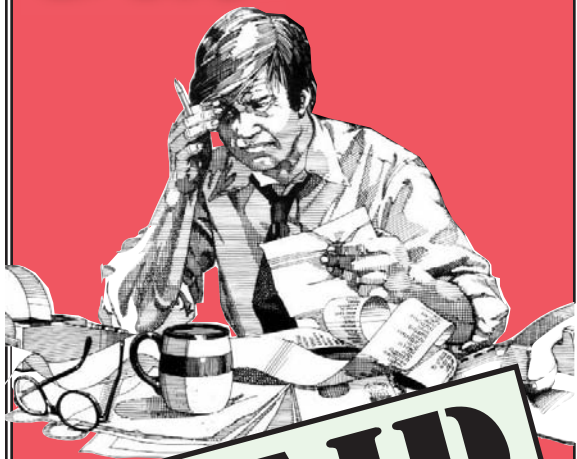


The Debt



PAID

THE QUESTION ASKED

“Do you think any bad people will go to heaven?” I once asked a friend.

“I don’t think so,” was his reply.

“Then I don’t have a chance. Do you?”

He paused. “Why yes; I’m not so bad.”

“But are you a sinner?”

“I guess we’re all sinners,” he said hesitantly.

“God sees all sinners as bad,” I told him.

“His Word declares: ‘There is none who does good, no, not one’ (Romans 3:12). God offers salvation only to sinners, because good people think they don’t need to be saved.”

I then informed him that Christ died for sinners (Romans 5:8), and that the only way to heaven is through Him (Romans 3:23,24). I urged him to accept Christ’s payment on his behalf.

THE ANSWER PURSUED

Late that night, he came and told me that the thought of his sins would not let him sleep. “Your comment that ‘*God offers salvation only to sinners*’ keeps running through my mind. I came to ask how I can be saved. I’m a great sinner, and all my sins are weighing me down.”

“Are they burdening you like a huge debt you can’t possibly pay?”

“That’s exactly how they feel,” he sighed.

THE DEBT OWED

“If you owed a debt like that, wouldn’t you fear your creditor and the law? But if someone who loved you paid your debt, what then?”

“I’d be a free man, and eternally thankful *because my debt was paid in full.*”

“But wouldn’t it matter that you didn’t pay it yourself?”

“Why would that matter? It’s paid, and that’s what counts. My creditor would be satisfied and the law couldn’t touch me.”

Then I asked him, “Consider your sins as that debt, and God as your creditor. It’s impossible for you to pay your debt of sin, but Jesus Christ—who loves you—paid it in full for you. The Bible says He took our sins in His own body on the cross of Calvary, and redeemed us with his precious blood (1 Peter 2:24; 1:18-19).

THE DEBT PAID

“You see, God sent His own Son to pay the debt which we owed, but could not pay. God

is completely satisfied with Christ's payment. The question is, are you?"

"I am, and I thank God for it. But how can I be saved?"

"Admit that you are a sinner who can't possibly pay your debt of sins against God. Believe that Jesus has paid that debt in full. Then thank God for His forgiveness, trusting Jesus as your debt-payer."

Reader, won't you accept God's payment for your sins? The Bible says, "If you confess with your mouth the Lord Jesus and believe in your heart that God has raised Him from the dead, you will be saved" (Romans 10:9).

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