Our attention on Sunday mornings for the next few weeks will be on Ephesians 2:8-10, but the number to start our meditations today is 1517. Nearly 1500 years after the death and resurrection of Jesus, something happened that rocked the course of human history. Although it was a movement that took decades and not a single date or a single year, the particular critical date folks like to point to is October 31, 1517 – 500 years ago. That was when a monk, who was also a professor, nailed 95 complaints against the church of his day on the door of the Castle Church in Wittenberg in what is now called Germany. Those complaints and that monk, sparked a glorious revolution that has never died out. Humanly speaking it changed my life, rescued my soul as it likely did yours. Not because the complaints were so brilliant, not because the monk was so wonderful, but because God Almighty opened up the eyes and heart of that man and many lesser known heroes to the exquisite beauty and power of something we like to call the gospel – the good news, the message of life, pardon, salvation in Jesus Christ.

This is a picture of the Reformation Wall in Geneva, Switzerland. It honors many of the individuals, documents, and events of what we call the Reformation, a movement of God in Europe that served to revive and renew the church, to restore the gospel message of grace to preeminence, and to lift up the Scriptures as the word of God to which all men and churches must give allegiance. Along the wall, to either side of the central statues, is engraved the motto of the Reformation: Post Tenebras Lux, Latin for After darkness, light. I get chills just thinking about it. Such an extraordinary and merciful thing our Lord did for His wayward church and for all of us who would fall under the power of the gospel since then.

At the time it happened, in 1517, the Roman Catholic Church was the church and it had strayed grievously far from the purity of New Testament faith and life. In the area where Martin Luther lived, an emissary of the church named Johan Tetzel was promoting the selling of what were called “indulgences.” Basically, he was claiming that folks could purchase their way or the way for others out of the fires of purgatory. Tetzel’s claims may have been extreme but they were not inconsistent with so much the church had come to teach about the way of salvation, about the things humans can do to obtain it, all of which obscured the beautiful, powerful message of what Jesus had done already through His death on the cross. There was this darkness that eclipsed the gospel of grace, but through the Scriptures, through the Spirit of God, through
men like Martin Luther, John Calvin, John Knox, that nations that walked in darkness were about to see a great light. And that light revealed the truth of Scripture that salvation for sinners comes only through grace alone, by faith alone, to the glory of God alone. Some call these the Solas of the Reformation. We add as well, Sola Scriptura – the Scripture alone. These themes are surely worthy of our meditation as we approach this month the 500th anniversary what Luther did.

So – I will handle these themes in the order supplied in Ephesians chapter two, starting with verse 8. Before we read it, you should remember the context in which we find it. Chapter 2 of Ephesians begins with a description of fallen humanity in all its corruption and inability. There we were dead in trespasses and sin. But God. But God, in order to magnify the riches of His grace and out of His great love for sinners made us alive. The “us” refers to believers in Jesus. All these magnificent things the passage speaks of don’t happen for the irreligious and indifferent. They are part of the story only for the children of God. But that is the context for the reading this morning. Today we begin our look at verse 8-10 For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; 9 not as a result of works, so that no one may boast. 10 For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand so that we would walk in them. This passage is one of those foundational portions of God’s word. Speaking of it, Martyn Lloyd-Jones said: This is a description of what it really means to be a Christian. More and more am I convinced that most of our troubles in the Christian life really arise at that point. For if we are not right at the beginning we shall be wrong everywhere. And it is because so many are still confused at that very first step that they are always full of problems and difficulties and questions, and do not understand this and cannot see that. It is because they have never been clear about the foundation. The truths here are foundational for everything in the Christian experience because they are about how one is saved. Now, the contemporary academic would scoff at such a notion as being saved. To speak of salvation is an offense against political correctness, but we shall daringly risk such an offense because the Bible is all about salvation. The Ark and the Passover and the Red Sea miracle and the story of Christ are all about salvation. So is our text. The angel told Joseph, “Mary will have a baby boy and you shall name Him Jesus, which means Savior, because He will save His people from what?” From their sins. Does the average Joe on the street know that’s what we mean when we speak of being saved? Does he know what the saving is
from? Often not. But you know we are talking about being saved from sin and the hell that sin deserves. And our text describes for us the nature, the means, the result of salvation. It begins by answering the all-important question of, “How does somebody get saved?” I have a Ziggy cartoon that shows Ziggy waiting in hopes of getting in to heaven. Some angelic guy says to him, “It may not be what you expected, but if you can explain the action of the rear differential on a car you can enter.” How many of you could do that? Let me give you another heaven’s gate kind of story. This guy comes up to Peter who says, “Do you want in to heaven?” “You bet I want in.” “Fine,” says Peter, “to get in you need 1000 credits. So, tell me what you have to offer.” So, the man begins to enumerate all the fine things he has done, how he took care of his wife and kids, taught Sunday School for the fifth graders, helped out every year in the Lions Club fund raiser. He goes on for about five minutes telling Peter about these great things, and when he’s done Peter looks at him and says, “OK, all that is very nice, we’ll give you one credit. “One credit!” He exclaims and he begins to get very nervous but he digs a little deeper into his memory recalling all the kind things he did in the course of his life, all the times he chose the right way, and after 5 more minutes he looks at Peter and says, “How’s that now?” Peter says, “Ah, we’ll give you one more credit.” At this our friend is absolutely beside himself and starting to go into shock when he says, “St. Peter, all those things I did and they’re only worth 2 credits? How can that be? There is no way I can come up with 1000 credits and frankly, but for the grace of God nobody would get in here.” Peter says, “That’s the other 998 points. Come on in.”

