

# 8<sup>A</sup> CRUCIAL QUESTION

---

## KEY POINTS

1. *If God put the debt we owe for our sins on Jesus Christ, and He offers us the gift of eternal life, we have an obligation to receive His gift.*
2. *If it is true that God wants to have a personal relationship with us, we should make the decision to accept His invitation.*

---

## IN THIS LESSON YOU WILL STUDY THESE QUESTIONS:

- How can a person know Jesus Christ personally?
- How can a person receive God's gift?
- What is true faith?

---

The emphasis of this lesson deals with the most crucial question of the course. I want you to understand how to know Jesus Christ personally.

## HOW CAN A PERSON KNOW JESUS CHRIST PERSONALLY?

### ACKNOWLEDGE THAT GOD LOVES YOU

*First, you must understand that God loves you. We are told that God*

loves the world so much that He gave us Jesus Christ. Jesus said, “For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.”<sup>67</sup>

## **ACKNOWLEDGE THAT YOU NEED HIM**

If we want to approach God, *we must acknowledge that we need Him.* We must acknowledge that because of our rebellion, there is a chasm between us and God. The chasm is called sin. It separates us from God.

## **REPENTANCE IS NECESSARY**

This brings up the *next* point: Jesus said, “But *unless you repent* [or turn from your former ways] *you too will all perish.*”<sup>68</sup> Repentance simply means a change of mind; a change of mind that will influence your behavior and lifestyle. All of life you have moved in a direction away from God. God desires to have a relationship with you. He wants you to turn around and move toward Him. We do this by acknowledging before God that we are sinners and that we wish to change our thinking about Him.

## **JESUS DIED FOR YOU**

*Finally, you must understand that Jesus died on the cross for you.* To illustrate the sin issue, let us say you and I each have a debt of sin. A debt means we have an obligation to pay. We have sinned against God. We have offended and harmed our fellow human beings. We have been selfish and rebellious. We have chosen to go our own way, rather than God’s way. We have an obligation to God to pay for our sins, but there is nothing we can do to pay such a great debt. I cannot pay your debt because I have my own debt. You cannot pay my debt because you have your own debt.

---

***You need someone  
who has the  
capacity to pay  
your debt.***

---

It is as if you owe someone ten million rubles (or dollars), and you earn only one ruble a day. There is no way that you can pay that debt. You need someone who has the capacity to pay your debt because the results of sin have a consequence, which is eternal separation from God. The good news is that the debt has already been paid for us. The Bible says, “Christ died for our sins.”<sup>69</sup> It also says, “For the wages [results] of sin is death,

but the gift of God is eternal life through Jesus Christ our Lord.”<sup>70</sup>

## A STORY FROM RUSSIAN HISTORY

When Nicholas II was Czar of Russia, a father enlisted his son in the military with the hope of instilling discipline and direction in his life. Among other things, the young fellow had a weakness for gambling, and the atmosphere of army life seemed to hurt rather than help.

His army job was bookkeeping. As his gambling debts grew, he borrowed money from the outpost treasury to pay his debts. He kept losing instead of winning and sank deeper and deeper into debt. One night, contemplating his situation, he added up his debts. When he saw the immense total, he wrote across the ledger, “So great a debt, who can pay?” He sat back in his chair; gun in hand, to reflect a few moments. As he contemplated his life and his death, he fell asleep. Czar Nicholas II was inspecting the outpost that night. When he entered the bookkeeper’s shack, he saw the sleeping man, the loaded gun, and the revealing ledger.

When the soldier awoke, he stared at the ledger and read the words, “So great a debt, who can pay?” Underneath were the words, “Paid in full, Czar Nicholas II!” You see, Czar Nicholas II had the resources to pay the debt. A debt is what you owe someone. A penalty is what you receive when you break a law that results in a debt you can’t pay.

