Jesus never said *grace*. Believe it or not, the Bible does not record where Jesus ever used that word. It was used of Him (Luke 2:40; John 1:14, 16, 17) but never by Him. But do not misunderstand, He taught it; He lived it; He just never said it. Then again, He said a lot about grace. We call a whole category of His stories the “grace parables.” Classifications vary, but most lists include at least eight grace parables, including some of His most famous.1

The shortest is Luke 7:41–42: “There was a certain creditor who had two debtors. One owed five hundred denarii, and the other fifty. And when they had nothing with which to repay, he freely forgave them both. Tell Me, therefore, which of them will love him more?”

This is a Jesus’ concise picture of God’s voluminous grace. He sums up in a few syllables what all words combined could never express. “He freely forgave them both.” That’s grace. Let’s ascend the slope of the mountain peak doctrine of grace.

The Mount Everest passage is Ephesians 2:8: “For by grace you have been saved through faith, and that not of yourselves; it is the gift of God.” What does the Bible say about salvation by grace?

**SALVATION IS FREE**

Paul states it simply: “For by grace you have been saved.” The two debtors did not earn their freedom. Their canceled obligation was a purely gratuitous act on the creditor’s part, on the ground only of their bankruptcy. Forgiveness is a river that flows out of the spring of grace: “In Him we have redemption through His blood, the forgiveness of sins, according to the riches of His grace” (Ephesians 1:7; cf. 1 Peter 1:18–19).

Donald Barnhouse said, “Love that goes upward is worship; love that goes outward is affection; love that stoops is grace.” That God can love us in spite of our sins is hardly believable. How He can forgive lifelong rebels is unfathomable. It is graceful.

“All of yourselves.” Forgiveness is not something we may purchase or earn.
President and his advisors discussing faith and the big wheels by God's grace. God. The little wheels run by man's center. It is grace-centered and make salvation works-centered and grace-centered and the mercy of God.” That's the only hope any of us have. Grace is getting what we need (heaven) instead of what we deserve (hell).

Gore Vidal’s book, Lincoln, tells of the president and his advisors discussing life after the war. It was evident that the

We are bankrupt—we have nothing with which to pay. To show grace is to extend favor to one who doesn’t deserve it and can never pay it back. Someone put it this way:

- When we work a forty-hour week and receive fair pay for our time, that is a wage.
- When we compete in athletics and receive a trophy for our performance, that is a prize.
- When we receive recognition for long service or high achievements in business, that is an award.
- When we are incapable of earning a wage, can win no prize, and deserve no award—yet receive a gift anyway—it is grace.

“It is the gift of God.” We cannot make salvation works-centered and man-centered. It is grace-centered and God-centered. The emphasis is on what God does for us, not what we do for God. The little wheels run by man’s faith and the big wheels by God’s grace.

When David Lipscomb was an old man on campus a student asked, “Upon what do you base your hope of salvation?” Without hesitation he said, “Upon the grace and the mercy of God.” That’s the only hope any of us have. Grace is getting what we need (heaven) instead of what we deserve (hell).

Gore Vidal’s book, Lincoln, tells of the president and his advisors discussing life after the war. It was evident that the

North would win, so they asked how he planned to deal with the South. Lincoln said, “I will treat them as if they never left.” That’s grace. It is exactly what the father did for a skinny, humbled prodigal boy coming home from a long summer trip (Luke 15:20–24). “As if he never left,” he regained his place in the family (ring), his dignity, and his provisions.

**SALVATION IS COSTLY**

The creditor in the parable took a loss. He paid the debtors’ tabs. Salvation is a “gift of God”—a gift that cost Him dearly. It cost Jesus His life on the cross; He purchased it “with His own blood” (Acts 20:28). No one in that banquet hall (when Jesus told the parable) knew how much it cost Jesus to say to that woman, “Your sins are forgiven” (Luke 7:48).

