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# QUESTIONS ABOUT SALVATION

THE 100 MOST FREQUENTLY ASKED  
QUESTIONS ABOUT SALVATION



S. MICHAEL HOUDMANN  
GENERAL EDITOR

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SALVATION**

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All the glory goes to God, “For from him and through him and to him are all things. To him be the glory forever! Amen.” (Romans 11:36)

# PREFACE

**E**VERY DAY, MORE and more people turn to the Internet to find answers to their questions about spiritual matters. Topics related to spirituality are the second-most searched subjects online. Sadly, websites that present false teachings far outnumber those that proclaim the truth of God's Word.

In February of 2002, [www.gotquestions.org](http://www.gotquestions.org) was launched to help fill this gap and meet the needs of millions of spiritually-minded Web surfers. Since our launch, we have personally answered over 375,000 questions that have been submitted to us. Tens of millions of people have found answers to their questions via our Frequently Asked Questions archives, giving us a unique understanding of what questions are truly on people's minds.

This volume is a collection of the most important and/or most frequently asked questions about salvation. Each question is answered directly from the Bible, if the Bible specifically addresses the particular issue. Where the Bible is silent on an issue, biblical principles are used to lead to a solid and correct understanding. The Lord Jesus Christ is our passion, and declaring His Word is our mission.

## **Mission Statement of Got Questions Ministries:**

Got Questions Ministries seeks to glorify the Lord Jesus Christ by providing biblical, applicable, and timely answers to spiritually-related questions.

# INTRODUCTION— THE ULTIMATE QUESTION

## **Question: How can I be saved?**

**Answer:** This simple yet profound question is the most important one you can ask. “*How can I be saved?*” deals with where we will spend eternity after our lives in this world are over. There is no more important issue than our eternal destiny. Thankfully, the Bible is abundantly clear on how a person can be saved. The Philippian jailer asked Paul and Silas, “Sirs, what must I do to be saved?” (Acts 16:30). Paul and Silas responded, “Believe in the Lord Jesus, and you will be saved” (Acts 16:31).

## **How can I be saved? Why do I need to be saved?**

We are all infected with sin (Romans 3:23). We are born with sin (Psalm 51:5), and we each choose to sin (Ecclesiastes 7:20; 1 John 1:8). Sin is what separates us from God. Sin is what makes us unsaved. Sin is what has us on the path to eternal destruction.

## **How can I be saved? Saved from what?**

Because of our sin, we all deserve death (Romans 6:23). While the physical consequence of sin is physical death, that is not the only kind of death that results from sin. All sin is ultimately committed against an eternal and infinite God (Psalm 51:4). Because of that, the just penalty for our sin is also eternal and infinite. What we need to be saved from is eternal destruction (Matthew 25:46; Revelation 20:15).

## **How can I be saved? How did God provide salvation?**

In His love, God chose to pay the eternal penalty that we deserve. But God, in His divine nature, cannot die. So God became a human being in the person of Jesus Christ. God took on human flesh, lived among us, and taught us. When the people rejected Him and His message and sought to kill Him, He willingly sacrificed Himself for us and allowed Himself to be crucified (John 10:15). Because Jesus Christ was human, He could die; and because Jesus Christ was

God, His death had an eternal and infinite value. Jesus' death on the cross was the perfect and complete payment for our sin (1 John 2:2). He took the consequences we deserved. Jesus' resurrection from the dead demonstrated that His death was indeed the perfectly sufficient sacrifice for sin.

### **How can I be saved? What do I need to do?**

“Believe in the Lord Jesus, and you will be saved” (Acts 16:31). God has already done all of the work. All you must do is receive, in faith, the salvation God offers (Ephesians 2:8–9). Fully trust in Jesus alone as the payment for your sins. Believe in Him, and you will not perish (John 3:16). God is offering you salvation as a gift. All you have to do is accept it. Jesus is the way of salvation (John 14:6).

Have you made a decision to receive Jesus Christ as your Savior because of what you have read here? If so, please send us an email at [questions@gotquestions.org](mailto:questions@gotquestions.org).



# Chapter 1

# QUESTIONS ABOUT THE PLAN OF SALVATION

## Contents

What is salvation? What is the Christian doctrine of salvation?

What is the plan of salvation?

What are the steps to salvation?

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## **Question: What is salvation? What is the Christian doctrine of salvation?**

**Answer:** Salvation is deliverance from danger or suffering. To save is to deliver or protect. The word carries the idea of victory, health, or preservation.

Sometimes the Bible uses the words *saved* or *salvation* to refer to temporal, physical deliverance, such as Paul's deliverance from prison (Philippians 1:19 KJV). More often, however, the word *salvation* concerns an eternal, spiritual deliverance. When Paul told the Philippian jailer what he must do to be saved, he was referring to the jailer's eternal destiny (Acts 16:30–31). Jesus equated being saved with entering the kingdom of God (Matthew 19:24–25).

What are we saved *from*? In the Christian doctrine of salvation, we are saved from "wrath," that is, from God's judgment of sin (Romans 5:9; 1 Thessalonians 5:9). Our sin has separated us from God, and the consequence of sin is death (Romans 6:23). Biblical salvation refers to our deliverance from the eternal consequence of sin and therefore involves the removal of sin.

Who does the saving? Only God can remove sin and deliver us from sin's penalty (2 Timothy 1:9; Titus 3:5).

How does God save? In the Christian doctrine of salvation, God has rescued us through Christ (John 3:17). Specifically, it was Jesus' death on the cross and subsequent resurrection that achieved our salvation (Romans 5:10; Ephesians 1:7). Scripture is clear that salvation is the gracious, undeserved gift of God (Ephesians 2:5, 8) and is only available through faith in Jesus Christ (Acts 4:8–12).

How do we receive salvation? We are saved by *faith*. First, we must *hear* the gospel—the good news of Jesus' death and resurrection (Ephesians 1:13). Then, we must *believe*—fully trust the Lord Jesus (Romans 1:16). This involves repentance, a changing of mind about sin (Acts 3:19), and calling on the name of the Lord (Romans 10:9–10, 13).

A definition of the Christian doctrine of salvation would be “the deliverance, by the grace of God, from eternal punishment for sin, which is granted to those who accept by faith God's conditions of repentance and faith in the Lord Jesus.” Salvation is available in Jesus alone (John 14:6; Acts 4:12) and is dependent on God alone for provision, assurance, and security.

### **Question: What is the plan of salvation?**

**Answer:** Do you have a hunger for something more in life? Is there something deep inside of you that never seems to be satisfied? If so, Jesus is the way! Jesus said, “I am the bread of life. He who comes to me will never go hungry, and he who believes in me will never be thirsty” (John 6:35).

Are you confused? Are you unable to find a path or purpose in life? Does it seem like someone has turned out the lights and you cannot find the switch? If so, Jesus is the way! Jesus proclaimed, “I am the light of the world. Whoever follows me will never walk in darkness, but will have the light of life” (John 8:12).

Do you ever feel like you are locked out of life? Have you tried many doors only to find that what is behind them is empty and meaningless? Are you looking for an entrance into a fulfilling life? If so, Jesus is the way! Jesus declared, “I am the gate; whoever enters through me will be saved. He will come in and go out, and find pasture” (John 10:9).

Do other people always let you down? Have your relationships been shallow and empty? Does it seem like everyone is trying to take advantage of you? If so, Jesus is the way! Jesus said, “I am the good shepherd. The good shepherd lays

down his life for the sheep. ... I am the good shepherd; I know my sheep and my sheep know me” (John 10:11, 14).

Do you wonder what happens after this life? Are you tired of living your life for things that only rot or rust? Do you sometimes doubt whether life has any meaning? Do you want to live after you die? If so, Jesus is the way! Jesus declared, “I am the resurrection and the life. He who believes in me will live, even though he dies; and whoever lives and believes in me will never die” (John 11:25–26).

What is the way? What is the truth? What is the life? Jesus answered, “I am the way and the truth and the life. No one comes to the Father except through me” (John 14:6).

The hunger you feel is a spiritual hunger, and can only be filled by Jesus. Jesus is the only one who can lift the darkness. Jesus is the door to a satisfying life. Jesus is the friend and shepherd you have been looking for. Jesus is the life—in this world and the next. Jesus is the way of salvation!

The reason you feel hungry, the reason you seem to be lost in darkness, and the reason you cannot find meaning in life is that you are separated from God. The Bible tells us that we have all sinned, and are therefore separated from God (Ecclesiastes 7:20; Romans 3:23). The void you feel in your heart is God missing from your life. We were created to have a relationship with God. Because of our sin, we are separated from that relationship. Even worse, our sin will cause us to be separated from God for all of eternity, in this life and the next (Romans 6:23; John 3:36).

How can this problem be solved? Jesus is the way! Jesus took our sin upon Himself (2 Corinthians 5:21). Jesus died in our place (Romans 5:8), taking the punishment we deserve. Three days later, Jesus rose from the dead, proving His victory over sin and death (Romans 6:4–5). Why did He do it? Jesus answered that question Himself: “Greater love has no one than this, that he lay down his life for his friends” (John 15:13). Jesus died so that we could live. If we place our faith in Jesus, trusting His death as the payment for our sins, all of our sins are forgiven and washed away. We will then have our spiritual hunger satisfied. The lights will be turned on. We will have access to a fulfilling life. We will know our true best friend and good shepherd. We will know that we will have life after we die—a resurrected life in heaven for eternity with Jesus!

