Christ, the Cross, and You



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Cross of Christ Publishing 3652 92nd Place Sturtevant, Wisconsin 53177

Bible quotations are from the Evangelical Heritage Version (EHV)

This book is part of the Wartburg Bible series of Bible study materials. It is a brief summary of the most important teachings of the Bible.

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You can see it in many places. Rock stars wear it during concerts. You see it on top of buildings. You see it tattooed onto people's bodies. In war movies you see it on ambulances. You see it in cemeteries. You see it on the flags of Switzerland, Sweden, Norway, Denmark, Finland, and Iceland. There is probably no other symbol in history that is more widespread through time and place. It is the cross, the cross of Christ. But what does it mean? More importantly, what does it mean for you?

The story is told of a teenage girl who went into a jewelry store to buy a necklace like the one she had seen the singer wearing during a rock concert. As the girl looked at the selection of silver crosses in the jewelry case, she noticed one that looked strangely different, so she asked the jeweler, "Can I see the one with the little guy on it?" To this girl the crucifix had no meaning. It was just an intriguing piece of jewelry. She had not seen any of her friends wearing anything quite like it. Wearing it would make her different—wearing it would make her special. The cross appealed to her even though she did not understand what if meant or know why it caught her attention.

But for countless thousands of people, for almost 2000 years, that little necklace charm consisting of a cross and a guy has been a symbol and a summary of the greatest story ever told—a story that tells us how every human being can live with God forever in happiness and peace because of the death of Jesus Christ on the cross. This is the most important story you will ever hear. If you understand the story of the man on the cross, if you learn who he is and what he is doing, this will be the most important knowledge you have ever learned. This knowledge is a matter of life and death. So let us listen to the story of Christ, the cross, and you.

In the world in which Jesus lived, the cross was an ugly, hideous symbol of a shameful death. Why was such a simple thing—two crossed beams of wood—so repulsive? The rulers of the Roman Empire used the cross as an instrument of torture and death, reserved for the most despicable criminals and traitors. The condemned man was whipped and beaten until he was barely recognizable. Then he was nailed to a wooden cross and left to die a slow and painful death. This horrible practice gave us the word "crucifixion" which means to torture by fastening to a

cross. It also gives us the word "ex<u>cruci</u>ating" as a word to describe the most intense agony. The cross was ugly and horrifying.

So how did such an ugly symbol of death and shame became a beautiful symbol of life and peace? That is the story we are going to tell in the next few pages—the story of Christ, the cross, and you. We hope that you will be moved by the story and that when you have heard the story, you will want to learn more. We will tell you right up front where we discovered this story. We found it in the Bible. So here is the story of Christ, the cross, and you, in four short chapters.

Chapter 1: How do we know who Jesus Christ is?

The Bible tells us who Jesus Christ is. For many centuries Christians have believed that the Bible is not simply one human interpretation of religion among many, but that it is the Word of God, given by inspiration. "Inspiration" is a special process by which God guided and directed the writers of the Bible so that they wrote what God wanted them to write, using the exact words that he wanted to be written. This means that what they wrote was true and reliable. Some of the statements that the Bible uses to describe inspiration are "God spoke through the prophets," "All Scripture is God-breathed or breathed out by God," and "Men spoke from God as they were being carried along by the Holy Spirit."

Although this inspiration sometimes was given through visions which the prophets saw or heard, at other times inspiration was an invisible guidance which occurred as the writers researched and wrote. "Inspiration" simply means that God directed the writers so that they wrote exactly what God wanted written. The result—the words they wrote are God's words. These words have been accurately passed on to us in the Bible. That is where you can find the story of Jesus and what he means for you.

If this seems too fantastic or too good to be true, just sit back and listen to the story. The power of the story will convince you.

The Bible tells us that the man whom we now know as Jesus Christ lived about 2000 years ago in the land of Israel, which was an obscure backwater of the mighty Roman Empire. There were lots of people named Jesus in Israel. To distinguish him from all the other men named Jesus his contemporaries called him Jesus of Nazareth, identifying him by his hometown, the obscure little village of Nazareth in northern Israel. The first thirty years of Jesus' life seemed very uneventful. He worked as a carpenter and wood worker and drew no attention to himself. Then for three short years he traveled around Israel preaching and teaching, healing the sick, and even raising the dead. He aroused the jealousy and hostility of the Jewish leaders, who brought charges against him in the court of the Roman governor, who ordered him to be executed by crucifixion. But after three days his followers reported that they had seen Jesus and that he was alive again. They then began to go everywhere telling people about Jesus. In this way a movement was begun which was called the Christian church, which still flourishes to this present day. Christians believe that Jesus was not just a great teacher or helper of the poor (to be sure, he was that, but he was much more)—he was the Savior of the world. He came to earn forgiveness of sins for all of us. What does that mean? What does that mean for you?

