

Death by Love

Hank was an intimidating, burly guy. Though in his sixties, he could pass for much older due to decades of very hard living. I learned he abused the several women he had married and divorced, sexually abused his daughters, and beat his sons to “toughen them up.” It was an evil, horrifying story.

Then he began telling about his massive health-related bills and his inability to work. I told him I sensed he was avoiding the hard realities he needed help with, and that threatened to waste our time together. So he got to the point...

“I can’t pay everyone back because I don’t have any money. I can’t make up for the things I’ve done because it’s too late. I can’t even call the people I’ve hurt to say I’m sorry because I don’t know where to find them. I tried calling my daughters and they refused to talk to me. I’m so sick I can’t leave my bed to try and make anything right.”

Basically, Hank wanted to get things right with God by spending the short remainder of his life trying to make up for the hell he had brought on others. This tangled mess of a man believed there was enough good in him to spend his final breaths undoing a lifetime of evil!

“So, where do you think you’re going when you die?” I asked. “I’m going to hell,” he said.

“Yes, you are,” I said. “Since you can’t repay your evil, you have hell to pay.” He remained quiet as the reality sank in, then thanked me for coming. That’s when he was ready to hear what I had to say...

WHAT HANK HAD TO HEAR

Hank, you admit that your financial debts are more than you'll ever be able to repay. But I have even worse news. You, like most people, are unaware of the debt you also *owe God*.

God made you to love, honor, and obey him in thought, word, and deed. Every time you have failed to do that perfectly you've been building up a spiritual debt to God. Sin happens when we think, believe, say or do something we are not *supposed* to, or don't do something we're supposed to do.

Imagine that every time you sinned throughout your life a rock was added to a pile. How big would that pile be today? Would it be a mountain? The Bible says "*all have sinned and fall short of the glory of God*" (Romans 3:23). How in debt are you to God?

After listing all the people you have sinned against, you told me there is no way you could possibly pay them back. But what about God? How could you possibly pay *him* back?

As it stands right now, you're on your way to hell, which is the eternal prison for spiritual debtors like you who have ripped God off by living sinful lives. There's no way that a perfect and just God could possibly overlook your pathetic life!

However, the good news is that your spiritual debt is owed to someone far more merciful than the collection agents who continue to hound you. God's Son, Jesus, is willing to actually pay your entire spiritual debt to God the Father!

THREE THINGS NEEDED

For your spiritual debt to be forgiven, you need three things. First, you need a **mediator** to stand between you and God to establish your total debt and come up with a resolution that God the Father will accept. Second, you need a **redeemer** willing to intercede for you and pay your debt to God. Third, you need a **ransom**—a repayment big enough to erase your entire spiritual debt.

Your **mediator** must be impartial, able to represent both you and God fairly and work out a resolution. That mediator is Jesus Christ, God's Son who became a man in order to accomplish his mission of mercy. Jesus alone can mediate between you and God the Father—because he is the only one who is both God and man: *“There is one God, and there is one mediator between God and men, the man Christ Jesus”* (1 Timothy 2:5).

A redeemer is a person who pays the debt of someone else. Jesus Christ is the only Redeemer who can pay your debt to God. The Bible says He *“gave himself for us to redeem us from all lawlessness”* (Titus 2:13–14). He came down from heaven and lived without sin so he could pay your sin debt and promise you heaven. *“For Christ...suffered once for sins, the righteous for the unrighteous, that he might bring us to God”* (1 Peter 3:18). Because of Jesus' sinless life, his death in our place, and resurrection in victory over sin and death, he alone qualifies to be both your mediator and your redeemer.

However, you still need a **ransom**—the price of your spiritual debt. Your sins are against a completely holy and perfect God, requiring a perfect payment. Since all humans are sinful, we cannot be a ransom for another human. We have to pay our own debt with our own death.

But Jesus can pay your ransom debt because he alone lived as a perfectly sinless human (Hebrews 7:26–27). *“The Son of Man [Jesus] came...to give his life as a ransom for many”* (Mark 10:45). Since nothing less than the death of Jesus Christ was required, that tells you how deeply indebted you are!

Hank, here's the bottom line. You should die and go to hell and face torment there forever for every evil you have done. But the Bible says though the *“wages of sin is [eternal] death...the free gift of God is eternal life in Christ Jesus our Lord”* (Romans 6:23). Jesus is willing to be your mediator, redeemer, and ransom! He was willing to die solely because of his love for undeserving people like you and me. *“For God so loved the world, that he gave his only Son, that whoever believes in him should not perish but have eternal life”*

(John 3:16).

This may shock you, Hank, but thinking you are good enough to pay God back with tears, apologies, dollars, and kind deeds is the most offensive thing you've ever done! It's insulting to hear you talk about paying God back after Christ's death by love! Only a proud and arrogant person thinks he can somehow barter with God when God has done everything necessary for us to be right with him!

Either you will pay God back in eternal hell, or Jesus will pay your debt, for-give your sins, and grant you eternal life with him. Through the cross, Jesus has made a way for your spiritual debt to God to be paid. It's your opportunity to respond by turn-ing from bartering with God to completely trusting in Jesus alone for forgiveness and eternal life.

BUT I'M BETTER THAN HANK!

While you and I may not have pasts like Hank, the most "righteous" things we will ever do can't make up for the debt of personal sin we've built up with God. We may be relatively better than Hank, but compared to Jesus Christ, no man or woman "*is righteous, no not one*" (Romans 3:10). Without Christ's payment applied to our debt, we're headed for eternity in hell: "*whoever does not believe is condemned already, because he has not believed in the name of the only Son of God*" (John 3:18). I urge you to do what I encouraged Hank to do... trust your life to Christ Jesus—who loved you enough to die for you—for forgiveness of your sin debt and to receive the gift of eternal life. You won't regret it!

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