

## The Gift

By Don Krow  
(Discipleship Lesson)

Read the entire lesson and then answer the questions that follow.

One day I was in my office, when my old friend, Jack, dropped by. He was in a desperate situation. He had just been through a divorce and he owed a \$50,000 debt that was due in a few days, or his house and assets would be seized. On top of that, he had lost his job and didn't even have enough money for daily necessities. Because I loved Jack, I decided to do two things:

First, I offered Jack a job. I told him that this way, he would at least have some income for daily necessities.

Second, I offered to loan Jack the \$50,000. I said, "Jack, I do have \$50,000, but it is my entire life's savings. I am willing to loan it to you if you promise to pay me back. When you get your paycheck, you can begin to make some kind of payment." Jack was thrilled and promised to do so.

Jack made a few payments and then the problems began. I don't know what Jack did with his money, but he certainly didn't fulfill his promise to pay me. How do people tend to act around someone when they owe them money and haven't paid them? Do they call them up and say "Let's have lunch!" or "Let's play golf tomorrow"? No, they do everything possible to avoid them. In other words, they don't want to hang around a person to whom they owe a debt.

It had gotten to the point where Jack couldn't look me in the face. One day, he just didn't show up for work. I heard later that he had gone to South America. I liked Jack and wished we could have still been friends. In fact, I would have liked to have him work for me again.

Cliff, a friend of both Jack's and myself, had heard about the \$50,000 that had ruined our relationship. Being a wealthy man, Cliff offered to pay Jack's debt so that we might be reconciled. He paid me and the debt was taken care of. Now as far as my "accounts receivable" was concerned, the debt was clear. The problem was, Jack didn't know it.

So Debbie, another friend of ours, got on a boat and went to South America and found Jack. "Jack," she said, "I've got good news for you! Cliff has paid your debt, and Don has written it off his books. You don't owe a thing! Don says he even wants you to come back and work for him."

Now what were Jack's choices? How many ways could he have responded?

Jack could've said, "No, I don't believe it. It's a trap. Don's just saying that to get me back on American soil so he can have me arrested."

Jack could've denied he owed the debt. He could've said, "Don is a crook and is trying to get money that I don't owe." It is an insult to tell someone to pay a debt that they don't owe.

Jack could've said, "Really! You mean the debt is paid. I can go back to the people that care about me and get on with my life?"

The answer would be, "Yes! Come on back."

The point of the parable is this: **The gospel message of Jesus Christ is "good news." Jesus paid the debt of sin for the whole human race.** But the world doesn't

know it. When you pick up a newspaper, you are reading about things that have already happened, usually bad news. God has done something that is to be shared as good news. Christ died for your sins. The burden is not on you to fix the problem. Don't deny the debt of your sins, rather come back to the Savior who has paid the price to bring you back into friendship with the living God.

**Salvation is an accomplished fact that has already been purchased by the death of the Savior. Your part is only to "come back" and accept the mercy of a loving Savior.**

**Can you see that salvation is by grace? It's all based upon what God has done for you. He has paid the debt for our sins so that we may have eternal life and a right relationship with Him.**

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**By Don Krow**  
**(Discipleship Questions)**

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Answer the following by reading the corresponding discipleship lesson and using your Bible.

1. What was Jack's desperate situation?  
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2. What two things were offered to Jack?  
\_\_\_\_\_
3. What did Jack fail to do?  
\_\_\_\_\_
4. How do you tend to act around someone when you owe them something and can't pay?  
\_\_\_\_\_
5. What was the real attitude toward Jack?  
\_\_\_\_\_
6. Who paid the \$50,000 debt?  
\_\_\_\_\_
7. On Don's "accounts receivable," the debt was what?  
\_\_\_\_\_
8. After this (question 7), what was the problem?  
\_\_\_\_\_
9. What were Jack's choices in this situation?  
\_\_\_\_\_

10. What is the point of this parable?

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11. Salvation is an accomplished fact. What is your part in this?