Chapter 2: Why do you need to know who Jesus is?

The Bible claims that every person without exception has sinned. "Sin" is every action, word, or thought, which is contrary to God's law which is revealed in the Bible. Examples of such sins would be stealing and every form of dishonest dealing, lying, adultery and sexual immorality, hating your neighbor, disobeying your parents, drunkenness, a greedy desire for someone else's property, misusing God's name by cursing, teaching falsely about God, or loving or trusting anything or anyone more than God. To pass the test of God's law you must keep it perfectly. Keeping 90% or even 99% of the law is not good enough. Just as breaking one law of the government is enough to make you a criminal, so breaking even a single one of God's laws is enough to make you a sinner who deserves punishment from God. If you want to be able to live in heaven with a sinless God, you have to be sinless too. Because God is perfectly pure, he cannot allow evil or those who do evil to live with him. Because God is perfectly holy, eternal, and has unlimited power, just one offense against him is enough to condemn a person to eternal punishment, just as one assault against a great king would be enough to condemn a man to death. Slapping the king in the face just one time would earn death for the offender. How much more serious is disobedience to a perfect God, who has no limits.

You may be thinking, "Yeah, there are some very bad people in the world who deserve to be punished by God. I suppose that if every person is going to get what he or she really deserves, there has to be a place of punishment like hell." You may even be willing to admit, "Yeah, I know I am not perfect. I have done some pretty bad things. Maybe I even deserve some payback from God." But if you are like most people, you would be quick to add, "Well, maybe there is a hell, but I am pretty sure I don't belong there. You can't tell me that I deserve to be sent away from God to hell along with monsters like Hitler and Stalin, with the murderers, the robbers, and rapists? I might not be a saint, but overall I am a pretty decent person." The truth that you deserve to go to hell may be a bitter pill to swallow, but that is exactly what the Bible says: "All have sinned and fall short of the glory of God." *All* includes you.

But there is more bad news from God, worse news than the fact that you have sinned. Your sin is not just a little mess that you can clean up quickly and easily if you get the right information and if you try a little harder to be good. Sin is not just a few careless habits you picked up from a bad environment or from the bad example of some of the people around you. Sin is a sickness that infects your whole being from head to foot. It infects your body and your soul. This addiction to sin is something you were born with. You were self-centered from the moment you were born. We are not born morally good or even in spiritual neutral. We are born hostile to God. We naturally resent a God who tells us what to do and crimps our freedom.

We are born with an inbred selfishness that leads us to put ourselves ahead of God and to put our needs and desires ahead of those of other people. Christians call this self-centered tendency "original sin."

We like to imagine that babies are pure and innocent, but the evidence strongly contradicts this illusion. Original sin is one of the few Christian teachings that can be proved scientifically by experimentation. The only laboratory and equipment that you need to prove original sin is one room, thirty toys, and two two-year olds. Within five to seven minutes you will have proof of the hypothesis that children are naturally selfish. The two toddlers will both be pulling on the same toy and yelling, "Share! Share!" Even when their parents are teaching them to share, little children think that "share" means that you have to give me what you have that I want. Then one day a cruel reality become clear to them: "share" also means I am supposed to give you what I have which you want.

Stunned by this unpleasant truth, children quickly develop an amazing ability to manipulate the people around them to get what they want. The three-year-old girl who has been punished for snatching toys out of her little brother's hands learns how to play the game to get what she wants. When she sees that her brother is holding the prize toy that she thinks she deserves to have all for herself, she quickly develops a new way of imposing her will on her little brother. Instead of ripping the toy out of his hands and incurring her mother's anger, she runs over and starts playing with a toy in which she really has no interest whatsoever. She oohs and aahs about how much fun this toy is, and when her instantly jealous brother runs over to snatch the toy from her grasp, she calmly walks over and picks up the toy her brother has just discarded—the one she really wanted all along. Very early we learn the skill of being a "master of me." And so throughout our lives, with ever increasing skill and sophistication we repeat that same kind of selfish maneuver. If the essence of sin is selfishness, all of us are born naturals at it.

