

The Cost of Free Grace

Romans 3:24

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Note: The text below was prepared for oral delivery rather than for publication in print. As such, be aware that sentence fragments are intentionally used and that this document has not been edited to correct the errors in grammar, sentence structure, etc.

- I. Introduction: The title of today's message is "The Cost of Free Grace." And my primary text is found in Romans 3 if you'd like to be turning there. Most who profess to be of the Christian faith would agree with this statement, "Salvation is by grace." But I find that the "gospel" doctrine to which many adhere denies their own assertion – that salvation is by grace – exposing an absence of the vital understanding of what "grace" really means. And one way this is manifested is in their ignorance of (or in their disinterest in) the cost of free grace. Think with me about that title for a moment, "The Cost of Free Grace." If something is truly free, is there a cost associated with it? If I'm given a gift and you see it and ask what it cost me, I'll reply, "Not a thing" because it was free to me. But there was a cost. Someone spent their own hard-earned money to buy at some cost what I received as a gift for free.

I recall many, many years ago taking a freshman course on basic Economics. And I remember sitting in this packed auditorium on the 1st day of class and our Economics professor began with his back to the class, writing a word (that didn't really look at all like a real word) in giant letters on the board. He spelled the word, T-A-N-S-T-A-A-F-L. And then in a booming voice he pronounced it, yelling "Tanstaaf!" and then adding "If you don't remember anything else from this course, never forget this word." And then he explained that his word was an acronym for "There ain't no such thing as a free lunch" – Tanstaaf. And for some reason that has stuck with me all these years and it's true because that which is totally free to one party, always costs someone else.

In our own country, there is an entitlement mindset among a growing number of people that seems to ignore this fundamental fact: that what may be provided to some by our government costs others their hard earned money in the form of taxes – that is, unless we just keep printing more money until it all becomes worthless. As Margaret Thatcher famously said, "The trouble with socialism is that sooner or later you run out of other people's money." And yet our tendency is to put this simple fact (that nothing is truly free) out of our minds so as to not deal with the costs. If any of us get something provided to us for free long enough, we naturally just come to expect it – almost as if it's owed to us. And I introduce today's message this way because I believe there are some parallels with man's natural, but mistaken view of what salvation by grace is all about, evidenced in part by a failure to focus on or even acknowledge the cost of the free salvation by grace for all who shall inherit heaven's glory.

II. Romans 3:24: And so today let's consider, "The Cost of Free Grace" by beginning with my text, Romans 3:24. I plan to look at a lot of scripture today, but I selected Romans 3:24 as my primary text because in this one verse we see emphasized both the freeness of salvation by grace as well as the cost as it reads, "***Being justified freely by his grace through the redemption that is in Christ Jesus:***" (Rom. 3:24).

Consider some key words found in this short verse:

A. Justified: To be justified is to be declared not guilty, actually righteous in God's sight. To better see this let's look at the verses leading up to verse 24, starting back in verse 20 where it reads, "***²⁰Therefore by the deeds of the law*** <akin to your meeting a condition or requirement to be saved> ***there shall no flesh be justified in his sight: for by the law is the knowledge of sin.***" The Judge of all declares here that by your keeping whatever law or requirement you presume will get you saved (for some it may be their "acceptance of Jesus," their baptism, their sincere religious interest and resolve, perhaps their faith in something) – by their whatever, not one soul shall be justified in His sight!

How then are sinners justified in His sight? Verse 21" ***But now the righteousness of God without the law is manifested*** <i.e. – without your deeds of the law>, ***being witnessed by the law*** <itself> ***and the prophets;*** ***²²Even the righteousness of God which is by faith*** <or the faithfulness> ***of Jesus Christ unto all*** <preached unto all> ***and upon all*** <that's put upon, imputed or credited to the account of all...> ***them that believe: for there is no difference:*** <So presuming to justify ourselves by our meeting a condition which others fail to meet doesn't cut it because in God's sight there is no difference. Verse 23...>