How is it that any man, any woman can be saved? There is only one way, and our text says it plainly. 8a By grace you have been saved. This is the oft-repeated refrain of the New Testament, especially in the writings of the apostle Paul. Some eighty times in his letters he refers to the grace of God. This, he says, is what God called him to do. In Acts 20:24 I do not consider my life of any account as dear to myself, so that I may finish my course and the ministry which I received from the Lord Jesus, to testify solemnly of the gospel of the grace of God. But Paul was hardly alone in this. This is the consistent message of the entire New Testament, indeed of the entire Bible. In the first great church council in Acts chapter 15 it was Peter who stood to say 15:11 We believe that we are saved through the grace of the Lord Jesus. Needless to say, if this is the active ingredient in salvation, if this is what we all need to be saved, then this is something we must try to understand. Grace. Most people have some concept of it. Grace means unmerited favor. It implies a certain benevolence and is closely related to the
word “gift.” And it is the opposite of merit. When Paul says, “By grace you have been saved”, he eliminates for all time the notion that a person can be saved on the basis of personal merit. That is also the point of the little story about the 1000 credits. It is amazing to me, and a testimony to the deluding power of Satan, that in our country where you can find a Christian church every few miles, where the symbol of the cross is seen everywhere, and where the gospel is found on radio, TV, and bumper stickers that so many people still think that you get to heaven, that you save yourself by your own personal effort and merit. The New Testament annihilates any such notion of salvation by merit. It is by grace that any man is saved. If you think you are saved thru some merit of your own then you haven’t understood God, just how holy He is, the loftiness of His standards. He demands that we be holy as He is holy, and although some seem to come closer than others, we all fall short, way, way short of His glory. If you came in here today thinking that you could earn points with God by being a good scout I beg you to reconsider what the message of Jesus is all about. What’s more, if you think you can be saved by merit then you have not understood yourself either. You haven’t come to grips with your own inability, your own corruption, and the impurity of your own motives. Look at Ephesians 2:5 again where it says that God 5 even when we were dead in our transgressions, made us alive together with Christ (by grace you have been saved). Notice how the apostle slips in that word about grace here? Why did he do that after the statement in verse 5? He just wrote that we were dead when God set His life-giving love on us. And he can’t resist the opportunity to show how this proves the point about grace. Since God’s saving love came to us while we were cold, dead sinners it could not possibly have anything to do with merit. It had to be grace. A hymn we sing puts it well, “No merit of my own, His anger to suppress, my only hope is found in Jesus’ righteousness.” It is found in the grace and mercy of a God who loves sinners and sent His son to die in their place. The basis of salvation is grace. By grace you have been saved through faith. The basis is grace, the instrument is faith, but there is no merit anywhere. It is all, it is all of grace from beginning to end.

Secondly, now that we have seen this beautiful truth that salvation is by grace, we move on to consider that this salvation is through faith. It is through faith. The great cries of the reformers against Roman Catholic legalism were Sola Gratia and Sola Fide. Grace alone, faith alone. Consider the relationship of the two. The text says “by grace” “thru faith.” The foundational or formal cause is grace; the instrumental cause is faith. What am I talking about?
Follow me on this. When we speak about causality we may speak at several different levels. For example, I ask, “What was it that caused the fine music we heard earlier this morning?” And I could give at least two different answers. I could say that it was the keyboard that caused the music and I would be correct in a way, wouldn’t I? But I could also say that Brooke Hopkins was the cause of the music. When I say that, I am getting closer to the ultimate cause of the music aren’t I? Did the keyboard make the music or did Brooke? I could say either and be accurate, but if we want to be precise we should say it exactly as Paul does here. There is the formal cause - Brooke, the instrumental cause - the keyboard, so we can say, “The music came by Brooke, thru the keyboard.” Notice how this brings into clarity certain issues of salvation.

Without grace, without the musician, will there be any salvation, any music? Absolutely not. No way. The keyboard without the musician can do nothing. But we should note as well that the musician needs an instrument. Brooke could have played something else today, but the keyboard was his chosen instrument, in the same way that faith is God’s chosen instrument. The beautiful music of salvation comes to us by a minstrel named Grace, thru the instrument of faith.

Faith, therefore, as opposed to any human work or ritual, is presented in all of God’s word as the prerequisite for justification, for eternal life, and for the forgiveness of sins. You know John 3:16 For God so loved the world, that He gave His only begotten Son, that whoever believes in Him shall not perish, but have eternal life. John 3:36a He who believes in the Son has eternal life. John 6:47 He who believes has eternal life. In Acts 16:30 the jailer asked Paul and Silas, “What must I do to be saved?” And what did they say? 31 They said, “Believe in the Lord Jesus, and you will be saved, you and your household. Romans 3:28 We maintain that a man is justified by faith apart from the works of the law. Now, this morning I want you to see three things about this saving faith. We have seen that faith is the instrumental cause of justification.

First then, what is faith? Simply put, faith is an exercise of trust. It is belief. It is a persuasion sufficient to engage not only the mind, but the heart and the will. And for someone to have faith in somebody or in some message they must first encounter that person or message, right? Faith implies a certain content and substance. Romans 10 asks simply 14b How will they believe in Him whom they have not heard? Then it answers the question in verse 17 So faith comes from hearing, and hearing by the word of Christ. So, faith is connected to the gospel message. It engages the word of God and places confidence in it. But saving faith is typically
described not so much as faith in a message but as faith in a person. This is my second sub-point. All those verses we read about faith say that you have eternal life if you believe in what? Not what but who. Saving faith is in the person of the Lord Jesus Christ. It is Jesus that we trust. It is Jesus that our faith is in. Thirdly, please understand what this faith is not. Verse 9 makes the point. Faith is not to be regarded as a work. It is not a work. It is specifically contrasted against works. It may be a condition for receiving eternal life, but it is not a way to earn it. If we held a raffle here today and you happen to win it, I may come to your seat and hand you the prize but you would never say or think that you earned the prize by extending your hand to receive it. But that is all faith is. It is an extended hand from a helpless sinner to a mighty Savior. Thomas Goodwin wrote that the hands of faith are not working hands, but receiving hands; as the convicted sinner gladly takes what grace does offer. Faith is not a work, but it is essential. It is essential. Again, it’s like the keyboard. Without it you have no music and without faith you have no salvation. There is no point in saying, “Oh well, Uncle Charlie never believed in Christ, but that’s okay because we’re saved by grace.” Oh no. We are saved by grace, but a grace that works through faith and engenders faith. Where there is no faith, there is no grace.

That last point leads me to make a couple of relevant contemporary observations before I move on to our third major heading. We say as an evangelical church that we believe in justification by faith, but I find two contrary views that permeate our thinking. Many of us actually believe in justification by death. Many years ago, in family devotions, I was quizzing our youngest daughter and asked her, “What do you have to do to go to heaven?” And she gave a good answer. One word. She said, “Die.” Now that is part of it of course. That wasn’t what I was looking for, but her answer represents the position of many who think that by grace are we saved through death. No matter what a person thought, did or said, once they die every bad thing is forgotten and we assign them to paradise. That is the position of sentiment. That is what we prefer to think. We hate to think otherwise, but that is not what God’s word says. No justification by death here.

Closer to home for some of you may be a second popular error that I call justification by prayer. Most of us were taught that salvation comes through saying a prayer. You ask Jesus into your heart or something like that. That is how you get saved. Now this error is partly true. Romans 10 says that *all who call on the name of the Lord will be saved*, but that salvation is by grace through faith, not by grace through prayer. The prayer is just an expression of that faith. I
remember when our kids were little, listening to an Odyssey program, which is a Christian drama for kids. And on this particular episode, the young egghead named Eugene becomes a Christian. He is about to pray the sinner’s prayer with a friend when they get interrupted, and interrupted again and interrupted again. Now, let’s suppose that before Eugene ever prays the prayer a bomb explodes and kills him instantly. What is his fate? Was he saved? The answer is, “yes.” What is critical for him is not the prayer so much as the faith that leads him to pray it. Conversely, and this is what disturbs me most about the justification by prayer doctrine, it is quite possible to say the prayer without having any faith at all. Lots of people have gone through the ritual of “asking Jesus into their hearts” when, in fact, they had not truly placed their trust in Him. And for years, trusting in something they said to God, they may go their merry way Assuming that all is well with their souls when the evidence of saving faith is completely missing. This is why we need to stick with Scriptural language and Scriptural concepts. Justification by grace through faith.

On now to our third major point which is about the gift of God. Verse 8 For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; the logic and flow of the passage suggests that Paul is saying that faith itself is a divine gift, something which does not come from our selves but from God. The apostle has already said that salvation is of grace. If the last phrase says the same thing it seems rather pointless. But it makes perfect sense for him to say that salvation is from grace, and comes to us through faith, and then add that even the faith which lays hold of this gracious salvation is a gift of God. In every way possible, the apostle is striving here to show us just how utterly sovereign Christ is in the matters of our salvation. And if Paul says here that saving faith is a gift of God then he says something perfectly consistent with everything else we read about it. The Lord Jesus said in John 6:65 No one can come to Me unless it has been granted him from the Father. We come to Him by faith and Jesus teaches that the ability to come is God’s gift. It is not something innate to human nature, not to anybody’s human nature. Philippians 1:29 To you it has been granted for Christ’s sake, not only to believe in Him, but also to suffer for His sake. Paul there indicates that God gave the Philippians two gifts, and the first of those was faith. I like how J.I. Packer says it in his great book, Knowing God. He writes: Our faith, which from man’s point of view is the means of salvation, is from God’s point of view part of salvation, and is as directly and completely God’s gift to us as is the pardon and peace of which faith lays hold. So then, if you believe in Jesus
today it is not because of anything good in yourself. It is not because you are smarter, sharper, more sensitive to the Spirit, more open minded or any such thing. You believe because God has given you that great gift. Does he give it to everyone? Clearly not. But for all so chosen, so blessed, Jesus is called the Author and the Perfecter of faith.

I wonder today if all this is new for you. I wonder if you knew when you came in this morning that salvation from sin, pardon, eternal life, that all this is by grace, a gift of the Almighty. Did you know these things? I thought you should. The common view of our society, almost the view that we are born with, is that somehow, we have to earn our way into God’s favor. Sadly, this is the common teaching even in many so-called Christian churches. But it’s not so. The good news is that Christ Jesus has purchased salvation for all who believe. Eternal life is a free gift. A free gift. Romans 6:23 The wages of sin is death, but the gift of God is eternal life through Jesus Christ our Lord. You cannot earn it and you don’t have to pay for it. Man, if that’s not good news I don’t know what is. But so deep are we in sin that we can put up resistance even to this. One evening when my wife was gone I went down under for supper to the Outback Steakhouse. One of our members had given me a gift certificate for there. So, there I go to take advantage of that gracious gift. Well, after consuming my Outback special I asked the waitress for my check which I was going to cover with the gift certificate. The waitress informs me that I didn’t have to pay, that someone else had paid for my meal already. A member of our church had seen me there and arranged to pay my bill before she left, tip and all. So, I feel rather awkward just leaving the place. Something in me said I should have to pay for that meal, but the price had already been paid and although it felt odd I knew it would be silly to pay it again. I got adjusted to the thought and left the restaurant, pleasantly filled with good food and my gift certificate still in hand. I ate my cake and I still had it. So, what am I thinking as I leave? One, that I pastor some very kind people. And two, that this is what it’s like to be a child of God. If I may compare salvation to Outback. There are differences. Unlike the restaurant, God has rules, but like the Outback His salvation is just right. Think with me. On my own I can’t afford it. It’s beyond my ability. But we are drawn there how? By grace. The gift of God leads us to salvation. And when we do come, what we find there is even more grace than we had before. We fill ourselves up on the rich mercies of God and move on in peace with the promise of more grace for tomorrow. Ephesians 2 speaks of rich mercy, great love, the surpassing riches of His grace in kindness. Since we have nothing, grace is required. Since it’s God who gives it,
grace is abundant. But you know what? I may have never made it to the Outback. I could have
gotten that Christmas gift and received it as an insult. What does this guy think, that I’m some
poor pastor who can’t afford to buy myself a decent meal? I don’t need his charity! I could have
thrown away the gift because our pride prefers the merit system. I could have missed out on
grace upon grace. Don’t you make that mistake. Jesus Christ, King of glory, offers to sinners,
eternal life as a gift. Extend the arm of faith and take it.