

SALVATION'S CREDITS EPHESIANS 2:8-10

For by grace you have been saved through faith, and that not of yourselves; it is the gift of God, not of works, lest anyone should boast.

For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them.

When a movie or TV show ends, a string of credits crawl across the screen. It's called "the credit roll."

"The credits" list members of the crew and cast who contributed in some way to the production of the film.

In Great Britain the credits crawl left to right.

In the United States they scroll bottom to top.

The term "credit roll" comes from a time early in film making when the credits were written on a roll of paper and actually wound past the lens of the camera.

The reason I'm explaining this is because most of you never stay for the credits! The movie ends, and the credits last another 5-6 minutes, but the moment you see the names begin to roll, people start to leave.

After "The Muppet Movie," as the credits roll, Animal suddenly appears and screams, "Go Home!" It's for the few die-hards who have nothing else to do, but sit there, and watch meaningless credits roll on and on.

Yet sometimes it's worthwhile to stay for the credits.

"Lord of the Rings" has some cool sketches built into its credits... Other movies will add a scene that advances the storyline past the conclusion of the film...

Still others add info that alerts viewers to a sequel...

Or it might show a blooper from the actual filming...

Well, think of Ephesians 2:1-10 as a movie. As we learned last week it tells **a rags to riches story.**

In fact, it's *your story* and *my story*!

Verse 1-7 trace how we went from *dead to alive*, from *guilty to mercy*, from *sinner by nature to seated with Christ*. It's the feel-good of all feel-good stories.

Now in verse 8 the movie is over, and the credits roll.

Granted with most movies you leave at this point. Why endure a boring *names' list* of cast and crew? Just brush the popcorn off your lap and head to the car!

But wait a minute! These are not your typical credits!

Here are the crew members responsible for your salvation... "*grace*" and "*faith*" and "*gift*" and "*God*" - and of course, the story is "*created in Christ Jesus.*"

A huge part of appreciating any story is realizing who and what originated the idea, and how it was produced.

I'm the guy who likes to stay for the credits.

We need to give credit where credit is due!

And when it comes to our relationship with God the importance of getting this right can't be overestimated.

This is what Paul is doing in this morning's text.

He rolls the credits on **our rags to riches story**, and we learn the **who** and **what** and **how** - all that's behind the changes God worked, and is working in our lives.

Never stop giving credit where credit it due and your faith is less likely to grow cold. **Appreciation** is what keeps fanning the flames of our passion for God.

And here's the first credit to roll after our story. Verse 8, **"For by grace you have been saved through faith..."**

Yet let's start with a question, *what does it mean to be "saved?"* This is the most misunderstood word in the Christian vocabulary. Especially among people who live in the Bible belt. Everybody claims to be **"saved."**

Most Southern folks think of salvation as something they've done - a statement they've made. ***"I walked an aisle. I prayed the prayer. I signed the card. I'm saved."***

Like pledging a fraternity, or going out for the football team... you fill out a form, take a physical, undergo an initiation - and you're in! **It's something YOU do.**

But that's not what Paul means when He says we've been **"saved."** It's not something you do, it's something God does *for you - to you - in you - even through you.*

Give credit where credit is due - Jesus saves you!

He **frees** you from the penalty, and punishment, and power of sin... He **transforms** your nature from selfishness to righteousness... He **delivers** you from fear, and guilt, and angst - and fills you with joy and peace... He **transfers** you from darkness to light... He **rescues** you from the flesh, the world, and the devil...

Has something happened to you? The question of whether you're saved - is not, have you tipped your hat to God at some point in the past, but has God gotten a hold of you and done something really big in your life?

Imagine yourself trapped in quicksand.

Like a Tarzan, Jesus swings in on a vine, and plucks you out of the muck and mire. He sets your feet on solid ground. You're "**saved...**" when Jesus swoops in!

Salvation is what *He does* - not what *you do*.

You can walk a thousand church aisles, and answer a thousand altar calls, and pray a thousand prayers - but you're not saved until Jesus does a work in you!

And Paul says, it's "**by grace you have been saved..**"

It was so vital to Paul to credit our salvation to "**grace**" that he slipped it in earlier. Verse 5 contains a parentheses, "**by grace you have been saved.**" Here in verse 8 Paul repeats himself, *but he couldn't tell the story the first time without chalking it up to "**grace.**"*

Jesus swoops in to save you - *not because you're a nice guy... or He owes you in some way... or you might get a job one day and give Him a tithe... or you have talents He can use... or you did a good deed...*

There's nothing you've done - or could every do - to deserve His salvation, yet He swings in anyway.