God gives us directions in his law. Reading God's law is like looking in a mirror. When we look in a mirror, we see what is wrong with us. When we read God's law: "do not be greedy," "obey your parents," "love your enemies," "do not lie," "do not fantasize about sex with someone you are not married to," "always love God more than anything else," what we see reflected there is not a pretty picture. In God's mirror we see that each of us has a face that is dirty with sins which are an offense to a holy God. If you honestly examine your own thoughts, words, and actions for even one day, you will have to admit that you have often acted selfishly, putting your own desires ahead of the will of God and the good of other people. If you have ever done any of these sins: lying, hating, cheating, being mean, having evil thoughts, you are a sinner who falls short of meeting the standards set by a holy God, and you deserve to be condemned by God.

You might protest, "Alright, okay, I admit I am not perfect, but I am sure a whole lot better than a lot of the other people out there." Well, this is one case in which "good enough" is not good enough. God says, "Be perfect, as your heavenly Father is perfect." This is one test in which 99% is not a passing grade. Finding someone else who scored lower on the test than you did does not give you a passing grade.

Even in daily life there are many cases in which "pretty good" is not good enough. At any given time, 450 players are good enough to play in the NBA, the top basketball league in the world. There are an estimated 400 million people in the world who play basketball. I may be a better basketball player than 399,999,549 people, but I am still not good enough for the NBA. The only thing that counts is whether or not I am good enough to meet the standard of the NBA. How many other players there are who are worse than me is irrelevant.

If I want to buy the Empire State Building and the cost is \$2 billion, whether I have 1 billion dollars, 100 million dollars, 1 million dollars, or 5 cents makes no difference. If I cannot pay full price, I cannot make the purchase. If I have a billion times as much as the poor guy on the bottom of the heap, it is still not enough. I still can't pay the price. I can't close the deal.

That is the way that it works at God's bank too. None of us can meet the qualifications that are necessary to live with a holy God. We can't avoid disobeying God's will, but we can't pay the penalty we owe to God for even one single sin, and we have piled up a whole mountain of sins. The first basic principle of the Bible is "All have sinned and fall short of the glory of God." *All* includes you.

"All have sinned." What a sad tale is told in those few words. What a sea of tears—from the tears of the first mother, Eve, for her dead son Abel to the tears of a mother grieving for her little six-year-old girl gunned down in school. What an ocean of blood—the blood of every innocent victim crying out from the ground from Abel the first murder victim to the latest victim on our streets or in our homes, the terrible toll of corpses from every war, the victims of every senseless drive-by shooting and botched holdup. Who can count them? What a flood of filth and ugliness—from the disgusting sexual rites of pagan religions to the filth flooding into our homes on the internet and cable TV, from the betrayal that is adultery to the addiction to internet porn that destroys marriages and dreams. What endless murmurs of conscience echo through the minds of those who have wounded a loyal friend, who have disappointed loving parents, who have hurt a dear husband or wife, or worst of all, who have betrayed a faithful God. What a stain sin is —a stain no soap can wash away.

We wish that was the whole story of sin, but the Bible does not say "all of *them* have sinned." It says *all* have sinned. We can't escape the painful truth of that little word "all"—it includes me and it includes you, all of you. Imagine that every sin you committed is a pebble dropping on your head. It doesn't even have to be a very big one. Imagine a little stone the size of your finger nail dropping on your head every time you said an unkind word, every time you had an evil thought, every time you fought with your brother or sister, every time you disobeyed your parents, every time you shaded the truth to your advantage, every time you were greedy for more or discontented with the blessings a good God showered on you, every time you were inattentive or half-hearted in worship, every time you failed to love and trust God above anything else. Multiply that steady rain by the days and the months and the years of a lifetime. What a mountain, what a crushing burden of guilt! Multiply that by all the billions of people who ever have lived, who are living, and who ever will live in this world. Stone by stone, what an Everest of sin the world has heaped up—what a crushing load of guilt.

What verdict has God's law pronounced upon all these people who have sinned? "They all fall short of the glory of God."

