

not seen as yet, moved with fear, prepared an ark to the saving of his house; by the which he condemned the world, and became heir of the righteousness which is by faith."

Christ is God's refuge for the lost now; as the ark was for the temporal safety of Noah and his family then; and Noah was justified by faith.

"Christ came to seek and to save that which was lost."

"Yes, but not altogether lost," said the priest.

I turned in my Bible to the 2nd chapter of Ephesians which states—"and you hath He quickened who were *dead in trespasses and sins*. * * * * * For by grace are ye saved through faith; and that not of yourselves; it is the gift of God: not of works, lest any man should boast.

"What is grace?" queried my friend.

"The unmerited favor of God," I replied.

"Unmerited favor?"

"Yes unmerited; man deserves nothing from God."

"You are wrong," he retorted, "it is sometimes merited and sometimes it is unmerited. What is your ground for stating that grace is always God's unmerited favor?"

From the 4th chapter of Romans, I read him the 4th verse.

"Now to him that worketh is the reward not reckoned of grace, but of debt. But to him that worketh not, but believeth on Him that justifieth the ungodly, his faith is counted for righteousness."