It all has to do with *the greatness of His grace*.

In verse 4, Paul mentions God's "*rich mercy*," and His "*great grace*" - then he says something wonderful.

He adds five words, "*with which He loved us*."

It's one thing to speak of *the richness of God's mercy* and *the greatness of His grace*... They fill the heavens!

But then to aim them at us. God took this "*rich mercy*" and "*great grace*," and with them, He loved us!

This is mind-boggling, and here's where Paul gets careful - lest we think it's us who've done something to earn this favor. He assures us, it's all a matter of grace!

Paul goes out of his way to protect against anyone thinking that our salvation is something we've earned.

It's all God's grace! We've been saved "*by grace*..."

In a "*Dennis the Menace*" comic strip, Dennis and his buddy, Joey, are leaving Mrs. Wilson's house. Their hands are full of cookies. Their faces are covered with crumbs and chocolate smudges, *and great, big smiles*..

Joey asks, "*I wonder what we did to deserve this?*"

Dennis, who normally is a menace - answers with the perfect definition of grace, "*Look Joey, Mrs. Wilson gives us cookies not because we're nice, but because she's*

nice.” This is grace. It’s God’s deal. It flows from His heart. Grace is God’s inclination. It’s His willingness to love folks who don’t deserve to be loved.

I’ve heard it said, “Grace is love that’s on the house.”

It’s not fair - it’s free... It’s not earned - it’s given... It’s not expected - it’s a surprise to the sinner!

It’s the *un-bought, unwrought, unsought* love of God.

If we could act in a way to merit God’s grace; then it wouldn’t be grace. Nail this down, *God saves us not because we’re good, but because He’s full of grace.*

So, God favors us “*by grace*” - but here’s another question, *Do we have a part to play?* The answer is “Yes.” “*By grace you have been saved through faith.*”

Our part is simple, but crucial. When Tarzan swoops in to pull us out, we’ve got to grab hold... Have “*faith!*”

You’ve got to trust in Jesus’ intentions and abilities, and let Him work in you! Our salvation is *unmerited* and *undeserved*, but it’s not *un-received*. You’ve got to embrace it. It’s a gift, but a gift needs to be opened.

On Christmas morning there may be packages under the tree with my name on them, but unless I accept the package, and open it, I won’t receive it’s benefits.

One of the most bizarre legal cases in American history occurred in 1829. George Wilson was convicted of robbery and murder, and was sentenced to die.

Yet just before his scheduled execution, President Andrew Jackson issued Wilson a presidential pardon.

That's when a strange thing occurred. Wilson refused the pardon. He preferred to die. Wilson argued that **a pardon rejected was not really a pardon at all.**

The case went to the Supreme Court where the judges ruled in favor of Wilson. He was ultimately hanged. **A pardon doesn't pardon unless it's accepted.**

And the same is true in the court of God. You need faith to receive God's pardon or you forfeit its benefits.

Realize, there's **one** prerequisite for us to be saved.

It requires no sweat or toil on our part. We burn no calories and fatigue no muscles in participating in it.

You would never refer to it as **"work."**

It's something everybody has, yet few folks exercise. It's called **"faith."** Jesus swings to my rescue, and pulls me out of the mire - but I grab on to Him **"by faith."**

This is why we need to be careful how we define **"faith."** Theologians make two mistakes. They **water it down**, or **thicken it up** - and both change its meaning.

Some teachers **water down faith.** They make it nothing more than an *intellectual agreement* or an *academic conclusion*. **"Oh, yes, I believe Jesus lived, and died, and rose again. Therefore I must be saved."**

But that alone isn't saving faith.

James 2:19 tells us **"Even the demons believe."** They acknowledge Christ and God, but they're not saved.

Obviously, faith requires more. Real faith gets personal. It's the willingness to stake my life and my welfare - both now and forever - on what I say I trust.

Faith is to act on what I believe.

I know I can't save myself, but I believe that Jesus can save me - thus, I yield to the changes He makes, and the conclusions He states - I participate with Him.

We shouldn't *water faith down*, but neither should we **thicken it up** and turn it into something that it's not.

Here's how this can happen... It's true, "**Faith is acting on what I believe...**" But then we start making a list of what those actions might be. Faith will *do this* and faith will *do that* - and before long we've turned *the this and that* into our own requirements for real faith.

Water down faith and it's less than real faith! But *thicken it up*, and you'll end up turning faith into a work.