“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” (John 3:16).

**Question: What are the steps to salvation?**

**Answer:** People like the idea of an instruction manual with five steps that, if followed, will result in salvation. An example of this is Islam with its Five Pillars. According to Islam, if the Five Pillars are obeyed, salvation will be granted. Because the idea of a step-by-step process to salvation is appealing, many in the Christian community make the mistake of presenting salvation as a result of a step-by-step process. Roman Catholicism has seven sacraments. Various Christian denominations add baptism, public confession, turning from sin, speaking in tongues, etc., as steps to salvation. But the Bible only presents one step to salvation. When the Philippian jailer asked Paul, “What must I do to be saved?” Paul responded, “Believe in the Lord Jesus, and you will be saved” (Acts 16:30–31).

Faith in Jesus Christ as the Savior is the only “step” to salvation. The message of the Bible is abundantly clear. We have all sinned against God (Romans 3:23). Because of our sin, we deserve to be eternally separated from God (Romans 6:23). Because of His love for us (John 3:16), God took on human form and died in our place, taking the punishment we deserve (Romans 5:8; 2 Corinthians 5:21). God promises forgiveness of sins and eternal life in heaven to all who receive, by grace through faith, Jesus Christ as Savior (John 1:12; 5:24).

Salvation is not about certain steps we must follow to earn salvation. Yes, Christians should be baptized. Yes, Christians should publicly confess Christ as Savior. Yes, Christians should turn from sin. Yes, Christians should commit their lives to obeying God. However, these are not steps to salvation. They are results of salvation. Because of our sin, we cannot in any sense earn salvation. We could follow 1,000 steps, and it would not be enough. That is why Jesus had to die in our place. We are absolutely incapable of cleansing ourselves from sin. Only God could accomplish our salvation, and so He did (Isaiah 63:5). God Himself completed the “steps” and thereby offers salvation to anyone who will receive it from Him.

Obtaining forgiveness of sins is not about following steps. It is about receiving Christ as Savior and recognizing that He has done all the work for us. God requires one step of us—receiving Jesus Christ as Savior, fully trusting in Him alone as the way of salvation (John 1:12). That is what distinguishes the Christian faith from all other world religions, each of which has a list of steps that must be followed in order for salvation to be accomplished. The Christian faith recognizes that God has already completed the steps and that now He simply calls on us to receive Him in faith.

## **Question: What is the true gospel?**

**Answer:** The true gospel is the good news that God saves sinners. Man is by nature sinful and separated from God, with no hope of remedying that situation. But God has provided the means of man's redemption in the death, burial, and resurrection of the Savior, Jesus Christ.

The word *gospel* literally means "good news." But to truly comprehend how good this news is, we must first understand the bad news. As a result of the fall of man in the garden of Eden (Genesis 3:6), every part of man—his mind, will, emotions, and flesh—have been corrupted by sin. Because of man's sinful nature, he does not and cannot seek God (Romans 3:11). He has no desire to come to God, and, in fact, his mind is hostile toward God (Romans 8:7). God has declared that man's sin dooms him to an eternity in hell, separated from God. It is in hell that man pays the penalty for sin against a holy and righteous God. This would be bad news indeed if there were no remedy.

But the gospel says that God, in His mercy, has provided that remedy in the form of a substitute for us—Jesus Christ—who came to pay the penalty for our sin by His sacrifice on the cross. This is the essence of the gospel. In 1 Corinthians 15:2–4, Paul explains the elements of the gospel—the death, burial, and resurrection of Christ on our behalf. Our old nature died with Christ on the cross and was buried with Him. Then we were resurrected with Him to a new life (Romans 6:4–8). Paul tells us to "hold firmly" to this true gospel, the only one that saves. Believing in any other gospel is to believe in vain. In Romans 1:16–17, Paul also declares that the true gospel is the "power of God for the salvation of everyone who believes." By saying this, he means that salvation is not achieved by man's efforts but by the grace of God through the gift of faith (Ephesians 2:8–9).

Because of the gospel, the power of God saves those who believe in Christ (Romans 10:9). But salvation involves more than just escaping hell. We are, in fact, given a completely new nature (2 Corinthians 5:17) with a changed heart and a new desire, will, and attitude that are manifested in good works. This is the fruit the Holy Spirit produces in us by His power. Works are never the means of salvation, but they are the proof of it (Ephesians 2:10). Those who are saved by the power of God will always show the evidence of salvation by a changed life.

## **Question: What are the essentials of the gospel message?**

**Answer:** The word *gospel* means "good news," and it is best defined as the message of forgiveness for sin through the atoning work of Jesus Christ. It is

essentially God's rescue plan for those who trust in His Son in order to reconcile them to a just and holy God. The essential content of this saving message is clearly laid out for us in the Bible.

The apostle Paul summarizes the gospel message: "Now, brothers, I want to remind you of the gospel I preached to you, which you received and on which you have taken your stand. By this gospel you are saved, if you hold firmly to the word I preached to you. Otherwise, you have believed in vain. 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" (1 Corinthians 15:1–4).

In this passage, we see four essential elements of the gospel message. First, the phrase "died for our sins" is very important. As Romans 3:23 tells us, "For all have sinned and fall short of the glory of God." All who approach the throne of God for salvation need to recognize the reality of sin. A sinner must acknowledge the hopelessness of his guilt before God in order for forgiveness to take place, and he must understand that the "wages of sin is death" (Romans 6:23). Without this foundational truth, no gospel presentation is complete.

Second, the person and work of Christ are indispensable components of the gospel. Jesus is both God (Colossians 2:9) and man (John 1:14). Jesus lived the sinless life we could never live (1 Peter 2:22), and He is the only one who could die a substitutionary death for the sinner. Sin against an infinite God requires an infinite payment. Therefore, man, who is finite, must pay the penalty for an infinite length of time in hell, or the infinite Christ must pay for it once. Jesus went to the cross to pay the debt we owe to God for our sin, and those who accept His sacrifice will inherit the kingdom of God as sons of the king (John 1:12).

Third, the resurrection of Christ is an essential element of the gospel. The resurrection is the proof of the power of God. Only He who created life can resurrect it after death, only He can reverse the hideousness that is death itself, and only He can remove the sting of death and the victory of the grave (1 Corinthians 15:54–55). Further, unlike all other religions, Christianity possesses a Founder who transcends death and who promises that His followers will do the same. All other religions were founded by men and prophets whose end was the grave.

Fourth, Christ offers His salvation as a free gift (Romans 5:15; 6:23) that can only be received by faith, apart from any works or merit on our part (Ephesians 2:8–9). As the apostle Paul tells us, the gospel is "... the power of

God for the salvation of everyone who believes: first for the Jew, then for the Gentile” (Romans 1:16). What God requires of us is faith: “If you confess with your mouth, ‘Jesus is Lord,’ and believe in your heart that God raised him from the dead, you will be saved” (Romans 10:9).

These, then, are the essential elements of the gospel: the sin of all men, the death of Christ on the cross to pay for those sins, and the resurrection of Christ to provide life everlasting for those who follow Him. God offers the free gift of salvation to all.

### **Question: What is the Romans Road to salvation?**

**Answer:** The Romans Road to salvation is a way of explaining the good news of salvation using verses from the book of Romans. It is a simple yet powerful method of explaining why we need salvation, how God provided salvation, how we can receive salvation, and the results of salvation.

The first verse on the Romans Road to salvation is Romans 3:23: “For all have sinned and fall short of the glory of God.” We have all sinned. We have all done things that are displeasing to God. There is no one who is innocent. Romans 3:10–18 gives a detailed picture of what this sin looks like in our lives.

The second Scripture on the Romans Road, Romans 6:23, teaches us about the consequences of sin: “For the wages of sin is death, but the gift of God is eternal life in Christ Jesus our Lord.” The punishment that we have earned for our sins is death. Not just physical death, but eternal death!

The third verse on the Romans Road to salvation picks up where Romans 6:23 left off. Romans 5:8 declares, “But God demonstrates his own love for us in this: While we were still sinners, Christ died for us.” Jesus Christ died for us! Jesus’ death paid the price of our sins. And Jesus’ resurrection proves that God accepted Jesus’ death as the payment for our sins.

The fourth stop on the Romans Road is Romans 10:9: “That if you confess with your mouth, ‘Jesus is Lord,’ and believe in your heart that God raised him from the dead, you will be saved.” Because of Jesus’ death on our behalf, all we have to do is believe in Him, trusting His death as the payment for our sins, and we will be saved! Romans 10:13 says it again: “Everyone who calls on the name of the Lord will be saved.” Jesus died to pay the penalty for our sins and rescue us from eternal death. Salvation, the forgiveness of sins, is available to anyone who will trust in Jesus Christ as Lord and Savior.

The final aspect of the Romans Road to salvation is the results of salvation. Romans 5:1 has this wonderful message: “Therefore, since we have been



justified through faith, we have peace with God through our Lord Jesus Christ.” Through Jesus Christ we can have a relationship of peace with God. Romans 8:1 teaches us, “Therefore, there is now no condemnation for those who are in Christ Jesus.” Because of Jesus’ death on our behalf, we will never be condemned for our sins. Finally, we have this precious promise of God from Romans 8:38–39: “For I am convinced that neither death nor life, neither angels nor demons, neither the present nor the future, nor any powers, neither height nor depth, nor anything else in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord.”