Goodness is glorious. Moral, godly living shines like a beautiful light that brings glory to God and to those who follow his way. But there is nothing beautiful or glorious about sin. It makes those who live in it ugly and warped. Sinners fall short of the glory for which God created them. He cannot approve of the way they have chosen to live. He cannot accept them into his presence.

Those who do glorious things can bask in praise and approval. Heroes and winners receive fame and acclaim. But sinners and villains receive no praise from people and certainly no approval from God. The only thing he has to say to them is, "Depart from me. I never knew you."

Those who do glorious things receive glorious rewards. But there is no glory for sinners—no joy in the light of God's presence, no shining like the sun in the kingdom of light in heaven, only disgrace and shame in darkness outside.

"All have sinned and fall short of the glory of God." Everyone talks about love, but the world is filled with hate. Everyone longs for peace, but the world is filled with wars. Raising the level of education and increasing the material wealth of a society does nothing to improve the situation. It simply increases the sophistication of sin. Giving an individual more knowledge and more wealth and power does not make him or her more moral. It may well make them worse.

Though we sometimes call sin a sickness, that is really an inadequate term. The Bible calls our sinful condition "death." A sick person can do some things to help himself: get plenty of rest, drink lots of orange juice and chicken soup, take some medicine, go to the doctor. Dead people can do nothing to help themselves. They can't change their condition.

What a depressing story. But that is only part one. There is more to the story. Part one says, "Sin—your sin—is a debt you cannot pay." Part two says your sin has been paid for. How is this possible? This brings us back to our theme: Christ, the cross, and you.

Chapter 3: What has Jesus done?

We can picture the guilt that we have accumulated by our sins as a debt that we owe to God. The problem is that we have nothing with which to pay that debt. Because God is our Creator who has given us everything that we have to use for his glory and for our good, even if we would always do all the things God told us to do, God would not owe us anything. We would merely have done our duty. Doing good things can't make up for the times we failed to do our duty. Showing up for class or for work the last three days of the week does not make up for missing the first two. Therefore no amount of good which we are able to do could ever be enough to cancel even one of our sins in God's record book.

Here is the problem—you can't make up for your sin, but because God is holy, he must punish every evil action. Because God is just and true to his law, he cannot simply overlook our sin or pretend that it never happened. A just judge cannot overlook violations of the law. He must pursue justice.

God's holy nature means that every sin must be paid for. If it is not paid for, God must punish the perpetrator. But we are not able to pay for even one of our sins. This presents a dilemma for us and for God. God is the holy God who hates sin. He is also the merciful and loving God who wants to forgive our sin. How can these two seeming opposites be reconciled? It is possible for God to be both the holy sinless God who demands that every sin be paid for and for him also to be the loving God who forgives every sin, only if God himself makes the payment for our sins. There is no other way.

The Bible tells us that the death of Jesus on the cross was God's way of paying for the sins of the whole world. Throughout the centuries people have objected, "How can a man dying on a cross like a criminal be God's way of paying for the sins of the whole world?" Here is how it was done. God arranged a trade between you and Jesus. God charged all your sins to Jesus' bill. Since Jesus had no sins of his own, he owed God no payment for himself. Therefore when Jesus suffered punishment on the cross, he was able do this for us as our substitute. Since Jesus owed God no obedience to the law for himself (he was above the law), when he lived a perfect life, he also did this as your substitute. Picture your situation before God as a financial account. God charged the debt that you had run up by all your sins to Jesus' account, and Jesus paid off your debt for you. God credited all Jesus' holiness to your account so you have all the credit that you need before God. Here is how your record book with God looked before Jesus died for your sins. Your page of debts to God (the *red* side of the ledger) was full because of your many sins. Your page of credits with God (the *black* side of the ledger) was empty because none of your "good deeds" were good enough to meet God's standard. To satisfy God's standard for a "good deed" an act must meet two tests: it must be the right thing (that is, it agrees with God's law), and it must be done for the right reason (it is done out of pure love for God, as not an attempt to earn anything for ourselves). None of our attempts to do good things can pass the "pure love test" because if they are motivated even in part by a desire to gain honor from other people or by a desire to win forgiveness and love from God, then we are doing them to gain reward for ourselves. Then they are motivated by self-interest and not by love for God. With such works we are serving ourselves, not serving God.