In Paul's theology he always keeps the two separate. Faith is always faith, and works are always work.

Romans 4:5 is a great example. "**To him who does not work but believes on Him who justifies the ungodly his faith is accounted for righteousness.**" Paul sees faith and works as opposing ways of approaching God.

We cease from our works, and exercise simple faith.

Yet faith is not so simple, and it's definitely not easy.

At 4:00 AM on August 30, 2005 Coast Guard helicopter pilot Iain McConnell reported to his Mobile, AL launch pad ready for work. He was put in command of the first rescue efforts in the wake Hurricane Katrina.

On his first three missions Lt. McConnell and crew saved 89 people, 3 dogs, and a cat. They plucked survivors off rooftops, and from second story windows.

But their fourth trip had a different result. The dozen or so people they attempted to rescue refused pick-up.

Lt. McConnell commented, "Some people told us to simply bring them food and water. We warned them, *"You are trying to live in unhealthy conditions, and the water will stay high for a long time."* Still, they refused.

I felt frustrated and angry, since we had precious time and fuel, and had put ourselves at risk during each rescue attempt. I felt like they were ungrateful.

But, in truth, they did not know how desperate their situation was." And this is how God feels about His rescue attempts. Jesus swings in to save us, but that doesn't guarantee that everyone wants to be saved.

Some people are determined to survive on their own. Other folks don't know the situation is so desperate...

Pride and stubbornness will resist God's rescue...

Faith makes sense only to humble people - folks who've given up trying to save themselves - and are ready to trust in *God's rich mercy and His great grace.*

God chooses to save us in a way that leaves no room for us to take any of the credit. When the credits roll here's what's listed: "God," "grace," "gift," and "Christ."

Paul says of our salvation in verse 8, "and that not of yourselves; it is the gift of God." A gift is always free.

If you receive a W2 for your salvation - if it's wages earned - then it's not of God. The salvation that saves, and seals, and frees, and forgives, and heals is a "gift."

One Sunday a man ran up to Billy Sunday at the close of his sermon, and pleaded, "What must I do to be saved?" The preacher shook his head, "It's too late."

The man was crestfallen...

But then Billy added, "It's too late for you to do anything... The work has already been done by Jesus!"

Salvation was purchased by the sacrifice of Christ! Recall the Savior's words on the cross, "It is finished!"

It reminds me of the dad who took his son, and six pals, to the carnival to celebrate his son's birthday.

The dad bought a huge roll of tickets, and at each ride he would stand there and count off seven tickets.

That is, until they came to the ferris wheel. He tore off seven tickets and passed them out - but there was a new kid. He said, "Who are you?" The kid replied, "I'm Johnny." "Who are you, Johnny?" "I'm your son's newest friend. And he said you'd give me a ticket."

And guess what this dad did? He gave him a ticket! How could he refuse his son's generosity and grace.

And this is what God does! Because of what His Son did at Calvary, He tears off a ticket and gives it to you.

Though Jesus paid a steep price for God's favor, His carnival - His rides - God's blessing - are a *“gift”* to us.

It may surprise you, but they're really only two types of religion in the world. I'm sure you thought there were thousands of religions, but when you examine them you'll conclude they all fall into one of two categories.

99.9% of world religions emphasize what man must do to make himself worthy of God - to please God.

The Buddhist Eight-fold path - the Hindu doctrine of karma - Judaism's Ten Commandments - Islam's Five Laws... even some so-called Christians believe they're going to heaven because they keep the Golden Rule.

The vast majority of religions, though they each have their own prescriptions, their tenant is the same - *do this or do that and you can earn your way to heaven.*

That's all religions, but one! Real, biblical Christianity says something very different. And it's adamant... We can do nothing to satisfy God. It's *“not of yourselves.”*

The Savior does the work! He's gained for us a right standing with God. It's His sacrifice that makes the difference. He is the One who earns for us God's favor.

Jesus swings in... all we do is grab hold in faith.

Realize, none of us set the terms of our salvation.

You can't say, "Well Lord, I'll grab hold and let you pull me out of the quicksand, if You'll just agree I'm not such a bad guy... I've helped a few charities, I'm a family man, I pay my taxes, work hard, don't cheat..."

Realize, Jesus doesn't swoop in to prop up your pride, or preserve your reputation, or help you save face - *He wants to save **you!**...* Your part is humility.