Would you like to follow the Romans Road to salvation? If so, here is a simple prayer you can pray to God. Saying this prayer is a way to declare to God that you are relying on Jesus Christ for your salvation. The words themselves will not save you. Only faith in Jesus Christ can provide salvation! “God, I know that I have sinned against You and deserve punishment. But Jesus Christ took the punishment that I deserve so that through faith in Him I could be forgiven. With Your help, I place my trust in You for salvation. Thank You for Your wonderful grace and forgiveness—the gift of eternal life!”

### **Question: What is the relationship between salvation and forgiveness?**

**Answer:** When we accept Jesus as our Savior, we receive salvation and forgiveness. But that’s not all. The Bible says we also receive justification, redemption, reconciliation, atonement, propitiation, and regeneration. Each of these theological terms expresses wonderful truths about the blessing we receive when Jesus becomes our Savior. Salvation and forgiveness, while related, are not exactly the same.

The term *save*, in Greek, is *sozo*, which means “to deliver, rescue.” Salvation is deliverance from the penalty of sin; that is, eternal separation from God (Romans 6:23; Matthew 25:46). Salvation is God’s rescuing us from our deserved fate. Salvation also includes a more immediate deliverance from the power of sin in this life. Sin has lost its dominion over the saved ones (Romans 6:14). Faith in Jesus Christ rescues us from an empty and meaningless life and provides us with a life that is abundant and fruitful (John 10:10; Galatians 5:22–23).

The term *forgive* is a translation of the Greek word *aphiemi*, which means “to let go, to give up, to keep no longer.” When Jesus forgives us, our sins, trespasses, iniquities, and transgressions are erased, wiped off the record. Forgiveness of sin is analogous to financial debt being erased. When God

forgives us of our sins, we are free. Our sins are wiped out. God will never hold them against us (Psalm 103:12).

Salvation and forgiveness are closely related. There is no salvation without forgiveness. Salvation is God's delivering us from the consequences of sin. Forgiveness is God's erasing our sin debt. To use a financial illustration, forgiveness is God's shredding the documents that list our debt, and salvation is God's letting us out of debtors' prison. Praise God for the wonderful salvation and forgiveness He has provided. May our lives reflect gratitude for all He has done for us (Romans 12:1).

### **Question: How do God's mercy and justice work together in salvation?**

**Answer:** God's justice and mercy are seemingly incompatible. After all, justice involves the dispensing of deserved punishment for wrongdoing, and mercy is all about pardon and compassion for an offender. However, these two attributes of God do in fact form a unity within His character.

The Bible contains many references to God's mercy. Over 290 verses in the Old Testament and 70 in the New Testament contain direct statements of the mercy of God toward His people.

God was merciful to the Ninevites who repented at the preaching of Jonah, who described God as "a gracious and compassionate God, slow to anger and abounding in love, a God who relents from sending calamity" (Jonah 4:2). David said God is "gracious and merciful; slow to anger and great in lovingkindness. The LORD is good to all, and His mercies are over all His works" (Psalm 145:8–9 NASB).

But the Bible also speaks of God's justice and His wrath over sin. In fact, God's perfect justice is a defining characteristic: "There is no other God besides Me, a just God and a Savior" (Isaiah 45:21 NKJV). "He is the Rock, his works are perfect, and all his ways are just. A faithful God who does no wrong, upright and just is he" (Deuteronomy 32:4).

In the New Testament, Paul details why God's judgment is coming: "Put to death, therefore, whatever belongs to your earthly nature: sexual immorality, impurity, lust, evil desires and greed, which is idolatry. Because of these, the wrath of God is coming" (Colossians 3:5–6).

So the Bible showcases the fact that God is merciful, but it also reveals that He is just and will one day dispense justice on the sin of the world.

In every other religion that holds to the idea of a supreme deity, that deity's

mercy is always exercised at the expense of justice. For example, in Islam, Allah may grant mercy to an individual, but it is done by dismissing the penalties of whatever law has been broken. In other words, the offender's punishment that was properly due him is brushed aside so that mercy can be extended. Islam's Allah and every other deity in the non-Christian religions set aside the requirements of moral law in order to be merciful. Mercy is seen as at odds with justice. If any human judge acted in such a fashion, most people would lodge a major complaint. It is a judge's responsibility to see that the law is followed and that justice is provided. A judge who ignores the law is betraying his office.

Christianity is unique in that God's mercy is shown *through* His justice. There is no setting aside of justice to make room for mercy. The Christian doctrine of penal substitution states that sin and injustice were punished at the cross of Christ, and that only because the penalty of sin was satisfied through Christ's sacrifice does God extend His mercy to undeserving sinners who look to Him for salvation.

While Christ did indeed die for sinners, He also died as a demonstration of God's righteousness, to showcase His justice. This is exactly what the apostle Paul says: "All have sinned and fall short of the glory of God, and are justified freely by his grace through the redemption that came by Christ Jesus. God presented him as a sacrifice of atonement, through faith in his blood. He did this to demonstrate his justice, because in his forbearance he had left the sins committed beforehand unpunished—he did it to demonstrate his justice at the present time, so as to be just and the one who justifies those who have faith in Jesus" (Romans 3:23–26).

In other words, God didn't immediately punish sin before the time of Christ; rather, He extended mercy. But He did not pass over justice. His righteousness (i.e., His justice) was demonstrated by Christ's death on the cross. At the cross, God's justice was meted out in full (upon Christ), and God's mercy was extended in full (to all who believe). So God's perfect mercy was and is exercised through His perfect justice.

The end result is that, by the sacrificial death of Jesus, everyone who trusts in Him is saved from God's wrath and instead experiences His grace and mercy (Romans 8:1). As Paul says, "Since we have now been justified by his blood, how much more shall we be saved from God's wrath through him!" (Romans 5:9).

**Question: Is public confession necessary for salvation (Romans 10:9–10)?**

**Answer:** Romans 10:9–10 is a passage that is often used by many a well-meaning Christian in his or her endeavor to bring someone to a profession of faith in Christ: “If you confess with your mouth, ‘Jesus is Lord,’ and believe in your heart that God raised him from the dead, you will be saved. For it is with your heart that you believe and are justified, and it is with your mouth that you confess and are saved.”

This passage is not to be understood to mean that one is brought to salvation by an audible profession. We know that salvation is by grace through the gift of faith (Ephesians 2:8–9), not by confession. Therefore, as with all Scripture, it is of critical importance to compare Scripture with Scripture.

At the time of the writing of the book of Romans, the Jews, as a nation, had rejected Jesus as their Messiah. For an individual to accept Christ and confess that He was the Messiah would typically result in persecution and ultimately death. At that time, for a Jew to embrace Christ and subsequently confess Him as Lord, knowing the persecution to come, was an indication of true salvation and the work of the Holy Spirit. Outward professions of faith are rare when one’s life is at stake, and no more so than in the early church. The promise of salvation in Romans 10:9–10 is not the result of public confession; rather, it is a confirmation that no one facing death would dare confess Jesus as Messiah unless he or she was indeed saved. True faith is not concealed.

The verbal confession that Jesus is Lord has the effect of *confirming* faith in the heart, not *producing* it. In an age of persecution, such verbal confirmation of a changed heart was an indispensable test of true faith. Someone who laid his life on the line for Christ received the promise of Jesus Himself: “Whoever acknowledges me before men, I will also acknowledge before my Father in heaven” (Matthew 10:32).

To conclude, Romans 10:9–10 is not establishing public confession as a prerequisite for salvation. Rather, it is asserting that when a Jew embraced Christ and subsequently confessed Him as Lord in the face of persecution, he was giving proof that he was indeed saved. For us today, the passage is equally true. Those who are saved will confess Christ as Lord. A believer will gladly claim Christ as his own. As with baptism and all other good works, public confession is not the *means of* salvation; it is the *evidence of* salvation.

### **Question: Is baptism necessary for salvation? What is baptismal regeneration?**

**Answer:** Baptismal regeneration is the belief that a person must be baptized in order to be saved. It is our contention that baptism is an important step of

obedience for a Christian, but we adamantly reject baptism as being required for salvation. We do strongly believe that every Christian should be water baptized by immersion. Water baptism illustrates a believer's identification with Christ's death, burial, and resurrection. Romans 6:3–4 declares, "Don't you know that all of us who were baptized into Christ Jesus were baptized into His death? We were therefore buried with him through baptism into death in order that, just as Christ was raised from the dead through the glory of the Father, we too may live a new life." The action of being immersed in the water illustrates dying and being buried with Christ. The action of coming out of the water pictures Christ's resurrection.

Requiring anything in addition to faith in Jesus Christ for salvation is a works-based salvation. To add *anything* to the gospel is to say that Jesus' death on the cross was not sufficient to purchase our salvation. To say we must be baptized in order to be saved is to say we must add our own good works to Christ's death in order to make it sufficient for salvation. The Bible says that no amount of religious activity can save a person (Hosea 6:6; Titus 3:5); Jesus' death alone paid for our sins (Romans 5:8; 2 Corinthians 5:21). Jesus' payment for our sins is appropriated to our "account" by faith alone (John 3:16; Acts 16:31; Ephesians 2:8–9). Therefore, water baptism is an important step of obedience after salvation but not a requirement for salvation.

