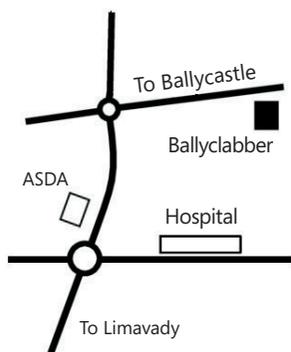


When?

We meet every Lord's Day at 11.30am and 7pm for about an hour and a quarter.

Where?

Ballyclabber is located just off the ring road on the Ballyrashane Road, half a mile from the Ballycastle Road roundabout.



Need a lift? Just let us know and it can be arranged.

Contact details

If you would like to contact us, please get in touch with:

Rev Warren Peel
028-70342018

pastor@ballyclabber.org

www.ballyclabber.org

@ Ballyclabber this autumn...

English Classes

English not your first language?
Want to improve your English?

Ballyclabber runs weekly classes beginning in October for anyone wanting help with their English, no matter what level you are at. There is a £10 registration fee to cover the cost of text books. Let us know if you need help with transport.

Information evening:

Wednesday 24 September, 7.30pm in
Ballyclabber RP Church.

For more information, contact Elizabeth on
07518 907202.

Christianity Explored

Have you ever seriously investigated Christianity as an adult? Would you like help finding out what it's all about? A chance to ask any questions you have about God, the Bible, life and death?

Ballyclabber regularly runs a six-week course called *Christianity Explored*, designed to take you through the basics of the Christian faith.

- You don't need to know anything about the Bible
- You won't be asked to read, pray, or answer questions
- There are no obligations or strings attached

If you're interested, phone or email our minister using the details on the left.

Summer 2008

The Word on the Street

God's Never Changing Word to his Ever Changing World

By Warren Peel

YOUR ACCOUNT OF -£3,453.74 IS STILL OVERDUE. THIS IS A FINAL DEMAND FOR PAYMENT. PLEASE SEND THE MINIMUM PAYMENT BY RETURN OF POST OR WE WILL BE FORCED TO TAKE LEGAL ACTION.

Everyone dreads getting a letter like this in the post. The word "debt" is hateful to all of us, but it's a word that is looming larger and larger on people's horizons as the credit crunch puts the squeeze on all of us.

Living With Debt



It's a dire situation, having to live daily with a huge burden of debt crushing you like a ten-ton weight. It sucks all the joy out of living; knowing that every pound you spend is only pushing you further and further into debt; knowing that every hard-earned pound ought to be going towards paying off some more of the mountain of debt towering over you; knowing that every day your debt is growing as it feeds off high rates of interest. And it's a situation more and more of us are in.

The problem is that too many of us have got used to living above our means. The Daily Telegraph reported back in 2006 that more than 20 million Britons were in debt and that the country's slogan seemed to be "spend now, pay later". "The nation is gripped

Produced by Ballyclabber Reformed Presbyterian Church

by a borrowing culture, with the vast majority of those in debt showing no concern about the amount they owe" – even though one in eight borrowers had total debts in excess of £10,000 (not including mortgages)! For years now millions have maxed out on credit to pay for a lifestyle they simply can't afford.

The nation's debts are being called in and most of us just can't pay.

Not that long ago the received wisdom was that you didn't buy it unless you had the money for it. That seems laughably old-fashioned in the 21st century. "You can have whatever you want (as long as you don't mind being up to your eyes in debt)" was the attitude of the nineties and the noughties.

But now the chickens are coming home to roost. Thanks to the credit crunch, the seemingly unlimited pool of credit has run dry. The statistics are frightening. The Bank of England admitted recently that it was surprised by the rising rate of customers defaulting on loan payments. The nation's debts are being called in and most of us just can't pay. So people take on more debt to try to meet their existing debts. At the same time people save less, and the circle spirals viciously downwards.

It's not a pretty picture. Nor is it just an abstract, academic problem for economists and politicians to debate, or a mere talking point for the money pundits. This hits people where they live. This is harsh – very harsh – reality for millions and millions of people at this very moment. Perhaps it's painfully real

for you. Maybe you don't need me to tell you about the crushing burden of debt because you already know all about it.

Here's a snapshot of one young couple's struggle with debt: "It got to the point where we couldn't afford the shopping; so we'd miss paying a bill so that we could afford to live. We used to go without the gas so that we could afford the electric. We couldn't afford anything.

"Then the difficulties started with our marriage. We were just biting each other's heads off all the time. Debt also had an affect on the children. We were very agitated and tired and we seemed to shout at them for every little thing. I felt like I'd let the kids down because I couldn't provide for them.

"We stopped opening the letters because we knew what they all said. I felt better ignoring the situation because it wasn't getting any better when I tried to deal with it. We were just getting further and further into debt."

With the economy looking unlikely to improve any time soon, getting help with debt has never been more urgent. Thankfully there is plenty of help available, through organisations that can give practical, sound advice about how to cope with your debts. Many people can testify to how they have been guided through the morass of debt with help from experts.

Now, as a church we can't help as much as we might like with your financial debts, but we can give sound advice about a far more serious debt problem that is hanging over you. Living with financial debt is a nightmare, but the Bible warns us of a



far more frightening debt that every human being has to pay. Some people are fortunate enough not to know what financial hardship is like. But everyone is a debtor to God.

The bottom line is that we have all rebelled against God: we have refused to obey him and worship him and love him as we should. He has loaned us life on condition that we use it to love, honour and serve him. But each of us has defaulted on that loan. And the result is we owe an infinite debt to God. We don't get letters in the post demanding payment, but we do get reminders that it's there. That accusing voice of your conscience telling you you're not the person you ought to be – that there's a day of reckoning when you'll have to pay for how you've lived. Perhaps it's the occasional message from the Bible you've read or heard, reminding you that there is a God to whom you owe obedience.

It's not nice being reminded about debt. But as with our finances, so with our souls: until we face up to the problem, nothing can be done about solving it. Some people will tell you that God will write off everyone's debts in the end. No-one will have to pay anything: God will just sweep all our wickedness under the carpet and wave everyone into heaven with a grandfatherly smile. You, me, Saddam Hussein, Osama bin Laden. Nobody has to pay.

But if we're really honest with ourselves we know that's just not true. We know that if God calls in our debts we have no hope. We can't even be the people a holy God calls us to be. Perhaps you're well aware of that right now – you're conscious of this hateful burden hanging over you day and night, robbing your peace of mind far more than any financial debt – you know you're guilty, but you just don't know what to do about it.

The amazing good news of Christianity is

that God has acted to deal with the debts of anyone who comes to him for help. If you ask him to, God will consolidate all your debts into one great package and transfer that debt to someone else to pay. Who? His Son, Jesus Christ. That's what was going on when Jesus was crucified. The debts of everyone who would ever trust him as their Saviour were put to his account, and he paid them in full. He took the punishment we deserve for our sins. He paid the price.



The advice of the financial debt counsellors is to reduce your expenditure as much as possible and then reduce your monthly debt payments to a manageable sum, and then pay it off steadily. Good advice – but it won't work with our debt to God. Because we don't have anything to pay with. We can't reduce our debt. Even if we were to live perfect lives from now until death, it wouldn't do anything to reduce the mountain of debt we've already amassed. Our currency is no good with God. Only Jesus Christ can take away that vast debt. And he will. No-one's application for debt cancellation is ever turned down – all you need to do is to repent of your sins that caused the debt in the first place and give your life to Jesus Christ.

The good news of Christianity is that God will transfer your debt to someone else.