Here is how your account book at God's bank looked after Jesus died for your sins. Your page of debts to God (the *red* side of the ledger) is empty. The Bible tells us that the "wages" you earned by sin is death. Because Jesus died in your place that debt has been paid. A fair judge cannot charge you for it again.

Your page of credits at God's bank (the *black* side of the ledger) is full because when Jesus was keeping God's law perfectly he was doing it as your substitute. Since he was doing this as your substitute, all the good he did was credited to your account. It is as if you did the work yourself.

This still leaves one very important question unanswered. How could Jesus' death on the cross be a payment which was worth enough to pay for all of the sins of all of the people of all time? The Bible's answer to this question is that Jesus was not an ordinary man. The most amazing claim the Bible makes is that Jesus was God, who came down to earth to live among us for a while to do the work which would save us from the punishment our sins deserve. Jesus was not a man who became God. That would be impossible. There is only one God, and no man or woman can become God. But God who made the universe out of nothing, God who created everything in the world, God for whom nothing is impossible can become man if he so chooses.

God was able to pay the penalty for our sins to God because there is both a oneness and a threeness in God. The Bible insists that there is only one God, but within this one divine being there are three persons. The Bible names these three persons, the Father, the Son, and the Holy Spirit. These three persons did not come into being in time, but the three-in-one God always existed in an eternal relationship. We cannot explain how one can be three and three can be one. We accept this because this is how God describes himself in his word, the Bible. What is important to you to understand here is not so much what this one God *is* but what this one God *did* for you. God the Father decided to send his Son into the world to save the world from the punishment of their sins. God the Son agreed to go and to fulfill this mission. God as he is in himself is eternal so he cannot die. He has no body and thus he cannot die. But death was the payment needed to cancel sin. To be able to die God had to become a man. Through the miraculous power of his Holy Spirit God created a complete human body and soul in the virgin Mary without the action of any human father. God the Son who existed from eternity was united with this human body and soul from the moment of its conception, so the baby born from Mary may rightly be called the God-man. Christians call Jesus "Son of God," because the eternal Son of God, who always existed in the oneness of God, united himself with the human body and soul which God had created in Mary to form one person who was both God and man, Jesus of Nazareth.

We now call this person Jesus Christ or more precisely Jesus the Christ. Jesus is his personal name, a name in some respects as ordinary as Bill or Sue or Jack, but a very descriptive name because it means "he saves." (It is the same name as the name 'Joshua.") "Christ" is Jesus' title. Christ means "anointed," or to use a more modern term we could also say Jesus was "appointed" to a special office. Jesus was appointed by God to be our savior, who would gain forgiveness of sins for us. He did this by living a perfect life for us and by dying on the cross to pay for all of the sins of all people. Because Jesus was a man, he could place himself under God's law and keep it as our substitute. Because Jesus was a man, he could die on the cross to pay the penalty for our sins. Because Jesus was the infinite, holy God, his death had limitless value and could substitute for all the punishment which all of us deserved to suffer in hell. His death could cover all of the sins of all of the people who ever lived or who ever will live. Just before the moment of his death on the cross on the day we now call Good Friday, Jesus said, "It is finished." The moment he died, the work of paying for sin was finished. The word the Bible uses to describe this payment is "redemption." We could also call it a ransom since it is a payment that sets us free.

We know that God has accepted Jesus' payment for our sins, because Jesus was raised from the dead on Easter Sunday. This was God's way of declaring to us that he was satisfied with Jesus' payment for our sins. Our sins which had been charged to Jesus' account were cancelled. They were blotted out. They were gone. When Jesus died for our sins on Good Friday, he was like a rich friend depositing the full payment of your debt into your account. When God the Father returned Jesus from death to life on Easter Sunday, God was like the banker giving you a cancelled bill, stamped "paid in full." If God the Father was satisfied with Jesus' payment, you can be sure that there is a peaceful happy relationship between you and God. If the only way that you could establish a good relationship with God would be for you to do enough good things to satisfy a holy God, you could never have peace of mind because you could never be sure if you had done enough. But if your good relationship with God depends entirely on a finished act of God, an accomplished historical fact that cannot be undone, then you know for sure that you can have—in fact, you *do* have peace with God.

