

26-0322a - Detailed Summary

26-0322a - *Merit or Grace?*, Steve Cain

Bible Readers: Mike Mathis and Tom Freed

This detailed summary by Grok, xAI, (Transcription by TurboScribe.ai)

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Merit or Grace?

Scripture Readings

1st Reading (0:04 - 1:21): Mike Mathis **Romans 9:30-33:**

The service begins with Mike reading from Romans 9:30-33, where Paul questions why Gentiles, who did not pursue righteousness, attained righteousness through faith, while Israel, pursuing the law of righteousness, failed to attain it. Mike explains that Israel did not seek righteousness by faith but attempted it through works of the law, causing them to stumble over the stumbling stone. He quotes the prophecy about the stone laid in Zion that causes offense, yet whoever believes in him will not be put to shame, and concludes the

Continued

reading.

2nd Reading (1:28 - 2:10): Tom Freed **Romans 4:16-17:**

Tom then reads from Romans 4:16-17, emphasizing that the promise is by faith so it may be according to grace and thus guaranteed to all descendants—not only those under the law but also those who share the faith of Abraham, the father of many nations. The passage describes Abraham believing in God, who gives life to the dead and calls into existence things that do not exist.

Summary of Transcript (0:04 - 34:20), Preacher: Steve Cain

(2:15 - 8:37) Introduction to Merit vs. Grace and James 2

The preacher, Steve, greets the congregation and introduces the lesson titled “Merit or Grace?” noting that it may address unasked questions and that he sometimes focuses on the subject matter itself. Steve explains that the sermon contrasts merit (often called works) with grace. He highlights the common difficulty Christians face in understanding what “works” truly means, acknowledging that Christians are indeed called to perform works. Referencing the Romans 9 passage just read, he notes the paradox: Gentiles attained righteousness without pursuing it, while Israel, earnestly pursuing it through the law, did not. Paul attributes Israel’s failure to their pursuit of righteousness not by faith but as if by works, revealing an improper attitude or ulterior motive.

Steve stresses the need to examine one’s attitude—is it self-seeking or truly faith-based? He transitions to James 2 (reading from the NIV), where James asks what good faith without deeds is, using the example of someone ignoring a brother or sister’s physical needs while offering empty words of comfort. Faith without accompanying action is declared dead. James challenges the separation of faith and works, stating that he will show his faith by his works, and points out that even demons believe in one God yet tremble. He cites Abraham’s offering of Isaac as evidence that faith and actions work together, completing and fulfilling the scripture that Abraham’s belief was credited as righteousness. Similarly, Rahab the prostitute was considered righteous by her actions in aiding the spies. James concludes that just as a body without spirit is dead, faith without deeds is dead.

Returning to Romans 9:30-33, Steve reiterates the key distinction: Israel pursued righteousness not by faith but as though it could be achieved by works, stumbling over the stone (Christ). He frames the core issue as one of attitude, ulterior motive, and misunderstanding regarding the nature of works.

(8:39 - 17:09) Romans 11 and the Impossibility of Earning Salvation

Steve turns to Romans 11:1-7, reading Paul's assertion that God has not rejected His people, using himself (an Israelite from Benjamin) as proof. Paul recalls Elijah's complaint and God's response that a remnant of seven thousand remained who had not bowed to Baal. In the present time, this remnant is chosen by grace, and if by grace, then it cannot be based on works—otherwise grace would no longer be grace. What Israel sought earnestly they did not obtain; only the elect did, while others were hardened. Paul describes God giving them a spirit of stupor, eyes that cannot see, and ears that cannot hear.

Steve interprets this as Israel viewing obedience to God's commands as works by which they could earn righteousness. He compares their mindset to a balance sheet with debits (sins) and credits (good deeds), where they believed good actions could offset sins and restore righteousness. However, the law only declares righteousness or condemns; it provides no credit for good deeds to cancel sin. Steve illustrates the futility: if a person sins seven times daily (a conservative estimate), they would need seven corresponding good deeds to balance the ledger, yet opportunities for significant good acts are limited, and the process would never truly catch up across days. The law cannot credit good works against sin; it only pronounces guilt when broken.

He defines "sin" using its archery origin—missing the target (the bullseye of perfect obedience). The Christian target is a sinless day, but everyone misses, and no amount of good deeds can offset those misses. Thus, Israel failed to attain righteousness because of their merit-based attitude: attempting to earn salvation by offsetting sins with good works.

In contrast, Gentiles attained righteousness because the gospel revealed God's offer of grace—unmerited favor—crediting righteousness without requiring merit. God desires to provide salvation and righteousness freely by grace, not earned through human effort.

