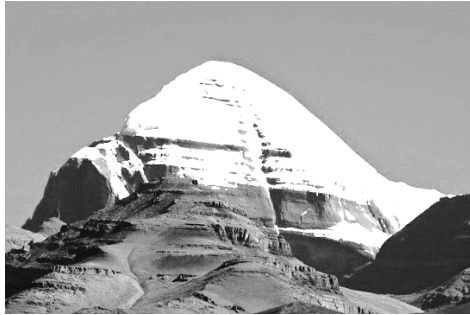


# MOUNTAIN RAIN



A Periodical of Awareness  
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## MERIT AND SALVATION



This essay aims to deal with the heart of the gospel of Jesus Christ, namely the salvation of humanity and creation by way of the grace of God in Christ. I am compelled to author this essay following my personal exploration of Roman Catholicism as a baptized Christian. This exploration was at once theological, doctrinal, experiential, and communal in the context of my local Catholic archdiocese and parish. Truth be told, being the intellectual and theologian that I am, I sped ahead of the standard RCIA<sup>1</sup> curriculum to do my own research and reading, by way of books such as the Catechism of the Catholic Church and various internet sources including the use of an AI platform called Perplexity.

### *Preamble*

First things first. As a committed Buddhist and Tantric contemplative for forty years prior to my Christ encounter, I bring a distinctive set of insights and experiences into this interspiritual adventure of Buddhist, Tantra, and Christianity. That said, my theological convictions established over the past eleven years since my Christ encounter are essentially Reformed Protestant though with substantive variance from fundamentalist and evangelical constructions of the same, both in salient doctrines and underlying ontological assumptions. Adopting an inclusive cosmotheandric paradigm of Trinitarian theology, my fundamental convictions on soteriology remain constant even as the edges of my paradigm might shift in response to ongoing evolution of my theological thinking. As such, I enter this exploration of Roman Catholicism with a horizon of deep grounding in convictions that are for me non-negotiable. This is in light of my personal contemplative encounter with the Lord Jesus Christ in 2014, during which revelatory insights into the person-event and work of Christ were indelibly imprinted in my heart in a way that was incontrovertible. These insights were irrevocably transformative and liberating to the extent that my entire world and identity I had to that point shattered, collapsed, and disintegrated into ashes.

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<sup>1</sup> RCIA is acronym for Rite of Christian Initiation for Adults, a 12-18 month process of formative induction into Roman Catholic teachings with a view to Baptism and/or Confirmation into the Roman Catholic Church and Communion.

And out of that holy purifying fire emerged a new person who was no longer his own but one belonging entirely to Jesus.

The quintessential revelation was and is this: that Jesus Christ was, is, and will be the one and only saviour and redeemer in human history who could effect total salvation of all that I *was*, *am*, and ever *will be*; in and through the unprecedented unrepeatable act of his suffering and death on the cross of Calvary — an act of infinite grace and mercy that took away *from me* the entire burden of my sin, guilt, shame, and condemnation and conferred *upon me* the unspeakable freedom of his righteousness and unblemished purity. What this means is that from that moment onwards, in that uncontrived uprising of real living faith in Jesus Christ, I was drawn inexorably into the embrace of the Triune God in Christ. This embrace is a timeless dance of self-emptying outpouring love among the three distinct persons of the Trinity entwined in mutual indwelling and interpenetration, which theologians call *perichoresis* in Greek or *circumincession* in Latin.

While the exact mechanism of this salvific event in Jesus Christ can be theologized in various ways, I understand it in accord with Reformed biblical understanding as one of divine exchange, an event of double imputation in which at one stroke God imputed upon himself all the sin and guilt of my fallenness while imputing upon me all the purity and freedom of his righteousness. In other words, using the lens of Reformed biblical thinking, the righteousness I now possess is an “alien” righteousness that comes from Jesus, a result of the forensic justification enacted by the Triune God in and through the incarnate *logos* who is Jesus Christ, God the Son. Now this theological “grammar” that I use for explaining the salvific and redemptive act of Jesus’s cross makes sense and exists within the cultural semantic and linguistic matrix of historic Judeo-Christian meta-narrative. Even within the cosmotheandric paradigm that I now adopt following years of sustained theological and philosophical enquiry, this Reformed biblical grammar of salvation in Christ continues to make sense when seen in its narrative context.