To summarize:

- The God of the Bible is so holy that he cannot accept anything less than a full payment for sin.
- The God of the Bible is so merciful and loving that he himself provided the payment for sin which we were unable to pay.
- The God of the Bible is so mighty that he was able to do this by becoming a man to be our Savior.
- Jesus paid for our sins. So in his courtroom God the Father pronounced a verdict of "not guilty" for all of us. The Bible calls this verdict of "not guilty" "justification."
- The God of the Bible is not so small that he allows himself to be squeezed into our little way of thinking, but he broke through the limits of anything we can imagine and provided freedom from the results of our sin in a way that no human being would have thought of or invented.

Chapter 4: What do you have to do?

What do you have to do to benefit from what Jesus did for you? What do you have to do to make this new life in heaven your own? What is your contribution to all of this? The answer is very simple, a single word:

Nothing!

Sin has been completely paid for, so you can add nothing to the payment. This is a gift from God. Gifts are free. Think how insulting it would be if someone gave you a gift, and you tried to pay them for it. How much more insulting for people to think that they have to pay something for God's gift.

This message of good news is called the "gospel." This gospel is summarized very beautifully in a letter the apostle Paul wrote to the Christians in Rome. So let us hear a brief summary of our story in God's own words.

There is no difference, ²³because all have sinned and fall short of the glory of God ²⁴ and are justified freely by his grace through the redemption that is in Christ Jesus, ²⁵whom God publicly displayed as the atonement seat through faith in his blood.

After the law has told us that all have sinned, the gospel tells us, "All are *justified*." Other ways of saying this are, "All are declared not guilty" and "All are forgiven." This gospel doesn't tell you what to do. It tells you what has been done for you. The gospel does not hand you a list of instructions for you to follow. It hands you a cancelled bill. Your sins have been forgiven—completely, fully.

There is still more good news in the gospel. "All are justified *freely by his grace*." You do not pay anything for this forgiveness. It was a gift. An English teacher might claim that the writer is not following very good style here. He is too repetitious. "Freely" means "by grace" and "by grace" means "freely." A person doesn't need to say both. But sometimes truth is more important than style, and some things are too important to be said just once. So Paul says it twice. You were justified *freely* + *by grace*. If something is a gift, it must be free. If you have to pay anything at all for it, it is no longer a gift. It might be a bargain, but it is not a gift.

Though we have already demonstrated that you are, in fact, a guilty sinner, there was nothing fake or phony about the verdict of God that declared you not guilty, because his verdict was based on the *redemption* that came by Christ Jesus. Your debt was not ignored by a wishy-washy God who really does not care all that much

about sin. It was not hidden by a dishonest bookkeeper. It was not covered up by a crooked judge who had taken a bribe. The redemption Jesus paid was a real payment. Your debt was paid in full. When Jesus said, "It is finished," the work of paying for sin *was* finished. It would be unfair for the judge to try to make you pay again.

Yes, the gospel can be described by abstract theological words like justification, grace, and redemption, but the gospel is really the story of a person. It is the story of Jesus, our Savior, God and man, who at a real time and a real place in history was mocked and beaten and killed on a cross so that you could have forgiveness, peace, and eternal life. Redemption came *by Christ Jesus*.

That's the whole story of the gospel in a nutshell— "All have sinned, but all are justified freely by his grace." We can't escape the truth of that little word *all*—it includes me and it includes you, all of you.

God publicly displayed Jesus as *the atonement seat*. The atonement seat is a symbol taken from the Old Testament system of animal sacrifices. These sacrifices pointed ahead to the sacrifice of Christ on the cross. During the time of the Old Testament, when animals were sacrificed as sin offerings, some blood from the sacrifice was presented in the sanctuary either at the altar or at the Ark of the Covenant to show that the payment for sin had been completed.

The atonement seat was the cover of the Ark of the Covenant, which was placed in the most holy part of the sanctuary. Symbolically, it served as the footstool for God's throne, so blood presented at the Ark of the Covenant was a declaration that the sacrifice for sin had been completed and was accepted by God.