²³For all have sinned, and come short of the glory of God; <This shows that everyone without exception falls short of the mark. As Acts 17:31 teaches, your righteousness before God has to equal that of the perfection rendered by the Son of glory as He walked on this earth in His obedience unto death. And being sinners, we fall way short of that. The only way we can possess the righteousness we need is by having His very righteousness put upon or imputed to us (credited to us) as undeserving, but eternally blessed objects of God's sovereign mercy and grace in Christ. So, our text verse 24...? ***²⁴Being justified freely by his grace through the redemption that is in Christ Jesus:*** ***²⁵Whom God hath set forth to be a propitiation*** <that's the sin-bearing, justice-satisfying, sacrifice of Himself whereby God's wrath (that would otherwise be due unto their sins) is appeased> ***through faith in his blood,*** <in His doing and dying – the cost of free grace> ***to declare his righteousness for the remission of sins that are past, through the forbearance of God;*** ***²⁶To declare, I say, at this time his righteousness: that he might be just, and the justifier of him which believeth in Jesus.***"

So again, to be justified is to be righteous, not guilty in God's sight.

B. Grace: Look again at verse 24. "***Being justified freely by his grace through the redemption that is in Christ Jesus:***" Let's look at another key word, "grace."

1. Grace: Grace speaks of the unmerited favor of God, i.e. – it is God's favor toward people who don't earn or merit that favor for themselves. Some of you may have heard the local radio commercial recently airing in which a car dealership advertises free gasoline for one full year with the purchase of a new car. Supposedly the gasoline is free, but only if you buy a new car. Isn't that how much of today's "Christianity" would characterize eternal salvation – that eternal salvation from God is free, but only if you'll do your part. But Romans 3:24 refutes any such notion (or excuse for misunderstanding that way) when it adds that we are "***...justified freely by his grace...***" "By his grace" means that you offer and add nothing.

Grace always presupposes unworthiness in its objects. God justifies the ungodly. To be an object of God's grace is to receive eternal salvation that we absolutely do nothing to earn and that we do not deserve if judged on our own merit; i.e. – not based on anything we do or don't do. That means it is not at all due to any condition or requirement met by the saved sinner whatsoever. Eph. 2:8-9: "***For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: ⁹Not of works, lest any man should boast.:***" So to be justified freely by His grace is to be declared righteous / not guilty before God's holy justice, but NOT based upon any price we pay (or any condition or requirement we meet). We don't buy the car to get it – it's not due to anything we do, not even partially.

As Romans 11 teaches, if there is any element of works involved, it's no longer grace. They are opposites. Grace is salvation conditioned on Christ alone. All have sinned so as to fall short. There is no difference. So to imagine salvation is conditioned in any way (or to any degree), on something that proceeds from you (even your act of faith) that would distinguish you from those who are lost is a denial of God's way of justification.

2. Inheritance: Another key word found in other passages of the Bible that describes what those who are saved are given in Christ supports this truth that our justification / our salvation is truly of free grace. And that's the word 'inherit' or 'inheritance.' Here's a few examples:

a. Ephesians 1:11: In the Ephesians 1 passage which ___ read earlier, that word is found multiple times. But consider Ephesians 1:11 where Paul wrote to these believers, speaking of Christ, "***In whom also we have obtained an inheritance, being predestinated according to the purpose of him who worketh all things after the counsel of his own will:***"

That's sovereign grace, which is the only kind of grace there is. Have you obtained an inheritance? There is nothing you can do to earn an inheritance or even to put yourself in the position to be an heir. Did you have any say so in determining what earthly family you were born into? Likewise, to be a spiritual heir, you eventually must be born into God's family as Christ told Nicodemus, Ye must be born again – born of the Spirit of God. As John 1:13 says so plainly, we're born again, but not of blood (not our physical heritage), nor of the will of the flesh, nor by the will of man. It's not by your free will decision for Jesus. No – as that verse makes clear, the true children of God are born of God. And we're told in Roman 8:17a, ***“And if children, then heirs; heirs of God, and joint-heirs with Christ...”***