In the final analysis, whatever the actual mechanism of salvation, the fact that I have been justified/redeemed/saved by Jesus remains unshakeable. This fact means for me an eternal security or eternal assurance of salvation in the person-event of Jesus Christ, one that was given freely from God to me and one that can never be taken away by anything or anyone even my own future sins (as long as the saving faith in me is real and living, resulting in a life of humility and repentance). No need for any external rites or liturgies, even sacramental ones, to act as sole channels of God’s impartation and infusion of grace. For me, this revealed truth of my grace-given justification coupled with the unsinkable assurance of my eternal salvation, not by my own strength but by the grace of God in Christ, is the absolute ground of my faith and thus a non-negotiable life commitment.

### *Soteriological Debate*

The heart of my disagreement with Roman Catholic theology is in relation to the doctrines and dogmas on salvation and justification. As stated above, my soteriological conviction is that of salvation by grace alone (*sola gratia*) through faith alone (*sola fide*) — a non-negotiable fundamental bedrock of my faith in Jesus Christ. I reiterate that this conviction is born out of my illuminative experience in the crucible of deep contemplative practice, an intensive sabbatical meditation retreat during which I engaged in formal meditation practice for up to fifteen hours a day. Without delving into detail on the content of my practice and experience, suffice to say that there is no doubt in my mind and heart whatsoever that when Jesus justified and saved me by his finished work, I and by extension all sentient beings are eternally assured of salvation *in, through, and by* Jesus Christ alone the moment genuine living faith arises deep within us. Hence, the grace of God in Christ is purely and totally an unearned, undeserved, and unmerited favour freely given to us, fallen creatures marred by sin. There is nothing we have done in the past, nothing we can do in the present, and nothing we could do in the future that would earn or merit or make us deserve this redeeming grace. Nothing.

This is indeed the good news of the gospel (Greek: *euangalion*) that warrants universal proclamation. By God's unearned grace, we are unconditionally elected to be saved by the supernatural arousal of living faith in our being. This living faith is the faith that saves, justifying us before God by the imputation of Christ's spotless righteousness upon us and projecting unto Christ the imputation of all our sin and guilt together with their corresponding burden of condemnation, shame, and consequent evils and sufferings. In the narrative and semantic context of my pre-Christian Buddhist contemplative training, this divine exchange between Jesus Christ and us is a substantive effectual act of gracious "giving and taking" (Tibetan: *tonglen*) in which all my non-virtuous karmic effects, seeds, and imprints are absorbed by Jesus on the cross while all the infinite virtuous merit of Jesus in his person and being is gratuitously conferred upon me. Ontologically while this divine exchange of *tonglen* has indeed taken place, its experiential manifestation in terms of embodied purity and perfection of the sinner has yet to occur. To use the language of imputation: we can say that while all my karmic burden has been by imputation transferred to Jesus and all of Jesus's infinite virtue and merit has been by imputation conferred upon me, the empirical manifestation of this cosmic *tonglen* has yet to fully work itself out in my experience downstream. Such liberative outworking is a lifelong and continual process. Regardless, because of the invincible potency and limitless merit of Christ's saving work, we are counted by God as righteous by way of imputation and thus stand in right relationship with God from that point onwards and for eternity.

This radically liberating and redemptive truth of God's salvific grace stands in stark contrast to the Roman Catholic view of salvation, which is one of salvation by grace *and* works of

Roman Catholic sacramental rites. There are 255 infallibly declared dogmas of Roman Catholicism covering various theological aspects such as creation, redemption, and eschatology that anyone who identifies as a Catholic must assent and adhere to. In particular, I find dogmas 132 to 136 of Catholic faith deeply problematic. I list them here:

132. The degree of justifying grace is not identical in all the just.

133. Grace can be increased by good works.

134. The grace by which we are justified may be lost, and is lost by every grievous [mortal, serious] sin.

135. By his good works, the justified man really acquires a claim to supernatural reward from God.

136. A just man merits for himself through each good work an increase of sanctifying grace, eternal life (if he dies in a state of grace) and an increase of heavenly glory.