Picture Him on the cross with bloody thorns lacerating His scalp, with darkening bruises on His face, with inflamed whip stripes on His back, and with nails protruding from disfigured hands and feet. Hear Him call for water and listen to His agonized plea: “My God, My God, why have You forsaken Me?” (Matthew 27:46). Why is He going through with Golgotha? Because He told that prostitute she could be forgiven (and because He promised us, too). Salvation is free to us, but it was not cheap to Him.

**SALVATION IS CONDITIONAL**

Some dangerous heresies are circulating about grace. They are so ugly they probably make the angels blush. A boy asked one preacher, “Sir, what can I do to be saved?” The preacher replied, “Son, you’re too late.”

“What!” exclaimed the boy, “I’m too late to be saved?”

“No, you’re too late to do anything. Jesus already did it all two thousand years ago.” It is strange that Peter did not know that. When he was asked on Pentecost, “What shall we do?” (Acts 2:37), he did not say, “You are too late. Jesus did it all fifty days ago on the cross. There is nothing for you to do.” Instead, the Holy Spirit instructed him to say, “Repent, and let every one of you be baptized in the name of Jesus Christ for the remission of sins; and you shall receive the gift of the Holy Spirit” (2:38). There was something for these believers to do to be saved. The historian continues, “And with many other words he testified and exhorted them, saying, ‘Be saved from this perverse generation’” (2:40).

Paul wrote more books of the New Testament than any other writer; predictably, he also said the most about grace. He used the word 99 of the 131 times it occurs. In all those references Paul never once said salvation was unconditional or by grace only. How did Paul understand salvation by grace through faith when he was saved? He asked on that Damascus road, “Lord, what do You want me to do?” (Acts 9:6). Surely Paul misunderstood. He should have known that grace only through faith alone is all that is necessary, and that “doing” something would mean he was trying to save himself. Surely Jesus corrected him. The Lord answered, “Arise and go into the city, and you will be told what you must do” (Acts 9:6). Maybe Saul misunderstood, but unquestionably the inspired preacher would clarify things. Ananias brought Saul this command: “And now why are you waiting? Arise and be baptized, and wash away your sins, calling on the name of the Lord” (Acts 22:16). Paul had been a believer for three days, yet still had sins to be washed away. He did not argue that baptism was unessential to his salvation; instead, he “arose and was baptized” (Acts 9:18).

Did Paul later disavow what he did, admitting shamefully that he tried to merit salvation by doing good works? No, he continued talking of the “obedience to the faith” (Romans 1:5; 6:17–18; 16:26) and of “faith working through love” (Galatians 5:6). He linked grace and obedience together (Titus 2:11–12) and urged Christians to “work out your own salvation with fear and trembling” (Philippians 2:12). He discussed the necessity of obeying the truth (Romans 2:8; Galatians 3:1), obeying the gospel (Romans 10:16), and obeying Christ (Hebrews 5:8–9). These were all a part of Paul’s certified gospel (Galatians 1:6–10).

What, then, does “not of works, lest
any man should boast” (Ephesians 2:9) mean? Did Paul contradict his other statements? Did the Holy Spirit tell Paul one thing and James another (“a man is justified by works, and not by faith only,” James 2:24)? No, two different kinds of works are considered. Works of merit differ from works of obedience. It is one thing to try to get to heaven by doing good works; it is another to humbly submit to God’s commands. We avail ourselves to God’s grace by meeting the conditions He attached to it. Do we earn it? No. Do we deserve it? No. He gives it away. But He only gives it to those who respect His will enough to do what He asks of them. He is “the author of eternal salvation to all who obey Him” (Hebrews 5:9).

God’s forgiveness is not automatic; we can reject grace. In 1830, George Wilson was arrested for mail theft and sentenced to be hanged. President Andrew Jackson eventually gave him a pardon—but he refused to accept it. The authorities were puzzled: should Wilson be freed or hanged? They consulted Chief Justice John Marshall, who handed down this decision: “A pardon is a slip of paper, the value of which is determined by the acceptance of the person to be pardoned. If it is refused, it is no pardon. George Wilson must be hanged.”

