

## **CHAPTER 12**

### **SALVATION, IS NOT EARNED BY OUR OWN EFFORT OR MERIT. IT IS A FREE GIFT BY GOD'S GRACE (UNDESERVED FAVOUR) IN RESPONSE TO OUR FAITH**

One of the hardest things for people to understand is that the forgiveness of our sins and the granting of salvation, in terms of being justified, are not things that we can earn or deserve through living a good life or through our own merit. The Bible specifically deals with this in the following passages:

*And he said to the woman, "Your faith has saved you; go in peace."*

*Luke 7:50 (ESV)*

*<sup>8</sup>For it is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God—<sup>9</sup> not by works, so that no one can boast.*

*Ephesians 2: 8-9 (NIV)*

*For no human being will be justified in his sight by works of the law, since through the law comes knowledge of sin.*

*Romans 3:20 (RSV)*

*he saved us, not because of righteous things we had done, but because of his mercy. He saved us through the washing of rebirth and renewal by the Holy Spirit,*

*Titus 3:5 (NIV)*

*<sup>1</sup>Therefore, since we are justified by faith, we have peace with God through our Lord Jesus Christ.*

*<sup>2</sup>Through him we have obtained access to this grace in which we stand, and we rejoice in our hope of sharing the glory of God.*

*Romans 5:1-2 (NIV)*

It was Jesus, not us, who did what was needed to pay the penalty for our sins. He alone has made possible our justification. It is all achieved by Jesus and not by us. Thus, there is nothing for us to boast about at any stage.

#### **Salvation is by God's grace, through our faith, not by our own good works or merit**

This question of how we gain God's forgiveness is perhaps the most widely misunderstood issue in Christianity. If you asked a cross section of people how a person can achieve salvation, most of them would give you a similar answer. It would be along the lines of 'living a good life', 'being kind to others', 'going to church', 'etc. They would use different words, but they would mean that salvation, in terms of going to Heaven, is achieved by you *earning* it or *deserving* it through your own good conduct during your life.

Heaven is assumed to be a place that "good" people go to. That makes sense to people. It fits in with how they imagine it must operate. By human reasoning, it seems fair that Heaven is for 'good' people and Hell is for 'bad' people. However, I have noticed that no matter who I speak to, their definition of a "good" person always seems to include themselves. All of us are self-righteous in our own way.

Most of us would not recognise ourselves as being self-righteous, but that's what we are by nature. Having spoken about the gospel one to one with hundreds of people over the years, I have found this to be a common theme. Few people, other than genuine Christians, consider themselves to be bad, or to have done much wrong. It is the norm to view oneself as good, or at least mainly good.

To understand real Christianity correctly, we need to grasp a very surprising fact which goes against all our instincts. It is that to get to Heaven and to have eternal life is something that we can never earn or deserve through our own efforts or goodness. There is nothing you can ever do to be good enough to earn a place in Heaven. What you would have to do, in theory, would be to live your entire life from birth to death without ever doing anything wrong whatsoever.

Even one sinful thought, action or word at any point would ruin everything. It would be like driving all your life without breaking the speed limit but then for one moment, on one day, you go over the speed limit. You would be guilty and liable to a fine regardless of the fact that this was the only time you had ever done it.

In God's eyes anyone who sins at all is a sinner. That makes you unacceptable to Him and unworthy to be in His presence. It is all or nothing. Usually people argue back that if, on balance, they are "mostly good" then surely that will be enough. Their assumption is that God must operate some kind of weighing scale system whereby He weighs up your good deeds alongside your bad deeds. Then if the good deeds outweigh the bad deeds that makes you a good person overall, who therefore deserves to go to Heaven.

That is what most people think. I know because literally hundreds of them have told me something like that when I have been sharing the gospel. Indeed, I have rarely ever heard anything other than that. Though it sounds reasonable, it is completely wrong. It shows a total lack of understanding of how God actually operates.

I often say to people that Heaven is a place reserved exclusively for bad people and that no 'good' people are allowed. They then look puzzled and I explain that nobody can get into Heaven if they *think* that they are a good person.