These dogmas pertain to soteriology or the theology of salvation. Essentially, Catholic dogma proclaims that a person is saved by grace plus good works, and not by grace alone. What dogma 132 states about the degree of justifying grace being different in different persons who are being justified strikes me as odd, if not unjust. For is not justification the condition of being made in right relationship with God, that is, being adopted as sons of God in the Son of God through the perfect finished work of Christ? If so, should it not be identical and to the same degree for every sinner? How can the state of justification differ from one sinner to another? Surely, one is either justified or not, and not variably justified to one degree or another? Thus, it seems that for Catholicism, justification of a sinner before God is not a one-time event but a dynamic ongoing process of being made right with God. As a consequence, justification becomes a matter of varying degrees by virtue of the fact there are differing degrees of good works performed. In this sense, justification is thus intertwined with sanctification — the process of spiritual growth that brings about an increase in grace. In other words, a person is not justified by grace through faith alone but is required to perform good works in order to maintain their state of justification. This kind of justification sounds like an insecure and fragile state of union with God that can be easily broken by self-performed acts of sin and requiring remediation.

In fact, such remediation is necessary and mandatory for all Catholics by way of the sacrament of reconciliation. The sacrament of reconciliation involves contrition, confession, absolution (by a priest), and penance. Hence, for Catholics, participating in the sacrament of reconciliation is not only encouraged but *needful* for one who has committed mortal sins and thus has fallen from the state of (justifying) grace, in order for restoration to a state of justification before God. Mortal or cardinal sins are those sins that pertain to a grave matter (that is, the ten commandments); done with full knowledge; and done intentionally. For mortal sins, contrite confession before a priest followed by penance is

necessary for forgiveness of those sins. As for one who has committed venial sins, one remains in a state of grace but needs to address these sins to strengthen their relationship with God. Venial sins are lesser sins that damage but do not destroy one's relationship with God. They can involve minor violations or grave matters that are committed without full knowledge or consent. Venial sins can be forgiven through confession (not strictly required but encouraged), reception of holy communion, acts of contrition and prayer, and sacramentals and devotions of the Catholic faith.

Apart from these dogmas on soteriology, I find a number of other dogmas secondarily problematic. These specifically relate to the infallibility of the Magisterium and the range of social and moral teachings on sexual relations between spouses and what constitute permissible modes of contraception. But these are not deal breakers in the end. Dogmas on the Catholic view of salvation are. All in all, this Catholic soteriology does nothing to assure a Christian disciple of their salvation in Christ. To me, it contradicts many biblical passages that unequivocally proclaim the unsinkable and invincible salvation of one who has generated faith in Jesus Christ as Lord and Saviour (e.g. [Ezekiel 36:26-27](#); [Jude 24](#); [John 10:28-29b](#); [Ephesians 4:30](#); [John 3:3](#); [John 3:15-16](#); [Titus 3:5](#); [Romans 8:30](#); [Romans 8:33-34](#); and [Romans 8:38-39](#)). For such a one, their justification is an all-or-nothing one-time event that endures as a living reality for all time. Genuine living faith will necessarily produce good works of the Spirit that are powered by sanctifying grace that sanctifies the disciple, grows and matures their faith, and trains them to be like Christ. And all this is enacted without any deserving merit or earned favour on the part of the Christian disciple. All of this is of and from God alone. Now this is the gospel. This is grace.