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12. Read Ephesians 2:8-9. "For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: [9] Not of works, lest any man should boast." Salvation is by what? \_\_\_\_\_.

13. Read Romans 11:6. "And if by grace, then is it no more of works: otherwise grace is no more grace. But if it be of works, then is it no more grace: otherwise work is no more work." If salvation is by grace, what is it not by? \_\_\_\_\_.

14. Read Romans 3:23-24. "For all have sinned, and come short of the glory of God; [24] Being justified freely by his grace through the redemption that is in Christ Jesus." In Romans 3:23, the phrase, "come short of the glory of God," is in the present tense in Greek. This means that it is a continuous action. It happens over and over again. It's an habitual action. The phrase, "Being justified," in Romans 3:24 is also in the present tense and has the same meaning. Grace is greater than sin, ("Moreover the law entered, that the offence might abound. But where sin abounded, grace did much more abound," Rom. 5:20). How would you define what it means to be justified?

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15. Justification is not an attainment of man, it is a gift of God. What word in Romans 3:24 besides the word "grace," proves this statement? "Being justified freely by his grace through the redemption that is in Christ Jesus" (Romans 3:24).

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16. What word in Romans 3:24 describes how God can declare us righteous, and do it freely. "Being justified freely by his grace through the redemption that is in Christ Jesus," (Romans 3:24).\_\_\_\_\_.

17. Read Romans 3:24. "Being justified freely by his grace through the redemption that is in Christ Jesus." How can God declare a sinner righteous?

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**(Discipleship Answer Key)**

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Do not look at the answer key until you have completed the questions.  
Compare your answers with the following answers.

1. What was Jack's desperate situation?  
**He had just gone through a divorce and owed a \$50,000 debt that was due in a few days.**
2. What two things were offered to Jack?  
**A job and a \$50,000 loan to pay back his debt.**
3. What did Jack fail to do?  
**Pay back the money that Don had lent to him.**
4. How do you tend to act around someone when you owe them something and can't pay?  
**You tend to avoid them.**
5. What was the real attitude toward Jack?  
**One of love and acceptance.**
6. Who paid the \$50,000 debt?  
**Cliff.**
7. On Don's "accounts receivable," the debt was what?  
**Cleared**
8. After this (question 7), what was the problem?  
**Jack didn't know the debt had been cleared.**
9. What were Jack's choices in this situation?  
**(1.) Not to believe it had been paid, (2.) Deny he ever owed anything, (3.) Accept and believe it was paid for**
10. What is the point of this parable?  
**That the gospel message of Jesus Christ is good news. Jesus paid our debt of sin.**
11. Salvation is an accomplished fact. What is your part in this?  
**Come back to God and accept his mercy and forgiveness.**
12. Read Ephesians 2:8-9. Salvation is by what?  
**Grace; that is, God's mercy and favor toward you.**
13. Read Romans 11:6. If salvation is by grace, what is it not by?  
**Works.**

14. Read Romans 3:23-24. In Romans 3:23, the phrase, "come short of the glory of God," is in the present tense in Greek. This means that it is a continuous action. It happens over and over again. It's an habitual action. The phrase, "Being justified," in Romans 3:24 is also in the present tense and has the same meaning. Grace is greater than sin, (Rom. 5:20). How would you define what it means to be justified?  
**To treat, reckon, or account someone in right relationship, right standing or righteous before God.**
15. Justification is not an attainment of man, it is a gift of God. What word in Romans 3:24 besides the word "grace," proves this statement?  
**The word "freely." "Freely is the Greek word "dorean" and literally means, "without a cause, freely" (Strong's). Many translations translate it "gift" or "free gift." There is nothing good in you or me that caused God to put righteousness to our account; it was a gift.**
16. What word in Romans 3:24 describes how God can declare us righteous, and do it freely.  
**The word "grace." Grace is the free, unmerited, undeserved favor of God toward those who deserved the opposite.**
17. Read Romans 3:24. How can God declare a sinner righteous?  
**On the basis of the redeeming work of Christ.**

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