We need to get this straight right now. You are not a good person. Neither am I. Nobody living on your street is a good person. Nobody living in your town is a good person. There is no such thing as a "good" person. Even the best things we do aren't good enough to be acceptable to God. See how Isaiah puts it:

***For all of us have become like one who is unclean,  
And all our righteous deeds are like a filthy garment;  
And all of us wither like a leaf,  
And our iniquities, like the wind, take us away.  
Isaiah 64:6 (NASB)***

To God, the definition of a good person is someone who is like Him. That means someone who is utterly perfect, righteous, holy and sinless at all times. In other words, nobody is good except God alone. The only goodness that is acceptable to God is total, perfect, continuous, 100% goodness. The problem is that none of us have that. Mere relative goodness, where you can show you are 30% better than me, will not do. Look at how Jesus put it:

***<sup>18</sup>A certain ruler asked him, "Good teacher, what must I do to inherit eternal life?" <sup>19</sup>"Why do you call me good?" Jesus answered. "No one is good—except God alone. Luke 18:18-19 (NIV)***

Jesus was being provocative with the ruler. He meant that nobody is truly good except God alone. That is the point I am making above. Jesus also meant that He Himself was God. He was testing the ruler as to where he stood on that point.

So, what we could say is that there is no way into Heaven for anybody who seeks to rely on their own goodness or virtue as *the means* of getting in. The only way that you can enter Heaven or receive

eternal life is as a free gift. It has to come by God's "grace", through "faith", not by doing it yourself or earning it.

Jesus Christ died for the 'ungodly', for 'sinners' and for His 'enemies'. You will not be able to get anywhere until you realise that you belong in all of those categories and accept that you can't save yourself. You deserve nothing other than God's judgment, and punishment. The same is true of everybody else too:

***6You see, at just the right time, when we were still powerless, Christ died for the ungodly. 7Very rarely will anyone die for a righteous person, though for a good person someone might possibly dare to die. 8But God demonstrates his own love for us in this: While we were still sinners, Christ died for us. 9Since we have now been justified by his blood, how much more shall we be saved from God's wrath through him! 10For if, while we were God's enemies, we were reconciled to him through the death of his Son, how much more, having been reconciled, shall we be saved through his life!***  
**Romans 5:6-10 (NIV)**

"Grace" means God's *undeserved favour*. In other words, it means *getting* something that you do *not* deserve. It is similar to the concept of "mercy", which means *not* getting what you *do* deserve.

A person who imagines that he might be able to build up enough of his own merit or good deeds to earn a place in Heaven, is completely missing the point. You may as well abandon the idea now, because you will never be able to earn or deserve a place in Heaven. That is not the way that God saves people or allows people into Heaven:

***For I tell you that unless your righteousness surpasses that of the Pharisees and the teachers of the law, you will certainly not enter the kingdom of Heaven.***  
**Matthew 5:20 (NIV)**

Jesus means that even the extremely legalistic religious observance of the Scribes and Pharisees was of no use. That is because it just wasn't good *enough*. These devout Jewish men devoted their whole lives to trying (unsuccessfully) to obey every tiny detail of the Law of Moses plus thousands of their own man-made laws as well. But it was all no use, because that is not the way to get right with God or to be viewed by Him as righteous. You cannot get to Heaven by good deeds or by trying to obey the Law of Moses or any other set of rules:

***nevertheless knowing that a man is not justified by the works of the Law but through faith in Christ Jesus, even we have believed in Christ Jesus, so that we may be justified by faith in Christ and not by the works of the Law; since by the works of the Law no flesh will be justified.***  
**Galatians 2:16 (NASB)**

***he saved us, not because of deeds done by us in righteousness, but in virtue of his own mercy, by the washing of regeneration and renewal in the Holy Spirit,***  
**Titus 3:5 (RSV)**

There are millions of people who may seem to us to be Christian because they are 'religious'. They observe all sorts of religious rules and regulations. They go to church, and perhaps even help to lead at church. But, they may not be saved or forgiven. God can see their heart and He knows whether their worship of Him is real. It may be shallow or insincere or just for show. Or it may be that they only go to church because they were brought up in church and it's become a habit. Sometimes people just like the tradition or the ritual. Only God knows those who are really His. Look how Isaiah describes it:

***The Lord says:  
"These people come near to me with their mouth***

*and honour me with their lips,  
but their hearts are far from me.  
Their worship of me  
is made up only of rules taught by men.  
Isaiah 29:13 (NIV)*

We must therefore examine ourselves and see whether or not we are real and sincere or just following man-made rules and traditions which cannot save us.