### *Merit and Indulgence*

An area of Catholic doctrine related to salvation pertains to several concepts of merit, which come across as contrived, convoluted, and unnecessary — salient to and flowing from a doctrine of salvation that relies heavily on good works. The first of these concepts is supererogatory merit. According to Catholic theology, supererogatory merit refers to actions that go beyond that required by God's law or commandments. As such, these are good works that go above and beyond the ordinary requirement for "good," such as extraordinary charity or sacrifice. Thus, supererogatory merit contribute to the "Treasury of Merit" of the Church that it could apply to people through practices such as the indulgences to be dispensed by the Pope at his discretion. This treasury of merit comprises all the super-abundant merit of Jesus Christ and Virgin Mary (both of whom seen as sinless), and all the saints of the Catholic Church throughout the ages who have gathered more than sufficient merit or spiritual reward for their own entry into heaven. An indulgence is described as "a remission of the temporal punishment due to sin, the guilt of

which has been forgiven.”<sup>2</sup> Such indulgence is extra-sacramental or outside the performance of the sacraments but is granted by the Church through application of the super-abundant merits of Christ and of the saints for a just and reasonable motive. An indulgence can be granted by the Pope and those whom he authorizes or empowers, whether Cardinals, Archbishops, or Bishops. A plenary indulgence is one in which a full remission of temporal punishment for sin is effected. A partial indulgence on the other hand is one where only a part of the temporal punishment for sin is removed.

Following Thomas Aquinas, Catholic theology speaks also of condign merit and congruent merit. Condign merit is merit in the strict sense of the word, which is based on God’s promise to reward good actions enacted by one who is in a state of grace. In other words, condign merit applies only to one who is a believer regenerated in their soul by God’s grace and mercy. Here, the spiritual reward is intrinsically proportionate to the action performed and is a matter of justice. For example, a believer who perseveres in faith and good works is rewarded with eternal life by God as a sign of condign merit. Congruent merit is quasi-merit that applies to good actions done by a person who is not in a state of grace but who seeks God sincerely. The spiritual reward of congruent merit is given out of God’s generous love based on equity, not strict justice. Congruent merit applies to those who are not yet regenerated by God and are thus unbelievers. An example of congruent merit would be prayers or acts of goodwill that draw supernatural grace.

Regardless of the type of merit, I find the Catholic concept of merit however articulated to be deeply problematic and counter-salvific. This is because by compounding the human performance of merit to the equation of salvation, the grace of God in Christ is sidelined and diminished, if not nullified. This move of the Magisterium in my view not only distances sinners from grace by the insertion of good works between God and humanity, but it also decreases the glory of Christ by reducing the scope and potency of his work for fallen creation and humanity. Moreover, such discourse on merit can easily cook up a self-centred calculus of performance-based religiosity that insidiously opposes the gospel imperative of self-forgetting grace. In short, I deem the Catholic concepts of merit, indulgence, and treasury of merit to be non-biblical, lacking solid basis in scripture as observed:<sup>3</sup>

*The philosophy behind the treasury of merit is entirely unbiblical. In fact, the idea is the very opposite of the teachings of Christ and the apostles. To begin with, the Catholic view that people can get into heaven if they do sufficient good things essentially eliminates the need of a Savior. If some people have much more merit*

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<sup>2</sup> See *Indulgences Catholic Answers*: <https://www.catholic.com/encyclopedia/indulgences>

<sup>3</sup> See *Got Questions What is the treasury of merit?*: <https://www.gotquestions.org/treasury-of-merit.html>

*than they actually need to get into heaven, then it follows that it is meritorious works, and not grace, that are the basis of salvation. But [Ephesians 2:8–9](#) states, “It is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God—not by works, so that no one can boast.”*

*No one enters heaven on the basis of his own merit. The Bible clearly teaches that “a person is not justified by the works of the law, but by faith in Jesus Christ. So we, too, have put our faith in Christ Jesus that we may be justified by faith in Christ and not by the works of the law, because by the works of the law no one will be justified” ([Galatians 2:16](#)). See also [Romans 3:20–27](#). ...*

*... Roman Catholicism teaches that the treasury of merit is placed under the charge of the Pope, who alone possesses the power to dispense merit at his discretion through what are called “[indulgences](#).” He can take merit from the treasury of merit and apply it to those who can then get closer to heaven than they could with their own merits. Historically, the Roman Church allowed people to buy this merit by, for example, donating money for important church projects. Buying indulgences from the treasury of merit could also be applied to those in Purgatory in order to shorten their time there. It was the selling of indulgences that angered Martin Luther and others. Thus, the concept of a treasury of merit was part of what brought about the [Protestant Reformation](#).*