Yes, there are some verses that seem to include baptism as a requirement for salvation (some of which are discussed in more detail in this book). However, since the Bible so clearly says that salvation is received by faith alone (Ephesians 2:8–9; Titus 3:5), there must be a different interpretation of those verses. Scripture does not contradict Scripture. In Bible times, a person who converted from one religion to another was often baptized to identify conversion. Baptism was the means of making a decision public. Those who refused to be baptized were saying they did not truly believe. So, in the minds of the apostles and early disciples, the idea of an un-baptized believer was unheard of. When a person claimed to believe in Christ, yet was ashamed to proclaim his faith in public, it indicated that he did not have true faith. In this way, baptism was closely associated with the decision to trust Christ.

If baptism is necessary for salvation, why would Paul say, "Christ did not send me to baptize, but to preach the gospel—not with words of human wisdom, lest the cross of Christ be emptied of its power" (1 Corinthians 1:17)? How could Paul possibly say that he wasn't sent to baptize if no one can be saved without baptism? If baptism is required, Paul would literally be saying, "Christ did not send me to help you be saved...." That, of course, would have been a ridiculous

statement, especially for Paul. Further, when Paul lists the elements of the gospel (1 Corinthians 15:1–8), why does he neglect to mention baptism?

If baptism is a requirement for salvation, how could any presentation of the gospel lack a mention of baptism? Yet we find many invitations to be saved that never allude to baptism: the Philippian jailer (Acts 16), Cornelius (Acts 10), and the thief on the cross (Luke 23) were all saved before being baptized—the thief never was baptized!

Baptismal regeneration is not a biblical concept. Water baptism is the symbol of what has already occurred in the heart of one who has trusted Christ as Savior (Galatians 3:27; Colossians 2:12). Baptism is an important step of obedience that every Christian should take, but it is not a requirement for salvation. To make it such is to question the sufficiency of Christ’s death and resurrection.

### **Question: Just how narrow is the narrow gate?**

**Answer:** The narrow gate, also called the narrow door, is referred to by the Lord Jesus in Matthew 7:13–14 and Luke 13:23–24. He compares the narrow gate to the “wide gate” which leads to destruction (hell) and says that “many” will be on the broad road. Jesus says that “small is the gate and narrow the road that leads to life, and only a few find it” (Matthew 7:14). What exactly does He mean by this? Just how many are the “many,” and how few are the “few”?

First, we need to understand that Jesus is the Door through which all must enter to gain eternal life. There is no other way, because He alone is “the way and the truth and the life” (John 14:6). In this sense, the way is narrow because it is the *only* way, and relatively few people will go through the narrow gate. Many more will attempt to find an alternate route to God. They will try to get there through manmade rules and regulations, through false religion, or through self-effort. These who are the “many” will follow the broad road that leads to eternal destruction, while God’s sheep hear the voice of the Good Shepherd and follow Him along the narrow way to eternal life (John 10:7–11).

Even though there will be relatively few who go through the narrow gate, compared to the many on the broad road, there will still be multitudes who will follow the Good Shepherd. The apostle John saw this multitude in his vision in the book of Revelation: “After this I looked and there before me was a great multitude that no one could count, from every nation, tribe, people and language, standing before the throne and in front of the Lamb. They were wearing white robes and were holding palm branches in their hands. And they cried out in a loud voice: ‘Salvation belongs to our God, who sits on the throne, and to the Lamb’” (Revelation 7:9–10).

Entering the narrow gate is not easy. Jesus made this clear when He instructed His followers to “strive” to do so. The Greek word translated “strive” is *agonizomai*, from which we get the English word *agonize*. The implication is that those who seek to enter the narrow gate must do so by struggle and strain, like a runner straining toward the finish line, every muscle taut and giving his all. But we must be clear here. No amount of effort saves us; salvation is by the grace of God through the gift of faith (Ephesians 2:8–9). No one will ever earn heaven by striving for it. But entering the narrow gate is still difficult because of the opposition of human pride, our natural love of sin, and the opposition of Satan and the world in his control, all of which battle against us in the pursuit of eternity.

The exhortation to strive to enter is a command to repent and enter the gate and not to just stand and look at it, think about it, complain that it’s too small or too difficult or unjustly narrow. We are not to ask why others are not entering; we are not to make excuses or delay. We are not to be concerned with the number who will or will not enter. We are to plow ahead and enter! Then we are to exhort others to strive to enter before it’s too late.

### **Question: What does it mean that God draws us to salvation?**

**Answer:** The clearest verse on God’s drawing to salvation is John 6:44, where Jesus declares that “no one can come to me unless the Father who sent me draws him, and I will raise him up at the last day.” The Greek word translated “draw” is *helkuo*, which means “to drag” (literally or figuratively). Clearly, this drawing is a one-sided affair. God does the drawing to salvation; we who are drawn have a passive role in the process. There is no doubt that we respond to His drawing us, but the drawing itself is all on His part.

*Helkuo* is used in John 21:6 to refer to a heavy net full of fish being dragged to the shore. In John 18:10, we see Peter drawing his sword, and in Acts 16:19, *helkuo* is used to describe Paul and Silas’s being dragged into the marketplace before the rulers. The net had no part in its being drawn to the shore, Peter’s sword had no part in being drawn from its scabbard, and Paul and Silas did not drag themselves to the marketplace. The same is true of our salvation in that God is the one who “drags,” or calls, us to salvation.

Why does God need to draw us to salvation? Simply put, if He didn’t, we would never come. The natural man has no ability to come to God, nor does he have the desire to come

(Romans 3:10–11). Because his heart is hard and his mind is darkened, the unregenerate person not only does not desire God, but is actually an enemy of

God (Romans 5:10). Jesus' statement that no man can come without God's drawing him conveys the teaching of total depravity and the universality of that condition. So darkened is the unsaved person that he doesn't even realize it: "The heart is deceitful above all things and beyond cure. Who can understand it?" (Jeremiah 17:9). Therefore, it is only by the merciful drawing of God that we are saved.

That being said, there is a sense in which God draws all men. This is known as the "general call" and is distinguished from the "effectual call" of God's elect. Passages such as Psalm 19:1-4 and Romans 1:20 attest to the fact that God's eternal power and divine nature are "clearly seen" and "understood from what has been made," and that there is no excuse for denying these facts. But men still do deny God, and those who acknowledge His existence still do not come to a saving knowledge of Him outside of His drawing them. Only those who have been drawn through special revelation—by the power of the Holy Spirit and the grace of God—will come to Christ.

There are tangible ways a sinner experiences God's drawing him to faith. First, the Holy Spirit convicts us of our sinful state and our need for a Savior (John 16:8). Second, He awakens in us a previously unknown interest in spiritual things and creates a desire for them that was never there before. Suddenly, our ears are open, our hearts are inclined toward Him, and His Word begins to hold a new and exciting fascination for us. Our spirits begin to discern spiritual truth that never made sense to us before in our sinful state (1 Corinthians 2:14). Finally, we begin to have new desires that God creates within us. He gives us a new heart that inclines toward Him—a heart that desires to know Him, to obey Him, and to walk in the "new life" (Romans 6:4) that He has promised.



## Chapter 2

# QUESTIONS ABOUT WHO CAN BE SAVED

## Contents

Can God save me?

How old do you have to be to ask Jesus to be your Savior?

Do mentally challenged people go to heaven? Does God show mercy to those who are mentally retarded, disabled, or handicapped?

Can a child who is conceived out of wedlock be saved?

What happens to people who never have a chance to hear about Jesus? Will God condemn a person who has never heard about Him?

Does God forgive big sins? Will God forgive a murderer?

## Question: Can God save me?

**Answer:** The question “Can God save me?” has been asked by millions of people over the years. Not only *can* God save you, but *only* God can save you. To understand why the answer to “Can God save me?” is “Yes,” we have to understand why we need saving in the first place. When Adam disobeyed God in the garden of Eden, his sin poisoned the rest of creation (Romans 5:12), and the sinful nature we inherited from Adam has separated us from God. Because of God’s great love, however, He had a plan to save us (Genesis 3:15). He would come to earth as a human being in the person of Jesus Christ and willingly lay down His life for us, taking the punishment we deserve. When our Savior cried out His final words from the cross, “It is finished” (John 19:30), our sin debt was forever paid in full. Jesus Christ saved us from a certain and horrible eternal destiny.

But in order for us to experience the benefit of Christ’s atoning sacrifice, we must trust in Him and His sacrifice alone as payment for sin (John 3:16; Acts 16:31). God will cover us with the righteousness of Christ the moment we do this (Romans 3:22). Without this imputed righteousness, we would never be able to enter the presence of our holy God (Hebrews 10:19–25).

Even though we are only one heartbeat away from our eternal destiny, we tend to think of this eventuality as far off. Therefore, we are often more concerned with the adverse impact our sinful cravings have on our day-to-day living than

the impact they have on our eternal well-being. Whether our concerns of “being saved” are immediate or eternal, the good news is that Christ’s finished work on the cross saved us not only from eternal separation from God but also from the power of sin now. Once we accept Christ, His Spirit indwells us and we are no longer controlled by the sinful nature (Romans 8:9). This freedom makes it possible for us to say “no” to sin and defeat the sinful desires of this world.

It doesn’t matter who you are or what you’ve done. Jesus Christ came into this world to save sinners (1 Timothy 1:15)—and we are all sinners (Romans 3:23)—and not one of us is outside the reach of God’s saving grace. The apostle Paul is a great example. He spent his life hating, imprisoning, persecuting, and even killing Christians; but one encounter with Jesus Christ turned him into one of the greatest Christians who ever lived. Indeed, we are the crown jewel of God’s creation, made in His image (Genesis 1:26), and God wants all of us to be saved (1 Timothy 2:4) and none of us to perish (2 Peter 3:9; Ezekiel 18:32). Now, to those who believe in Jesus’ name, God gives the right to become His own children (John 1:12); and what He will do for His children is poignantly described in the book of Psalms: “‘Because he loves me,’ says the LORD, ‘I will rescue him; I will protect him, for he acknowledges my name. He will call upon me, and I will answer him; I will be with him in trouble, I will deliver him and honor him’” (Psalm 91:14–15).