- b. Galatians 3:18: In Galatians 3:13, Paul was speaking to Gentile believers of Christ's redemptive work, how He was made a curse for them, and then saying in verse 14 so ***“That the blessing of Abraham might come on the Gentiles through Jesus Christ...”*** Clearly the blessing of Abraham of which He speaks is salvation itself, ***“through Jesus Christ.”*** And then in verse 18 he again describes this blessing as an inheritance, saying, ***“For if the inheritance be of the law, it is no more of promise: but God gave it to Abraham by promise.”*** That confirms what we know to be true of an inheritance. If it's an inheritance, it's not by any deeds we do. Salvation is freely by His grace.
- c. Matthew 25:34: In Matthew 25, Christ was speaking about His second coming and when He would return in glory, and sit as King upon His throne of Judgment and separate the sheep from the goats – His sheep referring to those chosen of God unto salvation in Christ, His elect, and the goats being everyone else. And He said He would set the sheep on His right hand and the goats on the left and in verse 34 He adds, ***“Then shall the King say unto them on his right hand, Come, ye blessed of my Father, inherit the kingdom prepared for you from the foundation of the world:”***
- d. 1 Peter 1:3-5: And one more, we see God using that same word through Peter in 1 Peter 1, beginning in verse 3, where he wrote to believers, ***“Blessed be the God and Father of our Lord Jesus Christ, which according to his abundant mercy hath begotten us again <Given us life in the new birth> unto a lively hope by the resurrection of Jesus Christ from the dead, ⁴To an inheritance incorruptible, and undefiled, and that fadeth not away, reserved in heaven for you, ⁵Who are kept by the power of God through faith unto salvation ready to be revealed in the last time.”***

I love to hear of my inheritance in Christ. So seeing that our eternal salvation is truly an inheritance, then clearly salvation is truly of free grace – but at what cost? The Cost of Free Grace...

- C. Redemption: Our text verse, Romans 3:24, tells us, saying it is “...***through the redemption that is in Christ Jesus:***” The cost of free grace is the redeeming work of Christ. There are so many verses that describe saved sinners as those who are redeemed by His shed blood – setting it forth as the cost of salvation by God’s free grace. As believers were told in I Peter 1:18-19: ***“Forasmuch as ye know that ye were not redeemed with corruptible things, as silver and gold, from your vain conversation received by tradition from your fathers;*** ¹⁹***But with the precious blood of Christ, as of a lamb without blemish and without spot:”***

The Greek word for redemption is one that means deliverance. It speaks of the release by the full payment of a ransom price. So something (or someone) is redeemed when it is bought back or paid off. And such is the case for those who have been redeemed by Christ. As we saw from Ephesians 1, God chose a people in Jesus Christ from before the world began. And they, God’s elect (the sheep), along with every other son and daughter of Adam (the goats as well), fell with Adam into sin and death when he sinned in the garden as the federal head and representative of all humanity. That’s why we all come into this world as spiritually dead sinners. But the sheep, having been set apart in Jesus Christ, their Surety and Representative, they’ve been accepted by God in Christ from all eternity. They never fell out of Christ.

And that acceptance was by virtue of the necessary, God-purposed, and therefore certain to-take-place-in-time redemption – the buying back before the justice of God of His own adopted children who were chosen from all eternity to be holy and without blame before Him in order that they would be acceptable to Him and enter into His presence, consistent with the just character of God. How can a sinner (a law-breaker) be found righteous / not guilty? It’s all based upon God having imputed or charged the demerit or guilt of all of their sins to Christ that He might bear the just penalty due them, and God likewise having imputed or accounted unto those whose sins He bore, the very merit of this satisfaction Christ made to the justice of God by His obedience unto death on the cross, His very righteousness. (Quote 2 Cor. 5:21) That cross work is redemption. And as we saw in Romans 3, this is all so that God might be glorified and worshipped as He is – as just (justice served) and justifier (thereby able to declare His children righteous)– or as it reads in Isaiah, as both a just God and a Savior.