(17:10 - 21:32) Romans 1 and Ephesians 2 on Grace through Faith

Steve continues by referencing Romans 1:16-17, where Paul declares he is not ashamed of the gospel because it is the power of God for salvation to everyone who believes, first to the Jew and then to the Gentile. In the gospel, the righteousness of God is revealed—a righteousness that is by faith from first to last, as it is written that the righteous will live by faith. Steve explains that when the gospel is presented to a Jewish person, acceptance requires faith: believing that God reconciles us through Jesus and provides righteousness unattainable through the law. This righteousness is a free gift from God, not something earned by works. God does not require special works for salvation except accepting His Son as the propitiation for sins.

Addressing potential objections, Steve notes that baptism might seem like a work, but he examines its nature through Ephesians 2 (reading from the NIV starting at verse 1). He describes humanity as dead in transgressions and sins, following the ways of the world and the ruler of the kingdom of the air, gratifying fleshly cravings, and deserving wrath by nature. Yet, because of God's great love and rich mercy, He made us alive with Christ even while we were dead in transgressions—it is by grace

we have been saved. God raised us up with Christ and seated us with Him in the heavenly realms to display the incomparable riches of His grace and kindness in Christ Jesus. Salvation is by grace through faith, not from ourselves but as a gift of God, not by works so that no one can boast.

(21:33 - 26:28) Purpose of Good Works and Heart Dedication

Steve highlights Ephesians 2:10, stating that we are God's handiwork, created in Christ Jesus to do good works that God prepared in advance for us to do. These good works are not for earning merit but to demonstrate obedience, love for God, and care for Him. Referencing a class discussion and an article by Scott in the bulletin about circumcision, Steve explains that circumcision symbolizes heart dedication to God rather than pursuing other things. God desires hearts fully committed to Him, leading believers to do good out of love, not obligation. Christians naturally do good—visiting nursing homes and hospitals, giving to those in need—as instructed in Galatians 6 to do good to all people, especially those in the household of faith. This reflects a dedicated relationship with God as His child.

Steve draws an analogy from Ephesians 5:22 onward, where Paul instructs wives to submit to their husbands as to the Lord, out of reverence for Christ. The point is the reverence and whole-life dedication given to God, which shapes all relationships and actions. Referencing Matthew 6, Steve notes Jesus' teaching against worry about food, clothing, or shelter, urging reliance on God's provision. This calls for special love and affinity toward God, resulting in good works that demonstrate faith and trust rather than attempting to merit salvation. Abraham's obedience and Rahab's actions (the woman in Jericho) illustrate faith working through respectful obedience and honor toward God.

(26:29 - 30:03) Salvation as a Gift, Not Earned

Steve emphasizes that believers are not earning heaven but receiving it as a gift because God loves them. God offers righteousness and heaven through acceptance of His Son as propitiation for sins. He does not demand earning or maintaining status but asks believers to be faithful children—truthful, loyal, and devoted like a spouse. When opportunities arise to do good, failing to act is sin, as James states. Salvation is a free gift; God does not require superhuman feats like swimming the widest ocean or climbing the highest mountain. Instead, He invites people to come through His Son, who pays the debt owed under the law—sin demands death, but Jesus satisfies that requirement by dying in our place.

As our high priest, Jesus ascends to heaven and offers His sacrifice, which God accepts. Steve humorously notes offering himself as an example (or using a congregation member's name) to illustrate that God declares believers His children through this accepted sacrifice. The works Christians perform are good works God expects from His children, not works to earn entrance into heaven. Believers are called to walk faithfully; as 1 John teaches, if we walk in the light as He is in the light, His blood continually cleanses us from sin.

(30:04 - 34:20) Conclusion: Faith with Deeds and Invitation to Respond

Steve revisits James 2 to reinforce that faith without deeds is dead and useless. He restates the passage: claiming faith while ignoring a needy brother or sister's physical needs renders faith empty. True faith is demonstrated by actions; Abraham's offering of Isaac completed his faith,

fulfilling the scripture crediting his belief as righteousness and earning him the title “God’s friend.” A person is justified by what they do, not by faith alone. God freely gives salvation contingent on accepting Jesus’ sacrifice. Peter affirms God desires none to perish but all to repent. The offer is available to all who will take it up through faith in Jesus.

Steve concludes with an invitation: salvation comes through faith in Christ, expressed in baptism for the remission of sins, rising to walk in newness of life accomplished by Jesus’ death and resurrection. Jesus’ sacrifice is for whoever will accept it. Quoting Jesus’ words from Matthew 11, he invites anyone heavy-laden to come to Him for rest. If anyone needs to respond through baptism, they are urged to come forward. The sermon closes with the congregation standing to sing a song of invitation.