### **Question: How old do you have to be to ask Jesus to be your Savior?**

**Answer:** There is definitely no age requirement for salvation. Jesus Himself declared, “Let the little children come to me, and do not hinder them, for the kingdom of heaven belongs to such as these” (Matthew 19:14). As soon as children are old enough to understand that they have sinned (Romans 3:23), that Jesus died to pay the penalty for their sins (Romans 5:8; 6:23), and that they must place their faith in Jesus for salvation (John 3:16), they are old enough to be saved.

A child does not have to understand all the complex issues that are part of the doctrine of salvation. It is important that parents make sure their children understand the basic issues (as described above), but the promise of Acts 16:31 is equally true in regard to an adult or a child: “Believe in the Lord Jesus, and you will be saved.”

Little children—whether born of believers or unbelievers—may be chosen of God, redeemed by the blood of Christ, and know the work of the Holy Spirit in their hearts and so enter heaven. At what point in their lives they come to a

realization of these things will vary from child to child. Some young children have especially tender hearts and, upon hearing that Jesus died for them, are immediately aware of their sinful natures and are compelled to respond. Others may not come to this awareness until they are much older. Only the Lord knows the thoughts of the heart, and we trust Him “to seek and to save the lost” (Luke 19:10) according to His perfect will and timing.

**Question: Do mentally challenged people go to heaven? Does God show mercy to those who are mentally retarded, disabled, or handicapped?**

**Answer:** The Bible does not specifically say whether or not mentally challenged people go to heaven. However, there is some biblical evidence that anyone who is not able to make a decision for salvation is covered by Christ’s death. This is similar to how it is commonly believed that young children, until they reach the point at which they are able to make a decision for or against Christ, are automatically taken to heaven if they die. David had a child who died, and he comforted himself with the thought, “Can I bring him back again? I will go to him, but he will not return to me” (2 Samuel 12:23). David knew that he would see his child in heaven one day. From that statement, we can assume that babies and young children are, by God’s grace, covered for salvation by Christ’s death.

We can postulate from this that those with intellectual disabilities are covered by Christ’s death as well. The Word of God does not specifically say this, however. Knowing the love, grace, and mercy of God, saving the mentally retarded would seem consistent with His character. Any person who is mentally challenged to the extent that he is unaware of his sinful state and cannot believe in Christ is in the same category as a child. It is not unreasonable to assume that such a person is saved by the grace and mercy of the same God who saves babies and small children.

As in everything, however, we must be careful not to be dogmatic about any issue the Bible does not specifically address. We do know that Jesus receives as His own all that the Father has given to Him and He will lose none of them along the way (John 6:39). Jesus said of these, “I give them eternal life, and they shall never perish; no one can snatch them out of my hand” (John 10:28). We can take comfort in knowing that our God’s plan is always perfect, He always does what is right and just, and His love and mercy are infinite and everlasting.

**Question: Can a child who is conceived out of wedlock be saved?**

**Answer:** In Deuteronomy 23:2, the Mosaic Law says, “No one born of a forbidden marriage nor any of his descendants may enter the assembly of the LORD, even down to the tenth generation.” This law was meant to curb sexual sin among God’s people and to show that such sin does lasting damage to the family unit. However, some today mistakenly use this verse to say that a person born out of wedlock cannot be saved or be used greatly by God. Such an idea contradicts what we know of God’s mercy and grace through Christ.

Anyone who trusts Jesus Christ as his or her personal Savior will enter the kingdom of heaven. John 3:16–18 says it all: “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. For God did not send his Son into the world to condemn the world, but to save the world through him. Whoever believes in him is not condemned, but whoever does not believe stands condemned already because he has not believed in the name of God’s one and only Son.”

God does not see our nationality, our color, or the legitimacy or illegitimacy of our birth; He only sees the righteousness of Christ in us (2 Corinthians 5:21; Philippians 3:9). We are not saved because of who we are at birth; rather, we are saved because of who we become at the new birth. We become new creations in Christ. “Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come!” (2 Corinthians 5:17). When a child born out of wedlock receives Christ, he or she is born again, becoming a son or daughter of the living God (John 1:12).

The Old Testament Law prohibited persons of illegitimate birth from participating in “the assembly of the Lord.” This does not mean they were treated as outcasts or excluded from worshiping God. In fact, many commentators believe the “assembly” refers to the elders, judges, and leaders of Israel—those who “assembled” to execute judgment. These people were excluded from leadership positions, nothing more.

Praise the Lord, we are not under the Old Testament Law. We “have not come to a mountain that can be touched and that is burning with fire; to darkness, gloom and storm” (Hebrews 12:18). Rather, we have come “to Jesus the mediator of a new covenant” (Hebrews 12:24). The Lord loves all, no matter the circumstances of conception, and has through His grace provided a home in heaven for all who will receive His free gift of salvation. In Christ, it is not physical birth that matters; it is the spiritual rebirth.

**Question: What happens to people who never have a chance to hear about Jesus? Will God condemn a person who has never**

## heard about Him?

**Answer:** All people are accountable to God whether or not they have “heard about Him.” The Bible tells us that God has clearly revealed Himself in nature (Romans 1:20) and in people’s hearts (Ecclesiastes 3:11). The problem is that the human race is sinful; we all reject this knowledge of God and rebel against Him (Romans 1:21–23). If it were not for God’s grace, we would be given over to the sinful desires of our hearts, allowing us to discover how useless and miserable life is apart from Him. He does this for those who continually reject Him (Romans 1:24–32).

In reality, it is not that some people have not heard about God. Rather, the problem is that they have rejected what they have heard and what is readily seen in nature. Deuteronomy 4:29 proclaims, “But if from there you seek the LORD your God, you will find him if you look for him with all your heart and with all your soul.” This verse teaches an important principle—everyone who truly seeks after God will find Him. If a person truly desires to know God, God will make Himself known.

The problem is “there is no one who understands, no one who seeks God” (Romans 3:11). People reject the knowledge of God that is present in nature and in their own hearts, and instead decide to worship a “god” of their own creation. It is foolish to debate the fairness of God sending someone to hell who never had the opportunity to hear the gospel of Christ. People are responsible to God for what God has already revealed to them. The Bible says that people reject this knowledge, and therefore God is just in condemning them to hell.

If we assume that those who never hear the gospel are granted mercy from God, we will run into a terrible problem. If people who never hear the gospel are saved, it is logical that we should make sure no one ever hears the gospel. The worst thing we could do would be to share the gospel with a person and have him or her reject it. If that were to happen, he or she would be condemned. If people who do not hear the gospel were not condemned, we would have no motivation for evangelism. Why run the risk of people possibly rejecting the gospel and condemning themselves when they were previously saved because they had never heard the gospel?

Instead of debating the fate of those who have never heard, we, as Christians, should be doing our best to make sure they do hear. We are called to spread the gospel throughout the nations (Matthew 28:19–20; Acts 1:8). We know people reject the knowledge of God revealed in nature, and that must motivate us to proclaim the good news of salvation through Jesus Christ. Only by accepting

God's grace through the Lord Jesus Christ can people be saved from their sins and rescued from an eternity apart from God.

### **Question: Does God forgive big sins? Will God forgive a murderer?**

**Answer:** Many people make the mistake of believing that God forgives "little" sins such as lying, anger, and impure thoughts but does not forgive "big" sins such as murder and adultery. There is no sin so big that God cannot forgive it. When Jesus died on the cross, He died to pay the penalty for all of the sins of the entire world (1 John 2:2). When a person places his faith in Jesus Christ for salvation, all of his sins are forgiven. That includes past, present, and future, big or small. Jesus died to pay the penalty for all of our sins, and once they are forgiven, they are all forgiven (Colossians 1:14; Acts 10:43).

We are all guilty of sin (Romans 3:23) and deserve eternal punishment (Romans 6:23). Jesus died for us, to pay our penalty (Romans 5:8). Anyone who believes in Jesus Christ for salvation is forgiven, no matter what sins he has committed (John 3:16). Now, a murderer or adulterer will likely still face serious consequences (legal, relational, etc.) for his evil actions, more so than someone who was "just" a liar. But the sins of a murderer or an adulterer are completely and permanently forgiven the moment he believes and places his faith in Christ.

It is not the size of the sin that is the determining factor here; it is the size of the atoning sacrifice of Christ. If the shed blood of the sinless Lamb of God is sufficient to cover all the sins of all the millions of people who would ever believe in Him, then there can be no limit to the size or type of sins covered. When He said, "It is finished" (John 19:30), He gave full atonement for sin, obtained complete pardon from God, established our peace with God, and achieved our redemption. Salvation was sure and certain and complete; nothing needs to be, or could be, added to it. Further, Christ's saving work was done entirely without the help of man and cannot be undone.

# Chapter 3



# QUESTIONS ABOUT JESUS AND SALVATION

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Is the atonement of Christ unlimited?

Why does Christ's righteousness need to be imputed to us?