### *Catholic Artistic, Liturgical, and Interfaith Beauty*

My preceding critique of Roman Catholic dogma is not an indication of any personal antipathy towards the Catholic Church. On the contrary, I feel deep appreciation for the artistic beauty and liturgical richness in the Roman Catholic tradition, with diverse creative expressions of stained glass windows, holy sculptures and paintings, liturgical implements and vessels, and various forms of liturgical prayer and worship of God, even the veneration of Blessed Virgin Mary through the Rosary and the plethora of Catholic saints. Personally, I feel resonant with Saint Francis of Assisi, Saint Teresa of Avila, Saint John of the Cross, Saint Therese of Lisieux, Saint Ignatius of Loyola, Saint Elena Guerra, and my favourite Saint Gregory of Narek — an Armenian mystical and lyrical poet, contemplative monk, theologian, and declared a Doctor of the Church by Pope Francis in 2015. Theologically, I am not averse to Catholic Mariology even if I do not regard this as a central theological issue for me. I have found the experience of participating in the Eucharistic celebration of the Mass to be quietly edifying and contemplatively inspiring. I see the sacrament of the Eucharist as a powerful means of grace for Christian edification and sanctification. Theologically, I do not adopt a rigid position with regards to transubstantiation of the bread and wine in the Eucharist or otherwise. I can see the practical contemplative and therapeutic benefits of the idea of transubstantiation on Christian believers thinking the



same, irrespective of whether the theory holds. And I cannot discount the possibility of the real presence of Jesus in the bread and wine solely and simply by way of my preconceived Protestant lenses. Personally, I have found the experience of contemplative gazing at the Blessed Sacrament to be meditatively soothing for the heart, quietening for the mind, and subtly blissful at the core.

Moreover, I am impressed by and thankful for the post-Vatican II posture of openness to non-Christian faiths, which is highly commendable. Seminal Vatican II documents such as *Nostra Aetate* (1965) promulgated by Pope Paul VI and *Christianity and the World Religions* (1997) disseminated by the International Theological Commission all point to a hospitable and enlightened attitude to religious pluralism while upholding the central salvific mystery of Jesus Christ. Pope Francis currently continues this open-minded and open-hearted approach to world religious traditions by his example, exhortations, speeches, and writings, perhaps a testimony to the dialogical and pedagogical skills he acquired through his training and work as a Jesuit priest. In recent decades, the emergence and increase of interfaith dialogues between Christians and non-Christians of various religions have enhanced religious harmony and mutual understanding among faith communities. In particular, a range of Buddhist-Christian dialogues and exchanges have deepened mutual appreciation and personal experience of the religious other. For example, Jesuit engagement with and assimilation of Buddhist meditation approaches into Christian prayer life and formation are encouraging signs of deepening mutual celebration of diverse ways of being spiritual. Such experiential dialogues conduce to deeper theological reflections on and fresh re-appropriation of traditional doctrines through unprejudiced learning from the insights of others.

#### *Continuationist and Charismatic*

I stated in my preamble to this essay that my theological convictions are essentially Reformed Protestant. But there is more. Unlike mainline Reformed believers who are cessationists — those who uphold the view that the gifts of the Holy Spirit active during apostolic times in the early church no longer operate in the present day — I see myself as a continuationist. That is, I am of the view that such gifts of the Holy Spirit continue to operate right now to the end of history when Jesus comes again. Gifts of the Holy Spirit conferred upon Christian disciples are designed for the edification of the church and not for personal gain or promotion. Scriptural passages in 1 Corinthians 12:8-10 mention a list of spiritual gifts such as **wisdom, knowledge, faith, healing, miracles, prophecy, discerning of spirits, speaking in tongues, and interpretation of tongues**. We see a comparable listing of gifts discussed in Ephesians 4:7-13, Isaiah 11:2-3, and Romans 12:3-8.

