

Thank you, Barrett Hoffman  
Speaker for today

**To Give Us Confidence in Teaching Others**

*“Trust in the Lord with all your heart and do not lean on your own understanding. In all your ways acknowledge Him, and He will make your paths straight.”* Philippians 3:5-6

*“Do not fear, for I am with you; do not be afraid, for I am your God. I will strengthen you; I will also help you, I will also uphold you with My righteous right hand.”* Isaiah 41:10

**December Birthdays**

**(Note: discovered an omission...Elizabeth Medina)**

17 Bill Brown            18 Alexis Brown  
22 Elizabeth Medina    31 Bob Pescador

**December Anniversaries**

18 Jim & Marie Burruss

# Indio Informer

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**Final bulletin...of 2023...35th year starts next  
Sunday!...started by Bill Brown, Sr.**

**Here’s a Thought for the New Year...**

**Paid in Full**  
By Joe Chesser

Years ago, when the final payment was made on an installment loan, the bank would stamp in large letters on the original application “Paid in Full!” In this electronic age I don’t know if financial institutions still do that, but even if we don’t get a piece of paper with the “Paid in Full!” stamp on it, when a loan is finally paid off, it sure feels good. Making that final payment and having a debt “Paid in Full!” is just plain exciting.

Jesus told a story about a man who owed such a huge debt that he could never have paid it off (Matthew 18). I mean he owed a man millions of dollars, and that was in the 1st century! When the debt came due, all the man could do was fall on his knees and beg for mercy. Try that at your bank. It doesn’t work. But that time the unheard of happened. The man felt sorry for the one who owed him so much and stamped the parchment (or whatever) “Paid in Full!” He cancelled the entire debt! The balance was now \$0.00. If that had been you, how grateful would you have felt?

And that’s just about money. We owe a debt that we can never pay. Even if we have millions of dollars, billions of dollars, we could never pay the debt we owe. It simply is not within our power to pay off our debt because our debt is not about something as frivolous as money. Our debt involves sin, which by nature makes us objects of God’s wrath (Ephesians 2:3). And yet, because of

**Regular Meeting Times**

Sunday.....9:45 a.m.  
Sunday.....10:45 a.m.  
Wednesday.....7:00 p.m.

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the love and mercy of God, our enormous debt can be stamped “Paid in Full!”

I said “can be” because not everyone’s sin debt will be cancelled. The other day I heard someone say that, although everyone will die with their debt of sin entirely paid, how sad it is that most will die without having their personal debt cancelled by Jesus (Matthew 7:13-14). The cross has the potential power to cancel every sin committed by every person who has or will live on this earth. Unfortunately, only a relatively few will accept the offer of forgiveness and obey the gospel to access this grace. While the cross “Paid in Full!” the sins of everyone, only those “in Christ” (see Galatians 3:26-27) receive the actual cancellation of the debt of sin: *“in him we have redemption through his blood, the forgiveness of sins, in accordance with the riches of God’s grace that he lavished on us ...”* (Ephesians 1:7-8). I dare say that no one would refuse to have their mortgage paid off by doing something as equally simple as God offers us to have our sin debt “Paid in Full!” by obeying the gospel. It is shocking what we will do for a few dollars and won’t do for forgiveness of sins!

But for those of us who choose to see the bigger picture, for those of us who do know that saving our souls by the blood of Jesus is the most important thing we can accomplish in this life, how very grateful we should be that Jesus was willing and able to cancel our debt and mark it “Paid in Full!” We cannot thank him enough. But we can keep him the focus of our present life and the hope of our future life. And we can do whatever we can to help as many other people come to know the awesome blessing of the cross. **The Big Question...Will We Do It?**

### **Words are Necessary!**

By Joe Slater

“Preach the gospel at all times. And if necessary, use words.” Rightly or wrongly, the saying has been attributed to “Saint”

Francis of Assisi and is often paraphrased, “Preach the gospel; use words if necessary.”

Let me be the last to discourage anyone from setting a good example. I understand the gist of the lines from Edgar Guest’s poem: “I’d rather see a sermon than hear one any day; I’d rather one should walk with me than merely tell the way.” Countless doors for the gospel have been slammed shut and permanently locked due to poor examples and outright hypocrisy of professing Christians.

That being said, your kindness, morality, pure speech, and honesty cannot inform anyone of their need for salvation, much less answer the question, “What must I do to be saved.” Words are necessary! Nobody will know who Jesus is or what He did for us merely by seeing your example. Peter didn’t say to Jesus, “You have the example of eternal life.” He said, *“You have the words of eternal life”* (John 6:68).

The quip, “Use words, if necessary,” strongly suggests that words probably aren’t necessary and may not even be desirable; it translates into a comfortable excuse to disobey the divine directive to speak the truth in love. “Use words of necessary” ignores God’s own stated goal and wish: *“For since, in the wisdom of God, the world through wisdom did not know God, it pleased God through the foolishness of the message preached to save those who believe”* (1 Corinthians 1:21).

Yes, there’s a message to be preached, not just an example to be set. Nobody will know of the death, burial, and resurrection of Christ, much less how to respond to it, simply by seeing our example of clean living.

We open the door with our good example. Let’s go through that door with the words of the gospel!

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**“If you love Me, keep My commandments.” - Jesus -**