## **Question: What does it mean that Jesus died for our sins?**

**Answer:** Simply put, without Jesus' death on the cross for our sins, no one would have eternal life. Jesus Himself said, "I am the way and the truth and the life. No one comes to the Father except through me" (John 14:6). In this statement, Jesus declares the reason for His birth, death, and resurrection—to provide the way to heaven for sinful mankind, who could never get there on their own.

God created Adam and Eve innocent and perfect in every way. He placed them in an earthly paradise, the garden of Eden (Genesis 2:15). God created man in His image, meaning they also had the freedom to make choices of their own free will. Genesis 3 goes on to describe how Adam and Eve succumbed to Satan's temptations and lies. In doing so, they disobeyed the will of God by eating of the tree of the knowledge of good and evil: "And the LORD God commanded the man, 'You are free to eat from any tree in the garden; but you must not eat from the tree of the knowledge of good and evil, for when you eat of it you will surely die'" (Genesis 2:16–17). As a result of Adam's sin, all mankind is subject to both physical and eternal death. We have inherited a sinful nature from Adam.

God declared that all who sin will die, both physically and spiritually. This is the fate of all mankind. But God, in His grace and mercy, provided a way out of this dilemma—the shed blood of His perfect Son on the cross. God declared that “without the shedding of blood there is no forgiveness” (Hebrews 9:22); but through the shedding of blood, redemption is provided. The Law of Moses (Exodus 20:2–17) provided a way for the people to be considered “sinless” or “right” in God’s eyes with the offering of animals sacrificed for sin. These sacrifices were only temporary, though, and were really a foreshadowing of the perfect, once-for-all sacrifice of Christ on the cross (Hebrews 10:10).

This is why Jesus came and why He died—to become the ultimate and the final sacrifice for our sins (Colossians 1:21–22; 1 Peter 1:18–19). Through Him, the promise of eternal life with God becomes effective to those who believe in Jesus, “so that what was promised, being given through faith in Jesus Christ, might be given to those who believe” (Galatians 3:22). These two words, *faith* and *believe*, are critical to our salvation. It is through our believing in the shed blood of Christ for our sins that we receive eternal life. “For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God—not by works, so that no one can boast” (Ephesians 2:8–9).

### **Question: Why did Jesus have to die?**

**Answer:** Before we can come to grips with anything God does, we must first acknowledge that God “is the Rock, his works are perfect, and all his ways are just. A faithful God who does no wrong, upright and just is he” (Deuteronomy 32:4). Part of God’s “perfect” and “just” plan was that Jesus die on the cross.

The death of Christ was necessary for our salvation, and the recounting of His death is an essential element of the gospel: “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” (1 Corinthians 15:3–4). The Bible explains why Jesus *had* to die.

### **The punishment for sin is death.**

God created earth and man to be perfect. But when Adam and Eve disobeyed God’s commands, He had to punish them. A judge who pardons lawbreakers isn’t a righteous judge. Likewise, overlooking sin would make the holy God unjust. Death is God’s just consequence for sin, and it is the natural consequence for rejecting the Source of Life. “For the wages of sin is death” (Romans 6:23). Our good works cannot make up for our wrongs against God. Compared to His

goodness, “all our righteous acts are like filthy rags” (Isaiah 64:6). Ever since Adam’s sin, every human has been guilty of disobeying God’s righteous laws. “For all have sinned and fall short of the glory of God” (Romans 3:23). Sin is not just “big things” like murder or blasphemy; it is also love of money, hatred of enemies, lying, and pride. Because of sin, everyone deserves death—eternal separation from God in hell.

### **The promise required an innocent death.**

Although God banished Adam and Eve from the garden, He didn’t leave them without hope of heaven. He promised He would send a Savior to take the punishment they deserved (Genesis 3:15). Until the Savior’s arrival, men would sacrifice innocent animals to show their repentance from sin and faith in God. God reaffirmed His promise of the coming Sacrifice to men such as Abraham and Moses. In God’s perfect plan, God Himself provided the only sacrifice (Jesus) who could atone for the sins of His people. It’s why Abraham knew God as “Jehovah-Jireh,” “The LORD Will Provide” (Genesis 22:14). God’s perfect Son fulfilled God’s perfect requirement of God’s perfect Law. It is perfectly brilliant in its simplicity: “God made him [Christ] who had no sin to be sin for us, so that in him we might become the righteousness of God” (2 Corinthians 5:21).

### **The prophets foretold Jesus’ death.**

Hundreds of years before Christ came to earth, God sent prophets to warn mankind of sin’s punishment and to foretell the coming Messiah/Savior/Sacrifice. One prophet, Isaiah, described Him:

“Who has believed our message and to whom has the arm of the LORD been revealed? He grew up before him like a tender shoot, and like a root out of dry ground. He had no beauty or majesty to attract us to him, nothing in his appearance that we should desire him. He was despised and rejected by men, a man of sorrows, and familiar with suffering. Like one from whom men hide their faces he was despised, and we esteemed him not. Surely he took up our infirmities and carried our sorrows, yet we considered him stricken by God, smitten by him, and afflicted. But he was pierced for our transgressions, he was crushed for our iniquities; the punishment that brought us peace was upon him, and by his wounds we are healed. We all, like sheep, have gone astray, each of us has turned to his own way; and the LORD has laid on him the iniquity of us all. He was oppressed and afflicted, yet he did not open his mouth; he was led like a lamb to the slaughter, and as a sheep before her shearers is silent, so he did not open his mouth. By oppression and judgment he was taken away. And who

can speak of his descendants? For he was cut off from the land of the living; for the transgression of my people he was stricken. He was assigned a grave with the wicked, and with the rich in his death, though he had done no violence, nor was any deceit in his mouth” (Isaiah 53:1–9). The prophet likened the coming Savior to a lamb, slaughtered for the sins of others.

Isaiah’s prophecy was fulfilled in the perfect Lord Jesus, born of the virgin Mary. When the prophet John the Baptist saw Jesus, he cried, “Look, the Lamb of God, who takes away the sin of the world!” (John 1:29). Crowds thronged Him for healing and teaching, but the religious leaders scorned Him. Mobs cried out, “Crucify Him!” Soldiers beat, mocked, and executed Him. As Isaiah foretold, Jesus was crucified between two criminals but was buried in a rich man’s tomb. But He didn’t remain in the grave. Because God accepted His Lamb’s sacrifice, He fulfilled another prophecy by raising Jesus from the dead (Psalm 16:10; Isaiah 26:19).

### **Why did Jesus have to die?**

Remember, the holy God cannot let sin go unpunished. For us to bear our *own* sins would require us to suffer God’s eternal judgment in the flames of hell. Praise God, He kept His promise to send the Savior and sacrifice the perfect Lamb to bear the sins of those who trust in Him. Jesus *had* to die because He is the only One who could pay the penalty for our sins.

### **Question: Is Jesus the only way to heaven?**

**Answer:** “I’m basically a good person, so I’ll go to heaven.” “OK, so I do some bad things, but I do more good things—so I’ll go to heaven.” “God won’t send me to hell just because I don’t live by the Bible. Times have changed!” “Only really bad people such as child molesters and murderers go to hell.”

These are all common rationalizations, but the truth is that they are all lies. Satan, the ruler of the world, plants these thoughts in our heads. He, and anyone who follows his ways, is an enemy of God (1 Peter 5:8). Satan is a deceiver and often disguises himself as someone good (2 Corinthians 11:14), but he influences all the minds that do not belong to God. “The god of this age has blinded the minds of unbelievers, so that they cannot see the light of the gospel of the glory of Christ, who is the image of God” (2 Corinthians 4:4).

It is a lie to believe that God doesn’t care about “small” sins or that hell is reserved for “bad people.” All sin separates us from God, even something like a little white lie. Everyone has sinned, and no one is good enough to get to heaven on his own (Romans 3:23). Getting into heaven is not based on whether our

good outweighs our bad; we will all lose out if that is the case. We can do nothing good to earn our way to heaven (Romans 11:6; Titus 3:5).

“Enter through the narrow gate. For wide is the gate and broad is the road that leads to destruction, and many enter through it” (Matthew 7:13). Even if everyone else is living a life of sin in a culture where trusting God is unpopular, God will not excuse it. “As for you, you were dead in your transgressions and sins, in which you used to live when you followed the ways of this world and of the ruler of the kingdom of the air, the spirit who is now at work in those who are disobedient” (Ephesians 2:1–2).

God created the world perfect and good. Then He made Adam and Eve and gave them a free will so they would have a choice whether to follow and obey God. But they were tempted by Satan to disobey God, and they sinned. This sin separated them (and everyone who came after them, including us) from being able to have a relationship with God. He is perfect and holy and must judge sin. As sinners, we could not reconcile ourselves to God on our own. So God Himself made a way that we could be united with Him in heaven (Isaiah 59:16). “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” (John 3:16). “For the wages of sin is death, but the gift of God is eternal life in Christ Jesus our Lord” (Romans 6:23). Jesus was born to die for our sins so that we would not have to die. Three days after He was crucified, He rose from the grave (Romans 4:25), proving Himself victorious over death. He bridged the gap between God and man so that we may have a personal relationship with Him if we only believe.

“Now this is eternal life: that they may know you, the only true God, and Jesus Christ, whom you have sent” (John 17:3). Most people believe in God—even Satan believes that much (James 2:19). But to receive salvation, we must turn away from our sins, turn to God, and follow Him. We must trust in Jesus with everything we have and everything we do. “This righteousness from God comes through faith in Jesus Christ to all who believe” (Romans 3:22). The Bible teaches that there is no other way to salvation than through Christ. Jesus says in John 14:6, “I am the way and the truth and the life. No one comes to the Father except through me.”

