
  - Just as Paul was the “surety” for the debts of Onesimus, Jesus paid the debt of our sins!

**SUMMATION:** Hebrews 7:25—“*He is able also to save them TO THE UTTERMOST that come unto God by him...*” He saves us COMPLETELY and He saves us FOREVER. I can never get more saved than I am right now! I’m already saved TO THE UTTERMOST.

- I have ASSURANCE / CERTAINTY (Heb. 7:22).
- I have SECURITY—I could never keep ourselves saved. But Jesus is my surety. He has put my sin on His account.

Is Jesus your “Surety?”