## A SUBSTITUTE FOR OUR SINS

■  
***The greatest violations in the universe carry with them the greatest consequences.***  
■

If someone breaks the speeding law in an auto, he receives a penalty, that of having to pay so many rubles (or dollars) for breaking the law. That is his penalty; it is his debt to society. If he kills someone, he receives a more painful penalty, that of death. He will be executed for breaking the law and committing murder. As you can see, the greater the law broken the greater the penalty. The reason there is eternal separation from God (the wages of sin being death) is because of the severity of the law broken; that of not living according to the standards of a perfectly holy and righteous God. The greatest violations in the universe carry with them the greatest consequences.

That is why God the Son became a man and lived a perfect life. He had no sin. He had no debt. So God put on Jesus Christ the debt we owe for our sins, and Christ in His love for us paid our debt by dying in our place. Now God can forgive you and give you a new life if you choose to receive Christ. “But God demonstrates his own love for us in this: While we were still sinners, Christ died for us.”<sup>71</sup>

Suppose your friend was dying of cancer, and because you loved and cared so much for your friend you asked the doctor to do a transfusion that would take the cancer cells out of his body and put them in your body. What would happen? He would live, and you would die. Why? Because that which was causing his death was placed in you and you would die in his place and he would live. That is what Christ did for you at the cross.

---

***God put on Jesus  
Christ the debt we  
owe for our sins.***

---

The Bible says, “God made him who had no sin to be sin for us, so that in him we might become the righteousness of God.”<sup>72</sup>

## HOW CAN A PERSON RECEIVE GOD’S GIFT?

### A DECISION TO BE MADE

Accepting your sinfulness and Christ’s death for your sins, and understanding it intellectually, does not bring you into a relationship with God. So a decision is necessary. The Bible says: “But as many as received him, to them he gave the right to become children of God.”<sup>73</sup> Each person must individually receive Christ in order to become a member of God’s family.

### A GIFT FROM GOD

What we accept from God is a gift because there is nothing we can give Him in return. We cannot say, “Here are my good works. I want to cover my debt with my good works; they should get me into heaven.” The Bible says, “For it is by grace [unmerited kindness] you have been saved [made a child of God], through faith—and this not from yourselves, it is the gift of God—not by works, so that no one can boast.”<sup>74</sup> The Bible also says, “the wages of sin is death, but the gift of God is eternal life in

Christ Jesus our Lord.”<sup>75</sup>

## A GIFT TO BE RECEIVED

Suppose a friend says I have a pen that I wish to give you as a gift. You may say it is a beautiful pen, and you may want to have the pen. What must you do to have it? You must accept it. You may believe in the pen and personally have great intellectual information about the pen. But the pen is not yours until you accept it.

Of course, you can stay where you are right now, separated from God. Regarding that decision, He says, “the wages of sin is death.” Then He adds, “But the gift of God is eternal life.” The gift is free, but you must accept it to make it yours.

## HOW TO RECEIVE THE GIFT

How do you receive the gift? You accept it by reaching out and taking it from the giver. For example, it is as if I were to knock at the door of your home. You might choose to remain seated and say, “That’s John, and I don’t want to see him.” I would finally go away. Or you might choose to come to the door and say, “John, I don’t like you and don’t want to see you. Good-bye.” And I would leave. Or you could choose to open the door and say, “John, good to see you, come in. Join me in my home.” At your invitation I would come into your home. You made a decision to receive me into your home.

---

***What we accept from God is a gift because there is nothing we can give Him in return.***

---

That is exactly the picture Jesus Christ describes of His relationship with you. He says, “I stand at the door and knock. If anyone hears my voice and opens the door, I will come and eat with him, and he with me.”<sup>76</sup> This decision is by faith. It is trust in the truth of God. This faith in Jesus Christ involves three things.

- First, you must have knowledge of the fact of what God did through Jesus Christ because of His love for you.
- Second, you must believe that fact and accept it as true.
- Third, and most important, to have true faith you must put your personal TRUST in the facts and rely on Christ’s work on the cross to be the sufficient payment for your sins.