As a continuationist, I therefore find myself classed under the rubric of Charismatic but with a key difference — I am doctrinally Reformed and thus not an Arminian. I do not

subscribe to the Arminian doctrine of individual free choice as central and necessary for salvation in Christ. Rather I see myself as Calvinist in this regard though not a “five-point” Calvinist as most traditionalists would presume. For me, the supremacy of God in all things is assumed and his perfect sovereignty over all manner of things is certain, not by way of omnipotence necessarily but by amipotence. Amipotence is the maximally effective power of God motivated solely by egoless love that does not seek to manipulate or control. For me, omnipotence is logically impossible and morally untenable given that there are some things that even a so-called omnipotent God cannot obviously do, like making a circle a square at the same time. Also, an omnipotent God who is also omniscient and all-loving or good would necessarily remove all evil and suffering from creation in my view. If this is possible for God to do for free-willing believing persons like us in heaven, why not here on earth as well, not in some distant future but yesterday already or better still right from the start of creation? Hence, an amipotent God makes the most sense — maximally powerful, selflessly loving, perfectly just and good, all-knowing and all-aware, and thus the only being qualified to be sovereignly guiding and moving this creation towards its teleological endpoint of the new creation.

Also, God’s sovereign supremacy is seen in the fact that for both God and all sentient creatures, existence is a dynamic stream of events and not a static substance. The only “free will” that exists is that of God’s. Divine will is spontaneously effulgent, maximally potent, dynamically creative, saturated in love, luminously conscious, and blissfully sporting to engender myriad displays of natural laws, phenomena, persons, events, environments, and situations that constitute creation. For sentient beings, we are each a dynamic stream of mental and physical aggregates which is conditioned and habituated in nature. Mental aggregates of uncountable moments of thought, perception, emotion, sensation, and volition in causal loops and chains of dependent arising comprise what we term the “mind.” Physical aggregates of subatomic vibrational strings or quarks coalesce into the five elemental qualities that make up the “body” — solid (earth element), liquid (water element), luminous (fire element), aerial (air element), and space (ethereal element). As psychophysical streams or continuums, we proceed from moment to moment largely if not fully conditioned by each preceding momentary state of the aggregates *ad infinitum*. In this fluid and processual reality, a person is but a conceptual imputation upon the basis of dynamic processual events of mind and matter. And mind and matter are but two aspects of the same reality of pure consciousness.

Ultimately, mind and matter have their origin, ground, and finality in the transcendent consciousness of God. Conventionally, each processual continuum of entwined mind and matter operates as a chain of dependent arising without permanent and inherent controlling agency we call the “self.” Hence, what we may call “free will” is but a chimera of our mental operations and a deep-seated delusion we find hard to eradicate. But the reality

of our no-self and empty nature in the midst of ceaseless and conditioned existential flow is one we find hard to face and prefer to deny. In the absence of a permanent inherent free agent behind the wheels of bodymind continuum, how can we speak of free choice? As long as we are conditioned by past momentum that we can call karmic baggage, we are never really free. We do not have absolutely free will, only conditioned will at best. As such, the free choice for salvation of Arminianism makes no sense to me. As an aside, modern neuroscience would support with empirical evidence the thesis that free will is an illusion, given the complexity of neural networks and neurochemistry functioning with predictive accuracy without the supposed agency of a central controlling brain structure or function.

But one might argue from experience that there seems to be indeed free will in the many choices we make in everyday life. The crux is the word “seems.” However much free will we purport to feel in our everyday daze of busyness and untrained attentiveness (which is really the lack of mindfulness), there is no such free will to be found when with trained attentive witnessing, one sees directly and immediately the inexorable dissolution of “body” and “mind” in such rapid succession that the phrase “moment by moment” may seem crude. When reflexively inspected, even the witnessing awareness empties out and any talk of a self or agent dissipates into nonsense or better, silence. Be that as it may, there are indeed moments of felt profundity when a fresh and original flash of intuition or decision might emerge from apparently nowhere. In retrospect, such profound moments may be personally transformative and liberating in unexpected ways. We may mistake these intuitions or decisions as coming from our free choice when in fact they flow from the play of divine will. They stem from and are rooted in the infinite ocean of God’s grace. They are not our own but are flashes and torrents of grace that sovereignly awakens, illuminates, liberates, transforms, and impels us towards sanctified growth and maturity in Christlikeness. By grace, through faith, in the sovereign will of God in Christ, we are magnetized deeper and deeper still into the perichoretic dance of living intimacy of the Trinity — Father, Son, and Spirit — all of whom co-inhere in one another, in Christ.