Jesus is the only way of salvation because He is the only One who can pay our sin penalty (Romans 6:23). No other religion teaches the depth or seriousness of sin and its consequences. No other religion offers the infinite payment for sin that only Jesus Christ could provide. No other “religious founder” was God become man (John 1:1, 14)—the only way an infinite debt could be paid. Jesus had to be God so He could pay our debt. Jesus had to be man so He could die.

Salvation is available only through faith in Jesus Christ! “Salvation is found in no one else, for there is no other name under heaven given to men by which we must be saved” (Acts 4:12).

### **Question: Why is the resurrection of Jesus Christ important?**

**Answer:** Jesus’ resurrection is important for several reasons. First, it witnesses to the immense power of God Himself. To believe in the resurrection is to believe in God. If God exists, and if He created the universe and has power over it, then He has the power to raise the dead. If He does not have such power, He is not a God worthy of our faith and worship. Only He who created life can resurrect it after death, thereby removing death’s sting (1 Corinthians 15:54–55). In resurrecting Jesus from the grave, God reminds us of His absolute sovereignty over life and death.

Second, the resurrection of Jesus is a testimony to the resurrection of human beings, which is a basic tenet of the Christian faith. Unlike all other religions, Christianity alone possesses a Founder who transcends death and who promises that His followers will do the same. All other religions were founded by men and prophets whose end was the grave. As Christians, we take comfort in the fact that our God became man, died for our sins, and was resurrected the third day. The grave could not hold Him. He lives, and He sits today at the right hand of God the Father in heaven.

In 1 Corinthians 15, Paul explains in detail the importance of the resurrection of Christ. Some in Corinth did not believe in the resurrection of the dead, and in this chapter Paul gives six disastrous consequences if there were no resurrection.

1. Preaching Christ would be senseless (verse 14).
2. Faith in Christ would be useless (verse 14).
3. All the witnesses and preachers of the resurrection would be liars (verse 15).
4. No one would be redeemed from sin (verse 17).
5. All former believers would have perished (verse 18).
6. Christians would be the most pitiable people on the earth (verse 19).

But Christ indeed has risen from the dead and has become “the firstfruits of those who have fallen asleep” (1 Corinthians 15:20), assuring that we will follow Him in resurrection.

The inspired Word of God guarantees the believer’s resurrection at the second coming of Jesus. Such hope and assurance results in a great song of triumph as

Paul writes in 1 Corinthians 15:55, “Where, O death, is your victory? Where, O death, is your sting?”

How do these concluding verses relate to the importance of the resurrection? Paul answers, “... you know that your labor in the Lord is not in vain” (1 Corinthians 15:58). He reminds us that, because we know we will be resurrected to new life, we can suffer persecution and danger for Christ’s sake (verses 29–31), just as Christ suffered for us. We can follow the example of the thousands of martyrs throughout history who gladly traded their earthly lives for everlasting life via Christ’s resurrection.

The resurrection is the triumphant and glorious victory for every believer. Jesus Christ died, was buried, and rose the third day according to the Scripture. And He is coming again! The dead in Christ will be raised up, and those who remain and are alive at His coming will be changed and receive new, glorified bodies (1 Thessalonians 4:13–18).

### **Question: How and to whom did Jesus pay our ransom?**

**Answer:** A ransom is something paid to provide for the release of someone who is held captive. Jesus paid our ransom to free us from sin, death, and hell. In Old Testament times, God commanded the Israelites to offer animal sacrifices for substitutionary atonement; that is, an animal’s death took the place of a person’s death, as death is the penalty for sin (Romans 6:23). Exodus 29:36a states, “Sacrifice a bull each day as a sin offering to make atonement.”

God demands holiness (1 Peter 1:15–16). We cannot give God holiness because of the sins we commit (Romans 3:23); however, God’s righteous Law must still be satisfied. Animal sacrifices satisfied the Law to a certain extent and for a period of time, but more is needed. This is where Jesus comes in. Hebrews 9:12–15 tells us, “He did not enter by means of the blood of goats and calves; but he entered the Most Holy Place once for all by his own blood, having obtained eternal redemption. The blood of goats and bulls and the ashes of a heifer sprinkled on those who are ceremonially unclean sanctify them so that they are outwardly clean. How much more, then, will the blood of Christ, who through the eternal Spirit offered himself unblemished to God, cleanse our consciences from acts that lead to death, so that we may serve the living God! For this reason Christ is the mediator of a new covenant, that those who are called may receive the promised eternal inheritance—now that he has died as a ransom to set them free from the sins committed under the first covenant.”

Likewise, Romans 8:3–4 says, “For what the law was powerless to do in that it was weakened by the sinful nature, God did by sending his own Son in the



likeness of sinful man to be a sin offering. And so he condemned sin in sinful man, in order that the righteous requirements of the law might be fully met in us, who do not live according to the sinful nature but according to the Spirit.”

Clearly, Jesus paid to God the ransom for our lives. That ransom was His own life, the shedding of His own blood, a sacrifice. Due to Jesus’ sacrificial death, each person on earth has the opportunity to accept that gift of atonement and be forgiven by God. For, without the death of Christ, God’s Law would still need to be satisfied—by our own death.

### **Question: If God hates human sacrifice, how could Jesus’ sacrifice be the payment for our sins?**

**Answer:** The Bible makes it quite clear that God hates human sacrifice. The pagan nations that surrounded the Israelites practiced human sacrifice as part of the worship of false gods. God declared that such “worship” was detestable to Him and that He hates it (Deuteronomy 12:31; 18:10). Furthermore, human sacrifice is associated in the Old Testament with evil practices such as sorcery and divination, which are also detestable to God (2 Kings 21:6). So, if God hates human sacrifice, why did He sacrifice Christ on the cross, and how could that sacrifice be the payment for our sins?

There is no doubt that a sacrifice for sin was necessary if people are to have any hope of eternal life. God established the necessity of the shedding of blood to cover sin (Hebrews 9:22). When God gave the Law to Moses, there were extensive instructions on how, when, and under what circumstances animal sacrifices were to be offered to Him. This was to continue until Christ came to offer the ultimate, perfect sacrifice, which made further animal sacrifice unnecessary. “But those sacrifices are an annual reminder of sins, because it is impossible for the blood of bulls and goats to take away sins” (Hebrews 10:3–4).

There are several reasons why the sacrifice of Christ on the cross does not violate the prohibition against human sacrifice. First, Jesus wasn’t merely human. If He were, then His sacrifice would have also been a temporary one because one human life couldn’t possibly cover the sins of each person who ever existed. Neither could one finite human life atone for sin against an infinite God. The only viable sacrifice must be an infinite one, which means only God Himself could atone for the sins of mankind. Only God Himself, an infinite Being, could pay the penalty. This is why God had to become a Man and dwell among men (John 1:14). No other sacrifice would suffice.

Second, God didn’t sacrifice Jesus. Rather, Jesus, as God incarnate, sacrificed Himself. No one forced Him. He laid down His life willingly: “No one takes it

from me, but I lay it down of my own accord. I have authority to lay it down and authority to take it up again” (John 10:18). God the Son sacrificed Himself to God the Father and thereby fulfilled all the requirements of the Law. And unlike the temporary sacrifices, Jesus’ once-for-all-time sacrifice was followed by His resurrection. He laid down His life and took it up again, thereby providing eternal life for all who would ever believe in Him and accept His sacrifice for their sins. He did this out of love for the Father and for all those the Father has given Him (John 6:37–40).

### **Question: If the penalty for sin is eternity in hell, how did Jesus’ death pay our penalty since He did not spend eternity in hell?**

**Answer:** If we think of Jesus as merely a man, then this question is a natural one to ask. But the reason Jesus did not have to spend eternity in hell is that He is not merely a man, but the God-Man. The second Person of the Godhead took on flesh and lived among men in the form of a man. But He was a man like no other because His nature was that of God—holy, perfect, and infinite.

Several passages attest to this fact, such as the opening passage in John’s Gospel: “In the beginning was the Word [Jesus], and the Word was with God, and the Word was God. He was with God in the beginning. Through him all things were made; without him nothing was made that has been made .... The Word became flesh and made his dwelling among us. We have seen his glory, the glory of the One and Only, who came from the Father, full of grace and truth” (John 1:1–3, 14). The apostle Paul says, “In Christ all the fullness of the Deity lives in bodily form” (Colossians 2:9).

It is certainly true that the penalty for our sins is an eternity in hell. The Bible clearly says that all have sinned (Romans 3:23) and that the consequence of our sin is death (Romans 6:23). We learn in the book of Revelation that those whose names are not in the Lamb’s Book of Life are cast into the lake of fire, where they will be tormented “forever and ever” (Revelation 20:10, 15).

But how can the death of Jesus atone for the sins of every person who has ever lived? Again, it is important that Jesus is the God-man. If Jesus were a mere man (with sin of His own), then His death would not even atone for His own sin, much less the sins of another. But Jesus is no mere man; He is God in human flesh. As a man, He can identify with those for whom He sacrificed Himself. As a perfectly sinless man, He can atone for the sins of mankind without first having to atone for His own sin. Finally, as God, He can fully satisfy the wrath of God that our sins incur.