Jesus Christ is the true fulfillment of the function of the atonement seat. He is the reality of the payment which was only symbolized by the atonement seat. When Jesus was dying on the cross, he was presenting the complete payment for all the sins of the world. God made your Savior Jesus *a sacrifice that provides atonement*. That means this was a sacrifice that made peace between sinful you and a holy God. "Atonement" is another of those fancy theological words. If you break the word into pieces, you will see that it is at-one-ment. Sin separated you from God. Sin exposed you to God's anger. But if your sins have all been removed from God's book, God's anger cannot strike you. The barrier between you and God is removed. In the gospel God is offering you a peace treaty which says that the war that existed between you and God is over. You have been reconciled to God, that is, God is at peace with you. You are at-one with him.

A few pages back I told you that you do not have to do anything to pay for this peace. You cannot add anything to its value. That is the most important truth you will ever learn. But to avoid confusing you about this, I must say one more thing. This peace is yours *through faith* in Christ's blood. You do not have to do anything to add to Christ's payment. But something has to be done for you—something has to be done to you for you to benefit from the payment that Christ made for you.

Perhaps an illustration will help. Imagine that you are very poor. A rich man goes to the bank and makes a deposit of a million dollars in your name. The money is legally yours. But what if you never hear about the money and you never spend it? What if people run to tell you about it, but you do not believe them? "That's too good to be true," you say. You might even scoff, "That is ridiculous. No one would do that for me." And so you let your money lie unused. You never draw on your account. The wonderful gift is wasted. You die as poor as you were before the gift was given to you. Though the wealth was yours, you never benefit from it.

It works the same way with the payment that Christ made for you. The payment is deposited in your account in God's bank. God has marked your bill "paid in full". But what if you never hear about it? The gift will do you no good. God does not want that to happen. That is why he sends people to tell you about his gift. That is why he has sent you this little book. Here he is telling you, "You are my child. I am your Father. I want you to live with me forever. I have removed the barrier of sin that stood between us."

For you to benefit from the money which is deposited in an account with your name on it, two things have to happen. You have to hear about the money, and you have to spend it. The way you "spend" the forgiveness of sins which Jesus obtained for you is simply to believe the message you have received. When you trust that Jesus' death on the cross really was the complete payment for your sins, the gift is in your possession. The Bible calls this trust in Jesus "faith".

"Faith" is not simply believing that Jesus existed and that the stories about him in the Bible are true. "Faith" is not simply believing that Jesus was a great teacher and studying the things he said. "Faith" is not simply admiring Jesus as a wonderful moral example and trying to follow in his footsteps. Faith is believing that on the cross Jesus died *for you*. Faith is trusting God's declaration that he has forgiven *your* sins. Faith is confidence that you will live with God in heaven because of what Jesus did on the cross *for you*.

At this point you might be thinking, "Hey, wait a minute. Doesn't that contradict what you said when you told me that I do not have to do anything to get this gift?

Doesn't that contradict the Bible? I recall a story in the Bible where a terrified man asked, 'What must I do to be saved?' and the answer he received was 'Believe on the Lord Jesus Christ and you will be saved.'" Well, I guess these two statements would be contradictory if faith was something you had to produce by your own power and by your own choice. These two statements, "do nothing" and "believe," would be contradictory if your faith was needed to add something to the value of Christ's payment. But faith is simply like a hand which receives and holds the gift that is being given to you. The value is in the gift, not in the hand that holds it.

If you think of the forgiveness of sins as a large diamond that God has given to you, faith is the safe in which the diamond is stored. The safe does not add any value to the diamond. It simply contains it. If you think of the forgiveness of sins as life-giving water, faith is the pipe or channel which the water flows through. The life comes from the water not from the pipe.

This message that eternal life is a gift that we receive as a result of Jesus' death on the cross seems foolish. It is contrary to the natural religion which all people hold.

If "religion" is defined as ways by which people *try* to get into a good standing with God, there are only two religions in the world. One is the Christian religion, the religion of faith. This religion says, "God has done it all for you. Salvation is a gift." The other religion is the religion of the law. It commands, "This is what you must do to pass God's test." This religion of the law comes in many brand names, but all of them are essentially the same, since they provide their followers with a list of do's and don'ts which they must accomplish to be in good standing with God.

However, if religion is defined as a way in which people actually *can* achieve friendship with God, then there is only one religion, the religion of Christ and the cross since no other religion offers the full payment for sins which we so desperately need. The road to heaven is a freeway, not a tollway, but there is only one road that leads there.