You grabbing hold of Him is admitting your need for grace. It's confessing your sin, accepting His changes, and realizing there's nothing you can do to make yourself worth saving. *You're just thankful for grace!*

Let's say, me, Michael Phelps, and Big Bird are on a cruise together. *Sort of strange... but just go with it...*

Our ship hits an iceberg, and sinks in the middle of the Atlantic, thousands of miles from the nearest shore.

Now all three of us have to swim for it...

Well, forget about Big Bird. He's a goner. All his feathers, and bulk, cause him to drown immediately...

I can do better. I'm reasonably fit for a 55 year old. I could swim and stay afloat - 10-20 miles perhaps...

Of course, Michael Phelps is an Olympic Champion, he can swim hundreds of miles. But even Michael has a problem... *we're thousands of miles out to sea!*

Phelps will do better than me. I'll do better than Big Bird. But no one is good enough to swim an ocean.

And so it is in our attempts to please God!

You're more righteous than me - I might be better than him - but up against God's holiness we all fall miserably short... Romans 3:10 puts everyone of us in our place, "There is none righteous, no, not one."

When the credits roll on my salvation the one name that won't appear is "Sandy Adams." Paul puts it plainly, "*that not of yourselves, it is the gift of God.*"

And yet it's as if we didn't get it... Immediately, in the very next verse, for emphasis no doubt, Paul tells us again, it's "*not of works, lest anyone should boast.*"

Do you think God knows how stubbornly self-righteous we can be? In verse 8 He says it's "not of yourselves" and now in verse 9, it's "not of works!"

Whenever I drive south to Columbus to visit Natalie, I notice the road sign on I85, "Alan Jackson Freeway." In 2009, five miles of interstate near Jackson's hometown of Newnan, was named in honor of the country singer.

Alan Jackson has had 35 songs reach #1 on the country charts, but the one I always think of is entitled, "*Where I Come From.*" The chorus goes as follows...

"Where I come from it's cornbread and chicken, where I come from there's a lot of front porch sitting. Where I come from we're trying to make a living, and **working hard to get to heaven** where I come from."

When I think of that song I want to weep, for lots of folks *where I come from* have that approach. They're "working hard to get to heaven" - *yet that's not how God says we get there!* Verse 9 states, "*not of works.*"

And Paul tells us **why** it's "*not of works... Lest anyone should boast.*" Heaven will be a *no-brag zone*.

To his credit, Alan Jackson seems to be a humble guy. When they named the interstate after him, he commented, "I'm not sure I quite qualified for the main highway. Maybe they should've picked a dirt road."

But if God adhered to Alan's theology and made heaven a reward for working hard, it'd be unbearable.

Imagine, having to listen to prideful people drone on and on, year after year - for all eternity - about *the great sacrifices they made, the good they did, all their noble deeds*. After a few thousand years of brag-fest I'm certain heaven wouldn't seem so heavenly.

When we get to heaven there'll be no boasting! The one thing you'll never find in heaven is *haughtiness*.

Proverbs 6:16 reads "Six things the Lord hates" - and first on the list is "a proud look." God doesn't wait for him to open his mouth. He hates a proud man's look.

Like someone raking their fingernails down a blackboard, arrogance grates of God's nerves.

It's said, "Pride is the only disease known to man that makes everyone sick except the one who has it."

If there was something I could do to earn God's favor it would justify my boasting, but *there's not and I can't*.

God is a debtor to no one. He owes me nothing. I'm the one obligated. God has eliminated all possibility for boasting by rendering our good works unnecessary.

Once an artist was commissioned to paint the Prodigal Son. He needed a model for his portrait, so he canvassed the drunks, bums, and derelicts in his town.

He finally found a suitable candidate and asked the man to be at his studio at 10:00 the next morning.

Yet at 10:00 the only man in the studio was a clean-cut, well-shaven fellow... It dawned on the painter this was his Prodigal. The man said he figured if he was going to pose for a painting he should clean himself up.

Yet it was his efforts to clean up that disqualified him from posing for the portrait. *And this is a lesson for us..*

Not that God is against you cleaning up! To the contrary, He's happy to help... But don't think your efforts to be good and clean will win God's approval.

A bath and a shave doesn't earn God's acceptance. It certainly doesn't make you worthy of His blessing.

In fact, insist on being SELF-righteous, and you're disqualified from receiving the righteousness of Christ.

No matter who we are - what we do - how hard we try - on our own, none of us will ever be good enough for God. We obtain and we maintain a right standing with God - *“not of works”* but *“by grace through faith.”*

In fact, sometimes the people furthest from God’s Kingdom are the good-folk who walk around proud of their goodness. One author writes, *“It’s always more difficult to convert a good person than it is a bad one.”*

At least the dirty dude is aware of his need for a Savior, whereas the clean cut guy thinks he’s just fine.