You and I must accept God’s pardon. And we must accept it on His terms. Jesus taught that one should hear His Word (John 6:44–45; Romans 10:17), believe in His deity (John 3:16; 8:24), repent of sins (Luke 13:3, 5), confess faith in Him (Matthew 10:32–33), and be baptized for forgiveness of sins (Mark 16:16). If you have never believed, trusted, and obeyed Christ, don’t procrastinate. Accept His invitation to grace.

Jesus says a lot about grace (for someone who never said it).

Endnotes:
1  Labors in the Vineyard (Matthew 20); Two Debtors (Luke 7); Great Supper (Luke 14); Lost Coin, Lost Sheep, Lost Son, Lost Elder Son (Luke 15); Unprofitable Servants (Luke 17).
2  The same word is translated “freely give” (Romana 8:32) and “freely given” (1 Corinthians 2:12).
3  Charles Hodge.
4  If he wrote Hebrews; if not, he used it 91 times.
5  United States v.s. Wilson 32 US 150 (1833).

Well Said!
Far better it is to dare mighty things, to win glorious triumphs, even though checkered with defeat, than to take rank with those poor spirits that neither enjoy much, nor suffer much, because they live in the gray twilight that knows not victory nor defeat. —Theodore Roosevelt
No farmer ever plowed a field by turning it over in his mind. —George E. Woodbury
One worthwhile task carried to a successful conclusion is worth half a hundred unfinished tasks. —B. C. Forbes
You cannot sink someone else’s end of the boat and still keep your own afloat. —Charles Brower

God’s Plan for Saving Man
Divine Love: John 3:16
God’s Grace: Ephesians 2:8
Christ’s Blood: Romans 5:9
Holy Spirit’s Word: Romans 1:16
Sinner’s Faith: Acts 16:31
Sinner’s Repentance: Luke 13:3
Sinner’s Confession: Romans 10:10
Sinner’s Baptism: Acts 22:16
Christian’s Love: Matthew 22:37
Christian’s Work: James 2:24
Christian’s Hope: Romans 8:24
Christian’s Endurance: Revelation 2:10
Help Children Want to Go to Heaven

A Sunday School teacher asked the children in her class, “How many of you would like to go to heaven?” All the children raised a hand except little Derrick. The teacher diplomatically inquired why he did not want to go to heaven. Derrick replied, “I’m sorry, Mrs. Spellman, but my mommy told me to come right home after Sunday School.”

—Reminisce, May/June 1995, p. 61

“A wise man will hear.”

PROVERBS 1:5

How Can One Overcome Addiction to Gambling?

Russian novelist Fyodor Dostoevsky wrote The Gambler in 1866. In this autobiographical novel, he offered a personal understanding of the psychology and physiology of the compulsive, addicted gambler. He documented characteristics such as the need for stimulation, feelings of social inferiority, and low self-esteem. He wrote to finance his own self-destructive gambling habit but perhaps opened the eyes of others to the dangers of compulsive gambling.

An alarming number of people, including many young people, are addicted to gambling. Each one of the millions of compulsive gamblers in the U.S. affect an average of ten to twelve others (family, employers, fellow workers), who are also victims of the addiction. Compulsive gambling is often associated with other addictions such as drugs and alcohol, and compulsive gamblers are prone to suicide and are often tempted to crime to support their addiction.

Is there hope for the person addicted to gambling? We must condemn the sin of gambling, but we can also offer hope. God can forgive the one addicted and provide hope for a better life. Paul told the Christians of Corinth, “Do you not know that the unrighteous will not inherit the kingdom of God? Do not be deceived. Neither fornicators, nor idolaters, nor adulterers, nor homosexuals, nor sodomites, nor thieves, nor covetous, nor drunkards, nor revilers, nor extortioners will inherit the kingdom of God. And such were some of you. But you were washed, but you were sanctified, but you were justified in the name of the Lord Jesus and by the Spirit of our God” (1 Corinthians 6:9–11). Note the phrase: “and such were some of you.” The Corinthians had been involved in terrible sins, but God forgave them, because they had been washed, sanctified, and justified in the name of Jesus.