Finally, as a Reformed Charismatic I am fully open to the display of stirring affections for God in Christ through expressive worship and praying in tongues. For me, tongues are ecstatic utterances that are vocally expressed in heartfelt exaltation of Christ to the glory of God. They are not the apostolic tongues of unlearned foreign languages as described in the book of Acts. While I as a Charismatic do not discount the possibility of such linguistic tongues in our present time, I would be careful to ascribe such tongues to anyone in the absence of solid robust evidence to that effect. In the same vein, I am open to the possibility of authentic prophecy and other miraculous expressions of the God in Spirit-filled disciples of Christ. But I am mindfully cautious to discern with wisdom which of the purported miraculous signs and wonders including tongue-speaking are indeed true, authentic, and

stemming from God. In the overwhelming majority of cases, I do not see the hand of God but the ego of men, deluded by their own pride and possibly misled by evil.

### *Universalistic Calvinism*

Let me now articulate my doctrinal commitments and theological convictions within the narrative framework of historic Christianity. Here goes: I am a cautious Reformed Charismatic. I am what might be called a 3.5-point Calvinist, at the very most. First, I accept the doctrine of the “total depravity” of humanity which points not so much to moral depravity of criminal proportion but the utter inability of human intellect, affect, will, and conscience from their own side to seek God and attain salvation. At least a touch of grace is absolutely essential for these. Secondly, I endorse the notion of “unconditional election” in that it is the sovereign will and purpose of God that determines the salvation of all creation and humanity. What I reject and vehemently so is the doctrine that God also predestines some, if not, many of his creatures to eternal damnation through persistent unbelief. This idea of a delimited group of elect who are predestined by God to be saved into eternal heavenly bliss and the corollary idea of an outsider group of non-elect who are predestined by God to eternal hellish suffering is not only obnoxious and abhorrent but also logically unhinged in my view. It also goes against biblical passages that speak of God filling “all in all” in the final analysis. See, for example, passages such as 1 Corinthians 15:28, Colossians 3:11, and Ephesians 1:7-10 and 22-23. For me, I take the term “all” to be referring to all or totality of everything without qualification.

As for me, I confess to being a universalist in my soteriology. That is, I believe that all of creation and humanity will in the ultimate finality be saved by God in Christ, no matter how long that takes. This does not mean that there will be no consequences to sinful acts for sentient beings who persist in unbelief and sinfulness, but such consequences are by no means eternal. They may have to bear with the purifying fires of suffering for a long time but in the end, they too will be called into communion and union with the Trinity. And for those people of goodwill from non-Christian traditions who live good lives and engage in spiritual cultivation of their tradition, they too will receive the just fruits of their lives dedicated to what is good, true, holy, and beautiful. For implicitly, they too are seeking Christ and highly likely drawn by God by way of his universal common grace. Hence, in a nutshell, I believe in singular universal predestination for all — unconditional election.

Thirdly, I believe in “unlimited atonement,” not limited atonement. What this means is Jesus Christ incarnated, lived, suffered, died, resurrected, and ascended for all creation and humanity, not just for some. We are all together the universally elect, even if some or many might resist or reject the grace of God in Christ in the this life in the present age. I am open to the possibility of multiple lifetimes as part and parcel of the long process of inner purification required for eventual salvific faith in and union with God.