How then do we achieve righteousness in God's eyes? Look at what Paul says in his letter to the Galatians:

*<sup>10</sup>All who rely on observing the law are under a curse, for it is written: "Cursed is everyone who does not continue to do everything written in the Book of the Law." <sup>11</sup>Clearly no one is justified before God by the law, because, "The righteous will live by faith." <sup>12</sup>The law is not based on faith; on the contrary, "The man who does these things will live by them." <sup>13</sup>Christ redeemed us from the curse of the law by becoming a curse for us, for it is written: "Cursed is everyone who is hung on a tree." <sup>14</sup>He redeemed us in order that the blessing given to Abraham might come to the Gentiles through Christ Jesus, so that by faith we might receive the promise of the Spirit.  
Galatians 3:10-14 (NIV)*

Apostle Paul means that if you seek to rely on observance of the Law of Moses (or your own version of that, i.e. your own rules for what makes a good person) then you must *always* obey *all* of it. If not, then the very law that you seek to obey in order to earn righteousness will merely demonstrate your guilt by showing you to be a lawbreaker. The very law that you are trying to keep to prove your own righteousness just becomes a 'curse' to you. It both proves your guilt and increases your guilt.

The only way to be saved is to willingly allow all of your sins to be transferred onto Jesus. When He was on the cross (or "tree") He took that curse of the law on Himself so that it would not be on you. Consider these passages:

*<sup>38</sup>"Therefore, my brothers, I want you to know that through Jesus the forgiveness of sins is proclaimed to you. <sup>39</sup>Through him everyone who believes is justified from everything you could not be justified from by the law of Moses.  
Acts 13:38-39 (NIV)*

*Him who knew no sin he made to be sin on our behalf; that we might become the righteousness of God in him.  
2 Corinthians 5:21 (NASB)*

See also what Paul says to the Romans:

*Therefore no one will be declared righteous in his sight by observing the law; rather, through the law we become conscious of sin.  
Romans 3:20 (NIV)*

*Since they did not know the righteousness that comes from God and sought to establish their own, they did not submit to God's righteousness.  
Romans 10:3 (NIV)*

Even if you were to attempt to obey all the Law of Moses, you still could not be saved that way, because you could never manage to obey it *all* or to keep it up *all the time*. Nobody ever has, except Jesus. What then was the main purpose of the Law of Moses? Paul says it is **to enable us to see our sin**. In other words, God did not give the Jewish people the Law of Moses so that they could be saved by keeping it. Contrary to what many assume, that was never its purpose.

It was given so that they could see clearly, from their failure to keep it, that they were sinners. It proved that they needed God's forgiveness. It was like a mirror in which they could see themselves for what they were – sinners, just like you and me. A mirror does not improve your appearance. It merely tells you what you look like.

### **Salvation is based on our faith, not our works**

Apostle Paul emphasises that salvation is not obtained through your own good works or deeds, or by keeping the Law of Moses, but only because of God's grace. That means it is solely based on God's undeserved favour, which He freely gives as a gift to those who have faith. **Salvation must be received as a free gift or it cannot be received at all.** You cannot earn it, no matter what you do, and no matter who you are.

Paul knew that it was no use seeking to gain any righteousness for himself by observing and obeying the Law. He wanted only to have the righteousness that comes from having faith in Christ:

*<sup>7</sup>But whatever things were gain to me, those things I have counted as loss for the sake of Christ. <sup>8</sup>More than that, I count all things to be loss in view of the surpassing value of knowing Christ Jesus my Lord, for whom I have suffered the loss of all things, and count them but rubbish so that I may gain Christ, <sup>9</sup>and may be found in Him, not having a righteousness of my own derived from the Law, but that which is through faith in Christ, the righteousness which comes from God on the basis of faith,*  
*Philippians 3:7-9 (NASB)*

The writer of the letter to the Hebrews also emphasises the vital importance of believing or having faith:

*And without faith it is impossible to please Him, for he who comes to God must believe that He is and that He is a rewarder of those who seek Him.*  
*Hebrews 11:6 (NASB)*

If you were able to earn salvation by your own good works then you would be able to boast about it. You could strut into Heaven telling others that you were there as of right and that you had deserved it and achieved it by yourself, through your own merit. Few people would speak about their own self-righteousness and merit as openly as I have just put it above. But in our own way, more subtly perhaps, that is exactly what most of us wrongly imagine about ourselves. If we do we are deluded because we have no basis to boast whatsoever:

*<sup>27</sup>Where, then, is boasting? It is excluded. On what principle? On that of observing the law? No, but on that of faith. <sup>28</sup>For we maintain that a man is justified by faith apart from observing the law.*  
*Romans 3:27-28 (NIV)*

*<sup>1</sup>What then shall we say that Abraham, our forefather according to the flesh, discovered in this matter? <sup>2</sup>If, in fact, Abraham was justified by works, he had something to boast about—but not before God. <sup>3</sup>What does Scripture say? “Abraham believed God, and it was credited to him as righteousness.”*

*<sup>4</sup>Now to the one who works, wages are not credited as a gift but as an obligation. <sup>5</sup>However, to the one who does not work but trusts God who justifies the ungodly, their faith is credited as righteousness. <sup>6</sup>David says the same thing when he speaks of the blessedness of the one to whom God credits righteousness apart from works:*

*<sup>7</sup>“Blessed are those whose transgressions are forgiven,*

*whose sins are covered.*  
<sup>8</sup> *Blessed is the one*  
*whose sin the Lord will never count against them.”*  
*Romans 4:1-8 (NIV)*

To explain the concept of the free gift another way, imagine that Queen Elizabeth II was having a banquet to celebrate her jubilee and she wanted to invite a wide range of people to come to share it with her. She and her staff would select names and send out invitations. Suppose one of those invitations was received by you. That is not such a strange idea, since the Queen does often invite ordinary people like you and me. Could you say that you “*deserved*” to be at that banquet or that you have a “*right*” to be at it? You could not.

The only appropriate way that you can go is to accept the invitation gratefully. Imagine instead that you were to write back to the Queen to accept her invitation and saying “*You chose the right person when you invited me. I feel sure I deserve to be here. I’m quite a bit better than my neighbours in the way I live*”. Few people would ever write such a foolish letter, but many would *think* it in their hearts when dealing with God.

Or, what would happen if, instead of simply accepting the invitation graciously with a thank you letter you were to write back to the Queen sending her a cheque for £500? Imagine you told her that instead of receiving the invitation as a free gift, you preferred to “*pay*” for it by giving her that cheque because you didn’t want to “*feel beholden*” to her.

What would her reaction be? It would be viewed as extreme rudeness and presumption for you to imagine that you could reject the free gift and instead buy or earn your place at the Queen’s banquet.

But what if you offered her £1000 or £10,000? Would that make it better? Would there be a figure for which you could buy an invitation? Whatever you offered to pay, the insult to the Queen would be the same. Therefore, all your assets combined together and even multiplied by a million would still not be enough to buy your way in.

The Queen has no need of your money or mine. You can never buy her attention in the way that wealthy people sometimes ‘buy’ time and attention from politicians. She would be disgusted by your offer of money and would reject it, even if you were a billionaire.

Let’s now look at this illustration again, but with God instead of the Queen. Also, instead of offering Him money, think in terms of offering your own righteousness or goodness. Neither you nor I come remotely close to having enough of these qualities to deserve to enter Heaven on our own merit. Thus, quite apart from being an insult to God, it is simply no use you trying to get into Heaven that way.

The problem is that you just have not got any righteousness to offer. Neither have I. Only one person has ever lived a perfect life, such that on the basis of His own life He deserves to go to Heaven. That is Jesus Christ Himself.

Nobody else has ever had any righteousness in themselves, not even the apostles who wrote the New Testament. They wrote about themselves as being sinners and unworthy. The apostle Paul even referred to himself as “*the chief of sinners*”. He knew that because of his enormous knowledge and the abundance of divine revelation that had been given to him, a lot more was expected of him than of us. Thus failings on his part would be viewed as major sins even if they would be viewed as minor if we did them. If Paul saw himself as a great sinner, then how can you or I imagine ourselves to be worthy?

Would you say that you are better than the apostle Paul, or Peter, or John? We could not even say that we are equal to them? Yet even if somehow you were equal to apostle Paul, it would still not be good enough, because even he knew that he was a sinful man. If so, then so are you.

Salvation, forgiveness and eternal life can only be given to those who are willing to receive it all as a free gift. They must know that they have nothing sufficient to offer in return and no possible basis for deserving or earning any of it. They realise that if they are to get into Heaven they must do so based solely on the righteousness of Jesus Christ, not their own. There is a kind of pride and arrogance involved if we try to earn our way into Heaven. Therefore salvation has to be based on our faith, not on our obedience to any system of law. The same was true for Abraham. He was saved solely by faith:

*<sup>13</sup>It was not through the law that Abraham and his offspring received the promise that he would be heir of the world, but through the righteousness that comes by faith. <sup>14</sup>For if those who depend on the law are heirs, faith means nothing and the promise is worthless, <sup>15</sup>because the law brings wrath. And where there is no law there is no transgression. <sup>16</sup>Therefore, the promise comes by faith, so that it may be by grace and may be guaranteed to all Abraham's offspring—not only to those who are of the law but also to those who have the faith of Abraham. He is the father of us all.*

*Romans 4:13-16 (NIV)*

*<sup>20</sup>Yet he did not waver through unbelief regarding the promise of God, but was strengthened in his faith and gave glory to God, <sup>21</sup>being fully persuaded that God had power to do what he had promised. <sup>22</sup>This is why "it was credited to him as righteousness." <sup>23</sup>The words "it was credited to him" were written not for him alone,*

*Romans 4:20 - 23 (NIV)*

It takes humility to realise that you just aren't good enough and that you need instead to rely on God's grace and mercy. Too many of us would rather starve than receive "charity". That attitude is foolish. We need God's grace and His mercy. We would be fools to refuse them and to try instead to make our own way to Heaven. Yet, that's exactly what many of us attempt to do.

When we are saved, (i.e. justified or made righteous) God views us as having all the righteousness that Jesus Christ has. It is almost as if you were to borrow Jesus Christ's identity papers or bank card and have access to His entire bank account. It is as if Jesus made you a joint signatory with a duplicate cheque book and authorised you to write cheques on His infinite bank account. You would then effectively have as much money as He has and be able to write cheques for any amount, however large, just as He could. It is the same with sharing His righteousness. We are treated as if we had as much righteousness as Him.

Imagine a man who goes to a cash machine. In his left hand he has his own bank card for his overdrawn bank account. In his right hand he has a valid duplicate copy of Jesus' bank card from His infinite bank account. What would you say if, instead of inserting Jesus' bank card into the machine and having access to the infinite riches in His bank account, he was to reach instead for his own card and use that, leaving Jesus' card unused?

Would he not be a fool to do that? Yet that is exactly what we do if we try to rely on our own pathetic self-righteousness, rather than relying on what Jesus did for us on the cross when He paid for our sins Himself. To make such a foolish choice would be proud and sinful in itself.

It may be that someone would do that because they say they feel "unworthy" to use Jesus' righteousness. But, though that sounds superficially humble, it isn't. It is foolish, proud, ungrateful and rebellious. It means arrogantly insisting on standing on our own two feet when the only wise and humble thing to do is to rely on God's help and "accept His charity", i.e. His grace and mercy. It also implies that what Jesus did wasn't good enough.