It’s interesting God does want to cleanse us of our sin, and make our lives beautiful, and useful, and full of good works, but not as a way to earn His favor - as a way to place His favor on display and bring Him glory.

As verse 10 tells us, *“For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them.”*

Here’s how God wants the credits to roll... Any good that comes from my life - any righteousness at all - isn’t the result of *my work for God*, but *His work in me!*

Always remember, *“Good works never make us fit for God - but it’s God who makes us fit for good works.”*

Paul writes, *“We are His workmanship!”* In the Greek language the term translated *“workmanship”* is *“poema”* - from which we get our English word *“poem.”*

A poema was an artistic expression - a work of art.

Here’s an alternative translation, *“We are His masterpiece.”* The quality of our lives and the beauty of our relationships should result from God’s handiwork.

When a painter paints or a sculptor sculpts the art that results is an expression of his tastes, and desires, and dreams, and creativity. It's a reflection of his heart.

And this is what God desires to do in you. When you came to Christ, God put the Spirit of the Artist in you.

The Holy Spirit now treats you like his canvass. He applies His brushstrokes, and spreads out His mixtures of color, and adds texture here, and highlights there.

Your life is the clay that God intends to shape into a beautiful vessel that'll be used to carry out His plans.

Think of your life as the canvass on the easel, or the clay in the Master's hands. Be moldable - available.

The most expensive painting ever sold was by the French artist, Paul Cezanne'. It's entitled, "[The Card Players.](#)" It was purchased in 2011 for \$269 million.

But if a couple of Frenchmen playing cards sells for \$269 million, imagine what your life is worth! Granted you're a painting in progress, but ultimately your life reflects the impression of God. It's value is immense.

And who knows how your canvass will appear - how it will all blend - when the Artist is finally through.

At the moment, God is adding shadows - and dark, heavy colors - but don't think He can't just as easily lighten the pallet and start adding touches of sparkle.

You are His masterpiece and He'll work tirelessly in you to produce the work of art that will bring Him glory.

Understand the heartbeat of Christianity.

If your concept of the Christian life is a litany of rules and regulations that have to be laboriously kept - or a smorgasbord of duties we trudge through day after day after day - then you couldn't be further from the truth!

Christianity is not as much about what we can do for God, as it is about what God has done for us!

I got to admit, I was late to the party on this one!

I spent years on a legalistic treadmill *denying myself* and *pushing myself* to do enough to earn God's favor.

The church I attended always seemed to stress what we should be doing for God - whereas once I started reading the Bible for myself - I realized that it stresses the opposite - what God has done and is doing in us!

Which means we can't brag! Anything we are that's good and godly it's because we're His workmanship - not our own. We're God the Artist's masterpiece!

Once, there were three old country boys who took a vacation to New York City. They checked in to a high-rise hotel - then hit the streets to see the sights.

When they arrived back to their hotel the power was out. Their room was on the 49th floor. The hotel clerk said they could walk the steps to their room, or he would give them a temporary room on the second floor.

Of course, their clothes and belongings were on the 49th story - and they were all energetic, excited to be in the Big Apple - so they chose to climb the staircase.

Up and up they went - they hoofed it 30 floors when when of the fellows collapsed. After waiting a while everyone pushed on. Finally, they reached Floor 49.

The three fellows stumbled out of the stairwell, and walked down the hall to their room. But it was there they made an awful discover - *they'd forgotten the key!*

And this is what you want to avoid in the Christian life. Too many of us are like these three country boys.

You've been **“working hard to get to heaven.”**

You've spent years wearing yourself out - yet it's **“not of yourselves...”** You climbed a spiritual staircase, and ascended a legalistic ladder. You've hoisted yourself up one religious rung at a time - yet it's **“not of works...”**

Even if you could make it to the top - *you can't, but if you could* - you'd still be in for a rude awakening.

The **key** to getting in on all God's blessings, and all God's favor, even heaven itself - **is faith, not works!**

Progression in the Christian life is never achieved by climbing steps. It's **“by grace... through faith.”** It took God stepping out of heaven and reaching out to us.

Here's how we want to wrap up today's Bible Study. We'll scroll down the credits on our salvation...

Here's who gets the kudos for our rags to riches story... *"By grace..." "Through faith..." "Gift of God..." "His workmanship..." "Created in Christ Jesus..."*

Let's give the credit where the credit is due!