To benefit from Jesus' gift you do need to have faith, but this faith too is a gift of God. God gives you this gift by sending you the gospel message. As you hear and read it, God the Holy Spirit is at work through the Word, creating faith in you. The Holy Spirit is like the wind. You cannot see it, but you can feel it. As you feel faith growing in you, and as your trust in Jesus grows stronger, you know that the Holy Spirit has worked and is working that faith in you.

Food does not create life, but it maintains life. And just as you keep eating food and drinking water to maintain your physical life and health, you need to keep using the Word of God to maintain your spiritual health.

One more thing: You may be thinking, "Well, if I don't have to do anything to earn forgiveness and if God forgives all my sins for free, then I guess it does not matter how I live. I can keep right on sinning and it will still be okay." That theory is wrong because it ignores the fact that your faith brings about a basic change of your attitude toward God. A result of faith is love for God because of all he has done for you. If you love God, why would you want to do things which you now know that he hates? Now you will want to do the things that please God. You do them because you want to, not because you have to.

If someone has given you a great gift, you want to show your gratitude. Doing the things that please God is your way of saying "thank you" and "I love you." You can find out what things make God happy by reading the directions for a happy life which he gives us in his Word, the Bible. The good things you do are not a cause of forgiveness. They are a result of forgiveness.

Faith does not mean that there are no struggles left in your life. Temptations from the world around you and from your own weakness will still pull you toward sin. Though you are free of all of the guilt of sin, you won't be free from all sinful acts and thoughts until you reach heaven.

The Bottom Line

You may be thinking, "That was all very interesting, but I really don't need it. I am happy. I have a good life. I am pretty satisfied with the things I have and with the things I do, and I expect to get even more." That philosophy might work except for one thing—death. No matter how much you accumulate, no matter how much you accomplish you cannot escape death. It will come like a wave and sweep you away. You can try to postpone it, but you cannot escape it. Every doctor has the same rate of success—0%. 100% of every doctor's patients die, sooner, or later. Death is as inevitable as taxes.

Perhaps that would not be so bad if death was simply an endless sleep, if you were nothing but a bag of water and dirt that dissolves back into the ground, a creature that forgets and is forgotten. But you know that is not true. God has planted into the human heart and mind an awareness that we are more than water and dirt and chemicals and electrical impulses shooting through the brain and nerves. People

everywhere are hard-wired to know that there is more to us than the physical body which grows old and dies and dissolves.

People cannot escape the feeling that they have a spiritual side that does not die when the body does. People everywhere realize that love and loyalty and honor and sacrifice and conscience cannot come from the mixing of chemicals and the flow of electricity.

People everywhere have a built-in sense of moral responsibility and accountability. They have a conscience that praises them when they do good and accuses them when they do bad. They have the feeling that after this life God will reward good and punish evil. People fear death, not so much because it is a sleep, but because of what may lie on the other side.

People everywhere have a built-in feeling that all this inner spiritual life cannot be a random mixture of elements. Without ever going to church or reading the Bible, they have a feeling that there must be a spiritual being who placed all this in them and so they search for him. They search for God, groping around in the dark to find him. But he still remains hidden and barely known.

People everywhere and throughout history have had the conviction that their loved ones who have died are still alive somewhere. They bury them with elaborate ceremonies, with honor and respect. They care for their graves. They try to communicate with them. They try to help them, and they seek help from them. They hope to be reunited with them in a happy place. But the world and the life that lie beyond death are hidden behind a curtain. No one can come back from there to tell us about it. No one can come back to show us the way.

The only way we can find out what lies beyond death is from someone who has been there and returned. That someone is Jesus. He came to earth from heaven to open the way for us. He defeated death. He returned to heaven to prepare a place for you. He keeps sending us the message of the gospel to invite you to follow him. If you receive the gift he gives, you are ready for the life that lies beyond death. You can be sure how you stand with God.

There are a lot of things in the Bible, but the things you need to remember right now are not so many—they can be boiled down to two—your sin and your Savior. "All have sinned and fall short of the glory of God." "All are justified freely by grace." I have to say it one more time—You all are justified freely by his grace through the redemption that is in Christ Jesus!

Want to begin to learn more? Pick up the Bible and read.

To learn more about Jesus' life read the Gospel of Mark or the Gospel of Luke.

To learn more about who Jesus is read the Gospel of John.

To begin to have a better understanding of God's law and gospel read Romans 1-3.

To study the Bible with other Christians contact: