

**Greater Atlanta Adventist Academy  
Berean Christian Junior Academy**

**"Fresh Start--Automatic Stay"**  
**Dr. Sylvan A. Lashley, Principal**

**"Where sin abounds, grace does much more abound. My grace is sufficient for you". Romans 5:20.**

Have you ever gotten to that point where life seems difficult and dreary—big bills, phone ringing off the hook with unsolicited calls, and much more? Years ago, I sat in my bankruptcy law class and mused, "hmmmm, fresh start" as the professor intoned on the virtues of a fresh start. American economic philosophy permits anyone to make a new financial start, if overburdened by debt, the person becomes bankrupt—simply more bills than money to pay over a prolonged period of time. That fresh start is initiated through an "automatic stay" provision in the bankruptcy Code whereupon a filing for bankruptcy, the judge sets out a rehabilitation program. The automatic stay immediately prevents creditors from calling, collecting or enforcing a debt, even the IRS; no lawsuits can be filed against you by anyone. In this way, certain debts are discharged for pennies on the dollar or for nothing at all. Yet, there are other consequences—the notation of bankruptcy can stay on your credit record for several years and new offers of credit will be lower with higher interest rates; educational debts and child support cannot be discharged and are collectable later on. The court is trying to balance the interests of the honest debtor and the honest creditor.

I know of another court in another place that has a better plan, for "where sin abounds, there is yet more grace" with complete forgiveness. So if I feel burdened and broken by the present and past, I can petition the Master to gain a fresh start. He puts an automatic stay on that devil, who can no longer negate or impugn my character, and all my past is now totally and fully discharged and no longer charged to my spiritual account. I am "free at last". So there's no need to be downcast; help is at the door; just ask for it. He will cover you with His robes of righteousness and you are as good as new, with "nothing on your record". Today, why not come to the Master again, for that "fresh start" in all that we do or say, and become lost in the folds of His robe of righteousness and then proclaim it highly, loudly and visibly. "Redeemed, I love to proclaim it, redeemed by the blood..."

<https://youtu.be/W8idr58JpxQ>.