There’s a phrase I’ve borrowed from others I like and it’s this: That redemption is not a mere attempt made – but a price paid – and it speaks of a price paid in full, no balance remaining due. It is a price paid to God the Father, whose justice is offended, whose law is broken – against whom all sins are committed. It’s paid to a God whom the Bible tells us will not clear the guilty at the expense of His justice. His justice must be satisfied.

In Rev. 5:9 Christ is said “to redeem” men “unto God by His blood.” We see from that, (1) the redemption price is His shed blood and (2) that it is paid unto God. And we know it was sufficient to pay the debt in full because Christ arose from the grave victorious over sin and death, giving assurance to us that God’s justice was fully satisfied by His shed blood – by the everlasting righteousness He rendered which then demanded He live and which demands spiritual life and everlasting life for all for whom that payment was made.

- III. Other Key Words: Now I want to spend a few minutes further emphasizing the cost of salvation by the free and sovereign grace of God by looking at a few other key words found in scripture describing Christ’s work of redemption. I think this is important in light of the fact that so many in our day believe that Jesus Christ redeemed everyone – and if He in fact had died for everyone they would all be redeemed. But to be redeemed is to belong to God and most realize that to consider everyone saved is obviously unbiblical. So most adopt the popular doctrine that requires more than what they call redemption for their justification or salvation before God. His “redeeming” blood is just not enough for them. So they imagine they must do their part (or find some distinction within themselves) to make the real difference in their own salvation – and that tragic assumption is not something to be taken lightly. In order to believe that doctrine of a universal atonement, one must completely deny what the scripture teaches as it pertains to redemption and what other biblical words mean and teach us concerning the effectual, vicarious, saving work of Christ in His obedience unto the death of the cross. When He cried on the cross, “***It is finished,***” it really was! Redemption was done!
- A. Ransom: Consider that redemption most definitely speaks of a price or a ransom being paid. Christ Himself referred to it as a ransom in Matthew 20:28 when He said, “***Even as the Son of man came ... to give his life a ransom for many.***” What kind of god would exact the ransom price of the precious blood of His own dear Son for the sins of someone and then send them to hell anyway because of their sins – sins which Christ had already allegedly paid for – for which He gave His life as a ransom? As it reads, Christ didn’t give His life a ransom for all. No as it reads, He gave His life a ransom for many.
- B. Purchased / Bought: As I’ve noted, redemption also speaks of a purchase, of being bought. And the Bible describes those who are redeemed by using those very words.
1. Acts 20:28b: Consider that in Acts 20:28b, Paul told the elders of the church at Ephesus “***...to feed the church of God, which he hath purchased with his own blood.***” They were bought with a price – the blood of the God-man, Jesus Christ.
 2. I Cor. 6:19-20: In I Cor. 6:19-20, God through Paul said to believers, “***What? know ye not that your body is the temple of the Holy Ghost which is in you, which ye have of God, and ye are not your own? ²⁰For ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God’s.***”

Paul says those for whom Christ died are not their own. He bought them! Dare any believe that His precious blood was insufficient payment to fully take possession of all whom He bought?

3. I Cor. 7:22-23: In the next chapter, in I Cor. 7:22-23, Paul says, ***“For he that is called in the Lord, being a servant, is the Lord’s freeman: likewise also he that is called, being free, is Christ’s servant. ²³Ye are bought with a price; be not ye the servants of men.”*** Who is bought with a price? For whom did Christ die? All who are called in the Lord to be servants of Christ – not all without exception.
4. Ephesians 1:13b-14: Again, recall our reading from Ephesians 1 where Paul spoke of redeemed sinners who had come to belief of the Gospel of God’s free and sovereign grace in Christ, saying ***“...in whom also after that ye believed, ye were sealed <sealed in Christ> with that holy Spirit of promise, ¹⁴Which is the earnest of our inheritance <there’s that word again> until the redemption of the purchased possession, unto the praise of his glory.”*** If you’ve received God-given faith by the power of the Holy Spirit, that’s akin to earnest money put down on a house, only surer (this is God’s earnest) – so as to assure you of your inheritance of heaven’s eternal glory. And who receives that inheritance? His purchased possession. If that includes you, you were redeemed or bought by His own blood. So don’t dare imagine that even one for whom Christ died, His purchased possession, could perish.