## WHAT IS TRUE FAITH?

- Knowledge of the Facts
- Belief of the Truth
- Personal Trust

Look at it like this. Suppose you *KNOW* all about an elevator, and you *BELIEVE* in it. You believe that it will get you from the first floor to the fifth floor. However, you do not experience it until you get on the elevator, until you *TRUST* in the elevator by depending on it.

---

***Faith in Jesus  
Christ is not a leap  
in the dark; it is a  
step into the light.***

---

Jesus Christ is alive today. He paid a fantastic price so that you and I could have a relationship with God. He loves you, and He offers you forgiveness as a free gift. All you need to do is to thank Him for dying in your place, trust Him, and make the decision to receive Him. You must make the choice by opening the door of your heart and life to Him who knocks and wants to come in.

Would you like to come to know Jesus Christ today? Faith in Christ is an intelligent faith; it has a rational basis. It is not a leap into the dark; it is a step into the light. Jesus Christ is alive. It takes a little faith to bring you and God's love together. You do not have to understand everything. But once you say, "Yes, Jesus, thank you for dying for me; I ask you to come into my life," then Christ is free to come into your life. Then you will begin to experience what these lessons are all about. The Bible summarizes the good news about Jesus Christ in this way.

For what I received I passed on to you as of first importance: that Christ died for our sins according to the Scriptures, that he was buried, that he was raised on the third day according to the Scriptures, and that he appeared to Peter, and then to the Twelve.<sup>77</sup>

## LET'S REVIEW

### GOD'S POSITION

What is God like? God is both loving and perfect.

### OUR CONDITION.

What are we like? We are sinful and separated from God.

**GOD'S PROVISION.**

What did God do about our sin problem? He gave His son Jesus Christ to die on the cross as a satisfactory payment for our sins. "For all have sinned and fallen short of the Glory of God."<sup>78</sup>

**RECEIVE CHRIST**

**THE WAGES  
OF SIN IS  
DEATH . . .**

**. . . BUT THE  
GIFT OF GOD IS  
ETERNAL LIFE**



**A LIFE SEPARATED  
FROM GOD**

NO ESCAPE FROM SIN  
HOPELESSNESS  
EMPTINESS  
LACK OF PURPOSE  
UNSURE OF ETERNAL DESTINY

**A LIFE IN HARMONY  
WITH GOD**

FORGIVENESS  
ETERNAL LIFE  
CHILD OF GOD  
ABUNDANT LIFE  
PEACE

God has made it possible to come to Him through prayer. Such a prayer makes it possible for you to become a member of God's family and be given total forgiveness and the gift of eternal life. Read the following prayer slowly if you are ready to trust Christ as your Savior. Make it your own prayer to God.

**MY PRAYER FOR FORGIVENESS**

Father God, I admit that I am a sinner and understand that my sin separates me from you. I believe that Jesus, being God, paid the penalty for all my sins when He died on the cross and rose from the dead. Lord Jesus, thank you for dying for me. I ask you to forgive me of my sins. I repent of my ways and

## A CRUCIAL QUESTION

want to change the direction of my life. Lord Jesus, I open the door of my life. I ask You to come into my life as Savior and Lord. I trust You alone for the forgiveness of my sins and the free gift of eternal life. In Jesus name, Amen.

The words of this prayer are not what save you and make you a child of God. It is your trust in Christ that saves. This prayer helps you express that trust.

If you have now prayed this prayer, I want you to read in the Bible the third chapter of the Gospel of John and then read the rest of John's Gospel.

Please complete the Response Page at the end of this book and send your comments and questions to the address provided. Tell us your thoughts as you read this book and prayed the prayer to receive Christ as your Savior. We have additional information to send you that will help you grow in your relationship with Jesus.

### **A QUESTION FOR YOUR CONSIDERATION:**

*“Would you like to receive Jesus Christ as your Savior and Lord today?”*

If your answer is yes, please read “My Prayer for Forgiveness” several times until you can accept the facts by faith that God loves you and wants to have a personal relationship with you.