A gambling addict receives the same forgiveness that the Corinthians received when he is washed in Christ’s blood through obedience to the gospel and baptism for the remission of sins (Acts 2:38). In obeying the gospel, the compulsive gambler has the blessing of God’s care and support as he attempts to give up the addiction. Ending the compulsive behavior is difficult, but it can be done with God’s help (Philippians 4:13).

The addicted gambler must realize that gambling must be abandoned forever. Moderate gambling is impossible because the addict is always “just one win away” from being seduced back into the compulsive lifestyle. Since covetousness and getting something for nothing is at the heart of gambling, associating with God’s people will help the gambler learn that “godliness with contentment is great gain” (1 Timothy 6:6). Since “evil company corrupts good habits” (1 Corinthians 15:33), the compulsive gambler must get away from old gambling buddies. The compulsive gambler must be encouraged to seek help. Organizations such as Gamblers Anonymous have helped many deal with this addiction. The odds of beating this addiction without God are low, “but with God all things are possible” (Matthew 19:26).

—Bob Prichard

For more material on the home and family, fathers and mothers, husbands and wives, grandparents, and family finances, go to www.housetohouse.com.
The government recently calculated the cost of raising a child from birth to 18 and came up with $160,140 for a middle income family. Talk about sticker shock! That doesn’t even touch college tuition. But $160,140 isn’t so bad if you break it down. It translates into $8,896.66 a year, $741.38 a month, or $171.08 week. That’s a mere $24.24 a day! Just over a dollar an hour.

Still, you might think the best financial advice says do not have children if you want to be rich. It is just the opposite. What do you get for your $160,140?

- Naming rights. First, middle, and last!
- Glimpses of God every day.
- Giggles under the covers every night.
- More love than your heart can hold.
- Butterfly kisses and Velcro hugs.
- Endless wonder over rocks, ants, clouds, and warm cookies.
- A hand to hold, usually covered with jam. A partner for blowing bubbles, flying kites, building sandcastles, and skipping down the sidewalk in the pouring rain.
- Someone to laugh yourself silly with no matter what the boss said or how your stocks performed that day. For $160,140, you never have to grow up.
- You get to fingerprint, carve pumpkins, play hide-and-seek, catch lightning bugs, and never stop believing in Santa Claus. You have an excuse to keep reading the adventures of Piglet and Pooh, watching cartoons, going to Disney movies, and wishing on stars.
- You get to frame rainbows, hearts, and flowers under refrigerator magnets and collect spray painted noodle wreaths for Christmas, hand prints set in clay for Mother’s Day, and cards with backward letters for Father’s Day.
- For $160,140, there is no better value out there! You get to be a hero just for retrieving a Frisbee off the garage roof, taking the training wheels off a bike, removing a splinter, filling a wading pool, coaxing a wad of gum out of bangs, and coaching a baseball team that never wins but always gets treated to ice cream regardless.
- You get a front row seat to history to witness the first step, first word, first date, and first time behind the wheel. You get to be immortal.
- You get another branch added to your family tree, and if you are blessed, a long list of limbs in your obituary called grandchildren. You get an education in psychology, nursing, criminal justice, communications, and human sexuality that no college can match.
- In the eyes of a child, you rank right up there with the angels. You have all the power to heal a boo-boo, scare away the monsters under the bed, patch a broken heart, police a slumber party, ground them forever, and love them without limits, so one day they will, like you, love without counting the cost. Enjoy your children and grandchildren!

—Author Unknown

“Happy is the man who has his quiver full of them.”

PSALM 127:5
God Made Life

Seeds may be dropped into the ground upside down or sideways, yet the plants come up to the surface. One grain of corn will produce a stalk on which there may be two ears, with perhaps 742 grains on each ear. A light crop of wheat will produce approximately thirty grains on each stalk; a good crop of wheat will produce approximately sixty grains on each stalk. There will always be an even number of grains.