IV. Closing:

Well, I introduced this message by noting how we’re prone to forget sometimes that things which are free to us do have an associated cost to someone. And clearly if you pay anything, then whatever is being acquired thereby, cannot rightly be construed as that which is free to you. Bill related to me how an acquaintance of his had given a friend or a relative a very expensive shotgun. And the one receiving the gift kept offering to pay for it and when it was refused, he responded, “Let me just give you a dollar.” Think of the insult – a dollar for a shotgun worth thousands of dollars. Apparently, he wanted to be able to say he bought that gun or at least feel better about himself in having insisted in giving him something.

Well, isn’t that how most view salvation? The Bible says we’re justified freely and yet by nature we insist that we pay something – that there must be something I can do to be saved. While some speak of God’s mercy at great length, they naturally resist the truth, unwilling to concede that they really are at God’s mercy – in desperate need for God to do for them what they can’t do for themselves. So what some call grace is not a free gift from God – not if they imagine that they do something to acquire it or appropriate it to themselves.

Some would object, “Oh, I believe Christ paid it all. All I had to do was just believe.” Hmm – take my dollar, right? That’s not blood-bought, God-given faith in Jesus Christ. That’s faith in faith. In essence – that’s to imagine you made the final payment to make the real difference. And that’s not grace. In fact, that kind of thinking imagines God to be a debtor to you. Having such low thoughts of His death in ignorance of what it truly accomplished is to approach God as if He owes you. You’ve done your part, paid your dollar so to speak, now God, you owe me salvation. But Romans 4:4-5 reads, **“Now to him that worketh is the reward not reckoned of grace, but of debt. ⁵But to him that worketh not, but believeth on him that justifieth the ungodly, his faith <that which his faith looks to> is counted for righteousness.”**

No one is saved because they believe. We’ll only believe as a result of having been saved by the redeeming blood of Christ. And all for whom He died will believe. Like most in religion, in my former spiritual blindness I sincerely thought I believed salvation to be by grace, but I was wrong. I once presumed the little dollar I gave, my believing, made the real difference. Think of that! I dared to stack my feeble faith up in rivalry with the real cost – the precious blood of Christ. That’s to imagine salvation is by works and God won’t have it.

Well, I hope that God might use this message to cause someone to see that just as there ain’t no such thing as a free lunch, salvation by the free and sovereign grace of Jesus Christ likewise came at a cost – no less than the infinitely valuable, precious blood of the God-man, the Lord Jesus Christ. What could be better than to be **“...justified freely by his grace through the redemption that is in Christ Jesus:”** (Rom. 3:24)?

Well, I normally don’t read a prayer, but in keeping with today’s message I’d like our closing prayer to mirror part of Paul’s prayer and desire for the believers at Colosse as recorded in Colossians 1. So as we pray, listen and if God has so blessed you, rejoice with me in these words as we go to the Lord in prayer. Heavenly Father, we give thanks unto you **“...which hath made us meet to be partakers of the inheritance of the saints in light: ¹³Who hath delivered us from the power of darkness, and hath translated us into the kingdom of <your> dear Son: ¹⁴In whom we have redemption through his blood, even the forgiveness of sins:”** Amen.
Colossians 1:12-14.

Footnote from the author: While this sermon was prepared and delivered by me, I often utilize the commentaries, study helps, and teachings of others to supplement my own prayerful study of the scriptures. Since this document was not originally prepared for publication in print, please excuse and recognize that it was unfeasible to properly identify and credit all of the various original sources used to develop the content herein. Ultimately, it is my sincere and foremost objective to accurately present the gospel of God’s grace found in the only infallible source, God’s word itself – the Bible.