Fourthly, I believe in God's "effectual grace," which is ultimately irresistible even if and when people resist or reject the free gift of saving faith in the here and now. Due to the momentum of delusion and afflictive defilements, many are likely to mount a strong resistance to the gratuitous gift of grace in Jesus Christ. Many reasons and arguments can be mounted by such individuals against saving faith in Christ. But all that resistance and rejection would eventually melt like snow in the white fire of salvific grace that shines forth radiantly from the merciful heart of our Triune God. We do not know how long this coming into faith would take but God is timelessly patient and omnipotently leading all back into himself, sooner or later, whether in this mortal life or in the transitional phase after death or in the next lifetime and the next *et cetera*. In summary, rather than saying the God's grace is irresistible, I would prefer to use the term "effectual." This means that God's grace could be temporally and temporarily resisted but is ultimately effectual in saving all who are predestined by God to be saved — and that is the whole of creation and humanity. Most controversially, I would go as far as to say that even Satan and his demonic hordes in the final analysis would be unable to resist the saving grace of the Trinity.

Fifthly, I believe in the "preservation of the saints." That is, it is my conviction that once saved, always saved but with an important caveat: that one must truly possess saving faith and not merely profess it. Anybody can profess faith in Jesus Christ but without sustained and ongoing demonstration of a sanctifying life of faith, hope, love, peace, mercy, wisdom, and holiness — in short, a life committed to progressive sanctification into God's holiness which is Christlikeness — such a person cannot be said to have genuine living faith that saves but a dead "faith" producing dead works. For the Reformers confess that while salvation in Christ is by grace alone through faith *alone*, the faith that saves is *never* alone. For example, if salvation is a door and faith is the key that opens the door, this key of faith is always accompanied by other keys in the keyring. These other keys are keys of love, peace, joy, patience, kindness, gentleness, goodness, faithfulness, self-control, hope, sense of justice, moral courage, wisdom, compassion, *samadhi*, service, and every good and juicy qualities of divine perfection that God is characterized by.

Salvation cannot be gained by good works of the self, even of the sacramental kind. For the ground of our salvation and justification is Christ and Christ alone. And the instrument of our salvation and justification is the living faith that produces good works of the Spirit. For me, Roman Catholic sacraments can be seen as means of grace for the edification and sanctification of Christian disciples but never the means of justification before God. For our justification and salvation in Christ is eternally secured by *Christ alone*, not with the additive of the works of Roman Catholic sacramentalism but even then only for as long as we remain in a state of grace by not sinning mortally. Once mortally sinned, we are immediately thrown from the state of grace to be at real risk of eternal damnation; that is,

until we perform the sacrament of reconciliation by going for confession, receiving absolution from the priest, and doing penance. What is such requirement but the work of the law, not of Moses at Mount Sinai but of the Roman Catholic Magisterium?

All in all, I am thus a 3.5-point Calvinist: One point for *total depravity*; half a point for *unconditional singular predestination* (certainly not double predestination); zero point for limited atonement (for I believe in *unlimited atonement*); one point for *effectual grace*; and one point for *preservation of the saints*. The acronym for my brand of Calvinism is thus TUUEP which translates as (1) total depravity; (2) unconditional election; (3) unlimited atonement; (4) effectual grace; and (5) preservation of the saints. My theology as couched within the context of historic Christian creedal confessions is unapologetically Reformed. My praxis is Charismatic but discerningly and cautiously as well as prayerfully contemplative in expression. Universalist in soteriology, I unashamedly proclaim the gospel of Jesus Christ to one and all but in ways that speak to peoples' cultures, needs, dispositions, cognitive frameworks, beliefs, commitments out of love and compassion to the glory of God alone. The question of who, what, where, when, how, and for how long before they come to know and love Jesus is entirely the sovereign province of God. For I am sure that in God's own time and by God's own way, all shall be eventually and irrevocably saved — justified, sanctified, and glorified — to the uttermost. To summarize: I can be labelled a Reformed Charismatic Universalist of Buddhist and Tantric wisdom heritage.

Reverting to the title of this essay, what does merit have to do with salvation? Nothing at all — as far as our own merit is concerned. But if we insist on the language of merit, let us redound all merit to God and God alone. Christ by the infinite unspeakable riches of his merit justifies, sanctifies, and finally glorifies us to the uttermost as eternally purposed by God in his sovereign grace and mercy. To God in Christ be all the glory. Amen.