



BIBLEWAY MINISTRIES

MAKING A DIFFERENCE—THE BIBLE WAY



SPIRITUAL DEBT CONSOLIDATION

Does the very mention of the word "debt" make your stomach tighten? Debt is a burden we all understand too well. In our world today, it is an all-too-common reality. According to [Q3 2024 data from Experian](#), the average household carries \$105,056 in debt, which includes mortgages, auto loans, credit cards and student loans. [ACA International reported](#) total household debt reached a staggering \$18.04 trillion in the fourth quarter of 2024. Imagine the enormity of trying to pay it all off!

But there's a debt far greater than money can repay — the debt of our sin. Just as financial debt traps us, sin enslaves us in ways we can never escape on our own. Romans 3:23 reminds us, "For all have sinned and fallen short of the glory of God." The term "fallen short" translates to "missed the mark." No matter how hard we try, our imperfection renders us incapable of fully obeying God's commands. In our disobedience, we stand condemned — unable to pay off our sin debt through human wisdom or effort.

Our Debt Condition

Paul's words in Colossians 2:13 paint a bleak picture of our condition: "dead in transgressions." Transgressions are acts of disobedience, a breaking of God's law. And much like being financially bankrupt, being spiritually bankrupt leaves us unable to pay back the debt we owe to a holy God.

But here's the beautiful truth: Where human effort fails, divine grace prevails.

The Redemption Solution

On Calvary's cross, Christ stepped in as the ultimate Payment for the sins of the world. When Jesus stretched out His arms on the cross, the debt of humanity's sin was nailed there with Him. Colossians 2:14 declares He canceled "the record of debt

that stood against us with its legal demands. This he set aside, nailing it to the cross." The cross transformed our condemnation into redemption.

John 3:16 reminds us, "For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life." Through His sacrifice, Jesus offers forgiveness to all who accept Him as Savior. For the believer, the cross is not foolishness but the power of God, as 1 Corinthians 1:18 says.

Debt Help — and Hope — Through Redemption

For the unbeliever, the cross may seem illogical — transcending the boundaries of human wisdom. Yet for those willing to accept its invitation, the cross offers hope beyond measure. It is a symbol of reconciliation, restoring our relationship with God and granting us the promise of new life.

The question is, Have you accepted Christ's payment for your sin debt? Through faith in Him, you can receive forgiveness, freedom and the eternal hope of Heaven.

Reflection and Closing Thought

Sin is a debt we could never repay on our own. The good news is Christ's sacrifice cancels this debt and grants everlasting life. If the weight of guilt or imperfection feels overwhelming, remember this: The cross stands as a beacon of redemption and hope for all who trust in Jesus.

Have you accepted Christ's gift? There is nothing more freeing than knowing your debt has been paid in full.

- Dr. L.W. Edwards

A Value Proposition Too Good to Refuse



Food is expensive. That's what makes Canada's first free grocery store so unique. After registering with the Food Bank Community Hub in Regina, Saskatchewan, clients in need of food

book an appointment every two weeks. On their scheduled pickup day, they come into the food bank, cart their items and leave with nearly \$200 worth of groceries per household. Final bill: \$0.00.

Value = Benefits - Cost

With 16,000 monthly clients, Regina Food Bank has a lot of mouths to feed. To help with its operating expenses, the organization has been raising money from the community it serves. In the 2023/2024 fiscal year, 57 percent of its \$3,188,901 in total contributions came from personal donations. 38 percent came from corporations. The remaining 5 percent came from grants and programs.

The food bank's community benefits cannot be overstated. By addressing food insecurity, the organization is promoting better physical and mental health outcomes and reducing the risk of chronic diseases such as diabetes, hypertension and heart disease.

While these benefits are free, they come at great cost. Besides the financial contributions which have sustained the food bank, volunteers have donated 16,537 man-hours of their time to ensure its smooth operation. The organization's staff contributed an additional 56,550 man-hours.

It is only when we consider the cost of making these resources free that we begin to appreciate the food bank's real value.

The Cost of Redemption

So it is with the gift of eternal life. While salvation is free to those who put their faith in Christ, it's anything but cheap. A King abandoned His throne to secure it. He exchanged His royal robes for our clothing. He traded golden streets for our dirt roads. He stepped out of eternity to enter our time and space. He surrendered His rights to unlimited power to embrace the limitations of our humanity. He even donated 289,080 man-hours (33 years) — to live among us. To serve us. To love us. To teach us. To heal us. To restore us. To comfort

us. To challenge us. To convict us. To forgive us. To equip us. To die for us. . . . To save us.

Our awareness of the price Jesus paid for our redemption not only elevates its value; it gives our lives fresh meaning and purpose. The Apostle Paul wrote, *"For the love of Christ controls us, because we have concluded this: that one has died for all, therefore all have died; and he died for all, that those who live might no longer live for themselves but for him who for their sake died and was raised."* (2 Corinthians 5:14–15)

Salvation cost the life of God. This free gift calls for a radical life commitment to the Giver. Not because we have to, but because of love — both His and ours. He loved us enough to give His life. The question is, Do we love Him enough to live for Him in return?

The Benefits of Redemption

If you are still hesitant to go all-out in your commitment, consider the other benefits of a relationship with Christ:

- The goodness of Christ (Romans 15:14)
- Competence to help others in their walk with Christ (Romans 15:14)
- Acceptance by God (Romans 15:16)
- Blamelessness (1 Corinthians 1:8)
- Ongoing personal and spiritual transformation into Christ's image (2 Corinthians 3:18)
- Righteousness (Philippians 3:9)
- Holiness (Colossians 1:22)
- And plenty more. . . .

The Value Proposition of Redemption

That's a value proposition too good to refuse. The benefits we receive far outweigh the price we are asked to pay. Are you ready to give your all for the One who gave His all for you? Your committed life will show the world the value of His sacrifice.

*His robes for mine: O wonderful exchange!
Clothed in my sin, Christ suffered 'neath God's
rage.*

*Draped in His righteousness, I'm
justified.*

*In Christ I live, for in my place He
died.*

Watch the music video online.

Text: Chris Anderson

Music: Greg Habegger