Beans grow up a pole from left to right, while the morning glory grows up a pole from right to left. If turned upside down, “twining” plants will uncoil and recircle their support. Guide a twiner in the “wrong” direction, and the plant will rewind itself. The higher a twiner grows, the more tightly it clasps its support.1

The dandelion will grow above its surroundings whether the grass be two, ten, or twenty inches,2 for it must get up into the sunlight. An ordinary watermelon will have ten stripes on it. Larger ones may have twelve to sixteen stripes, but always an even number.

Every form of life in the vegetable and animal kingdom has a predetermined set of characteristics, a master plan perfect in every detail . . . God’s plan. God has a perfect plan for my life and yours, which supplies all our needs—His Word (2 Peter 1:3). By His grace we receive strength to rise above all our circumstances (Romans 8:31).

How wonderful to witness His majesty in the changing seasons!

Endnotes:
1 Brooklyn Botanical Garden.
2 After 24 inches, the weight of the flower causes the stalk to bend.

“Then God saw everything that He had made, and indeed it was very good.”

GENESIS 1:31; cf. 1:11, 12, 21, 24, 25; ISAIAH 40:28; PSALM 104:24; EPHESIANS 3:10
Animals in prophecy is an unlikely theme for a Bible study, but it proves fascinating. If the words Aijeleth Shahar in the title to Psalm 22 mean “the morning hart” (as most scholars believe), and if Jesus is the one discussed in this psalm (as almost all scholars believe), then Jesus must be God’s “deer.”

Animals played a role in the life of Jesus. He sent Peter to catch a fish with a coin in its mouth to use to pay the taxman (Matthew 17:27). He let some exorcised demons enter into a herd of swine, which then ran done a steep incline and drowned in the sea (Matthew 8:32). In His “victory parade,” He came into Jerusalem riding upon a colt, the foal of a donkey. He sent His disciples to kill a Passover lamb for Him and them (Luke 22:7–8). He predicted that Peter would deny him three times before a rooster crowed twice (Matthew 26:34).

To help us better understand the many facets of Jesus’ personality, He is sometimes compared to animals. He is the “firstborn of every creature” (Colossians 1:15). In the Old Testament, He was prefigured in the scapegoat that carried the people’s sins into the wilderness (Leviticus 16), and the brazen serpent upon which the people looked to be healed (Numbers 21:8–9). As to His meekness and sacrifice, He is called the “lamb of God” (John 1:29, 36). As to His strength and authority, He is called the “Lion of the tribe of Judah” (Revelation 5:5). As a conqueror, He comes riding on a white horse (Revelation 6:2).

Scholars had long seen the Messiah “like a roe, or a young hart, upon the mountains” (Song of Solomon 2:17) that heard “the voice of my beloved,” and cried out, “Behold, he comes leaping upon the mountains, skipping upon the hills” (2:8).

The figure of Jesus as a deer is intriguing. Picture Jesus’ life in terms of a sleek, meek, and beautiful deer. He was startled by the huntsmen at the dawn of the day. Herod began hunting Jesus while He was just a small fawn (Matthew 2:16). Satan next attacked Him in the wilderness of temptation (Matthew 4:1–11; Luke 4). After His first sermon in His hometown, hunters gathered about Him ready for the kill, but He was too fleet of foot, and escaped (Luke 4:29–30). Along the way, many hateful men joined in pursuit. Herod took another shot at Him (Luke 13:31). “The people” tried to bring Him down (John 7:20). The Jews “sought all the more to kill Him” when Jesus healed a crippled man on a Sabbath day (John 5:18). As hunters have noticed deer doing during hunting season, God’s “deer” at times avoided areas where He knew the hunters were (John 7:1). As they encircled their quarry at the end, the chief priests, scribes, and elders gathered at the high priest’s palace to plan their strategy (Matthew 26:3–4). They finally caught Him in a night hunt in somebody else’s garden.

The hunter’s success was short-lived. God’s deer leaped from the grave three days later to live forevermore! —Allen Webster

Endnotes:
1 Deer.