If God views you as having all the righteousness of Jesus Christ, then He can allow you into Heaven without being inconsistent or breaking His own rules. That is because in God's eyes a legal transaction or exchange has taken place. All of your sin is transferred on to Jesus Christ, and all of His infinite righteousness is transferred to, or shared with, you.

The technical term for this is "*imputed righteousness*". It means that instead of having righteousness of your own, someone else's righteousness is imputed to you. It is credited or transferred to your account, as if it was your own.

When I have said to people that I feel an assurance that I am going to go to Heaven, they have often been surprised. Some have said that I am being presumptuous or boastful. Their mindset is that you can only get to Heaven through being a good person. They therefore assume that I must be saying that I believe I am very good. Yet my assurance of salvation and of going to Heaven is not based on me being a good person.

I am not claiming to be a good person. On the contrary, I am claiming to be a bad person. The basis for my assurance of salvation is simply that I know that I have repented and believed in Jesus Christ. I have put my trust in Him and I am relying solely on Him, and on His righteousness, (or in the terms of our earlier analogy, His 'bank card') as the only basis to permit me to enter Heaven.

It is only because Jesus Christ suffered and died in my place on the cross that I can know for sure that my sins, past, present and future, have been paid for and punished. Jesus took all the punishment in my place. Therefore I am not boasting or being arrogant at all when I say that I am confident I am going to Heaven.

My confidence is not in myself, but in Jesus and His trustworthiness. I know what He has done for me and I know that He can be relied on, whereas I cannot be. I have nothing to offer in myself. Neither have you. Even apostle Paul had no righteousness in himself:

***Here is a trustworthy saying that deserves full acceptance: Christ Jesus came into the world to save sinners—of whom I am the worst.*** ***1 Timothy 1:15 (NIV)***

If apostle Paul could not describe himself as being any better than that, what does it say for us?

That is why I said above that Christianity is exclusively for bad people. It is for those who know that they are bad, and who have absolutely no illusions about being good. Ironically, it is only non-Christians who imagine themselves to be good people. Genuine Christians, who have truly repented, never think that. They know too well how sinful they are to ever imagine that they are good. Real Christians know that their own 'bank account' is overdrawn and worthless. And they are not too proud to rely on Jesus' righteousness or 'bank card' instead.

God has not saved us because we are impressive people or better than others. On the contrary, He tells us the opposite. We have absolutely nothing to boast about in ourselves:

***<sup>27</sup>but God has chosen the foolish things of the world to shame the wise, and God has chosen the weak things of the world to shame the things which are strong, <sup>28</sup>and the base things of the world and the despised God has chosen, the things that are not, so that He may nullify the things that are, <sup>29</sup>so that no man may boast before God. <sup>30</sup>But by His doing you are in Christ Jesus, who became to us wisdom from God, and righteousness and sanctification, and redemption, <sup>31</sup>so that, just as it is written, "let him who boasts, boast in the Lord."*** ***1 Corinthians 1:27-31 (NASB)***

There is something very deep in our hearts which makes us want to cling to relying on our own (imagined) goodness and merit and seeking to earn our own way into Heaven. Though it doesn't look, at first sight, like a presumptuous or proud thing to do, it clearly is. In fact, if you wanted to insult Jesus and dishonour what He did for us, could there be any more effective way of doing so than simply to refuse to accept His help and to choose instead to try to do it for yourself?

For a clearer understanding of the meaning of the word 'salvation' and the different senses in which the word is used in the Bible, see chapter 22. That will help you to see the differences in meaning between "*justification*", "*sanctification*" and "*glorification*". Each of these are part of an ongoing process which the Bible calls salvation. Understanding the definitions of those three words, and how they refer to different stages in the process of salvation, will prevent a lot of confusion.

The word we have been focusing on in this chapter is "*justification*". That is the first part of salvation. It is based solely on what Jesus did, not on what we do. "*Sanctification*", which begins after we have been justified, is different. We do have a part to play in the process of sanctification, but not in our justification.

The final stage of salvation, i.e. "*glorification*", is also dependent solely on God. He alone causes it to happen when we are resurrected in our new and perfect resurrection bodies. So, like justification, that is solely God's work, not ours.