Sin against an infinite God must be paid infinitely. There are only two options

for infinite payment. Either a finite creature (man) must pay for his own sin for an infinite amount of time, or an infinite Being (Jesus) must pay for it once for all men for all time. There are no other options. A sin against an infinitely holy God requires an equally infinite satisfaction as payment, and even an eternity in hell will not dissipate God's infinite, righteous wrath against sin. It requires an infinite Being as a substitute for mankind to satisfy God's wrath. Jesus, the God-man, fits the bill perfectly.

### **Question: What is the doctrine of substitution?**

**Answer:** Substitution is one of the major themes of the Bible. God instituted the principle of substitution in the garden of Eden when Adam and Eve sinned. By killing an animal to cover their nakedness (Genesis 3:21), God began to paint a picture of what it would take to bring mankind back into proper relationship with Him. He continued that theme with His chosen people, the Israelites. By giving them the Law, God showed them His holiness and demonstrated their inability to achieve that holiness. God then granted them a substitute to pay the price for their sin: blood sacrifices (Exodus 29:41–42; Numbers 29:2). By sacrificing an innocent animal according to God's specifications, man could have his sins covered and enter God's presence. The animal died in the sinner's place, thereby allowing the sinner to go free, vindicated. Leviticus 16 tells of the scapegoat, upon which the elders of Israel would place their hands, symbolically transferring the sins of the people onto the goat. The goat was then set free into the wilderness, bearing the sins of the people far away.

The theme of substitution is found throughout the Old Testament as a precursor to the coming of Jesus Christ. The Passover feast conspicuously featured a substitute. In Exodus 12, God instructs His people to prepare for the coming Angel of the Lord who would strike down the firstborn male of every family as a judgment upon Egypt. The only way to escape this plague was to take a perfect male lamb, kill it, and put the blood on the lintels and doorposts of their houses. God told them, "The blood will be a sign for you on the houses where you are; and when I see the blood, I will pass over you. No destructive plague will touch you when I strike Egypt" (Exodus 12:13). That Passover lamb was a substitute for every male firstborn who would accept it.

God carried that theme of substitution into the New Testament with the coming of Jesus. He had set the stage so mankind would understand exactly what Jesus had come to do. Second Corinthians 5:21 says, "God made him who had no sin to be sin for us, so that in him we might become the righteousness of God." God's perfect Lamb took the sins of the world upon Himself, laid down

His life, and died in our place (1 Peter 3:18). The only acceptable sacrifice for sin is a perfect offering. If we died for our own sins, it would not be sufficient payment. We are not perfect. Only Jesus, the perfect God-Man, fits the requirement, and He laid down His life for ours willingly (John 10:18). There was nothing we could do to save ourselves, so God did it for us. The Messianic prophecy of Isaiah 53 makes the substitutionary death of Christ abundantly clear: “He was pierced for our transgressions, he was crushed for our iniquities; the punishment that brought us peace was upon him, and by his wounds we are healed” (verse 5).

Jesus’ substitution for us was perfect, unlike the animal sacrifices of the Old Testament. Hebrews 10:4 says, “It is impossible for the blood of bulls and goats to take away sins.” Someone might say, “You mean, all those sacrifices the Jews made were for nothing?” The writer of Hebrews is clarifying that animal blood itself had no value. It was what that blood *symbolized* that made the difference. The value of the ancient sacrifices was that the animal was a substitute for a human being’s sin and it pointed forward to the ultimate sacrifice of Christ (Hebrews 9:22).

Some people make the mistake of thinking that, since Jesus died for the sins of the world, everyone will go to heaven one day. This is incorrect. The substitutionary death of Christ must be personally applied to each heart, in much the same way the blood of the Passover had to be personally applied to the door (John 1:12; 3:16–18; Acts 2:38). God offers the Substitute, but we must receive that Substitute personally by accepting Christ in faith (Ephesians 2:8–9).

### **Question: What is the substitutionary atonement?**

**Answer:** Substitutionary atonement refers to Jesus Christ dying as a substitute for sinners. The Scriptures teach that all men are sinners (Romans 3:9–18, 23). The penalty for our sinfulness is death. Romans 6:23 says, “For the wages of sin is death, but the gift of God is eternal life in Christ Jesus our Lord.”

That verse teaches us several things. Without Christ, we are going to die and spend an eternity in hell as payment for our sins. “Death” in Romans 6:23 refers to a separation. Everyone will die, but some will live in heaven with the Lord for eternity, while others will live a life in hell for eternity. The death spoken of here refers to life in hell. The second thing this verse teaches us is that eternal life is available through Jesus Christ. His substitutionary atonement makes salvation possible.

Jesus Christ died in our place when He was crucified on the cross. He was our substitute. We deserved to be the ones placed on that cross to die, because we

are the ones who live sinful lives. But Christ substituted Himself for us and took what we rightly deserved. “God made him who had no sin to be sin for us, so that in him we might become the righteousness of God” (2 Corinthians 5:21).

“He himself bore our sins in his body on the tree, so that we might die to sins and live for righteousness; by his wounds you have been healed” (1 Peter 2:24). Here again we see that Christ took the sins we committed onto Himself to pay the price for us. A few verses later, we read, “For Christ died for sins once for all, the righteous for the unrighteous, to bring you to God. He was put to death in the body but made alive by the Spirit” (1 Peter 3:18). Not only do these verses teach us that Christ was our substitute, but they also teach He was our atonement—He satisfied the payment for sin and reconciled us to God.

One more passage on the substitutionary atonement is Isaiah 53:5. This prophecy said that Christ was to die for the sins of God’s people. The prophecy is very detailed, and the crucifixion happened just as foretold. “But he was pierced for our transgressions, he was crushed for our iniquities; the punishment that brought us peace was upon him, and by his wounds we are healed.” Here again we see that Christ paid the price for us!

We can only pay the price of sin on our own by being punished in hell for all eternity. But God’s Son, Jesus Christ, came to earth to pay the price of our sins. Because He did this for us, we now have the opportunity to have our sins forgiven and to spend eternity with Him. Salvation comes when we place our faith in what Christ did on the cross. We cannot save ourselves; we need a substitute to take our place. The death of Jesus Christ is the substitutionary atonement.

### **Question: If Jesus is our atonement, why did He die at Passover instead of the Day of Atonement?**

**Answer:** Every one of the Old Testament sacrifices typified Christ. The Passover, or paschal, sacrifice was a type of the Lord Jesus Christ as the Lamb of God. The paschal lamb was to be a male, without spot or blemish, and not a bone was to be broken. Jesus fulfilled this picture perfectly. As the Israelites applied the blood of the sacrifice in faith, so we today apply the spotless blood of Christ to the “doorposts” of our hearts. In all these ways, “Christ our Passover is sacrificed for us” (1 Corinthians 5:7 KJV).

An objection sometimes arises that the paschal sacrifice was not considered an atonement; rather, atonement was provided for the Jews via the sacrifices on Yom Kippur (the Day of Atonement). Therefore, Jesus, who was killed at Passover and who is called “our Passover” in the New Testament, could not have

been an atonement for sin.

There are two ways to counter this objection. The first is simply to show how Jesus also fulfilled the symbolism of Yom Kippur. Jesus bore our sins in His own body (1 Peter 2:24) and tasted death for every man (Hebrews 2:9). In doing so, He offered a better sacrifice than those of Yom Kippur—better because Christ’s sacrifice was permanent, was voluntary, and did not just cover sin but removed it altogether (Hebrews 9:8–14).

The second counter is to point out that Jewish tradition did indeed view the Passover sacrifice as being expiatory; that is, the lamb removed sin from God’s view. The Passover lamb died under God’s outpoured wrath, thus covering over the sins of the one offering it. During the tenth and final plague in Egypt, the Passover sacrifice literally saved individuals from death (Exodus 12:23). On the basis of the redemptive offering of the Passover blood, the firstborn lived.

The Passover lambs brought atonement to the believing Jewish households on that night of judgment and redemption. Rabbi Abraham ibn Ezra also links the Passover with atonement: “The mark of blood was designed as an atonement for those within the house who partook of the paschal offering, and was also a sign for the destroying angel to pass by the house.”<sup>1</sup>

When John the Baptist saw Christ, he pointed to Him and said, “Look, the Lamb of God, who takes away the sin of the world!” (John 1:29). Jesus is the “Passover lamb” in that He was silent before His accusers (Isaiah 53:7) and by His death bore the wrath of God, preserved the lives of all who trust Him, and gave freedom to the former slaves of sin.

### **Question: Is the atonement of Christ unlimited?**

**Answer:** The Bible has much to say on the atonement of Christ. The word *atonement* means “satisfaction or reparation for a wrong done”; to atone for something is to make amends. When applied to Jesus’ finished work on the cross, atonement concerns the reconciliation of God and humankind, as accomplished through the suffering and death of Christ. Jesus atoned for our sins—He made amends for our rebellion against God. Paul highlights the atoning work of Jesus when he says, “But God demonstrates his own love for us in this: While we were still sinners, Christ died for us. Since we have now been justified by his blood, how much more shall we be saved from God’s wrath through him! For if, when we were God’s enemies, we were reconciled to him through the death of his Son, how much more, having been reconciled, shall we be saved through his life!” (Romans 5:8–10).

The question among many theologians is whether Christ's sacrifice provided limited or unlimited atonement. The doctrine of unlimited atonement states that Christ died for all people, whether or not they would ever believe in Him. The doctrine of limited atonement states that Christ died only for the elect, those who were chosen by God for salvation.

Those who hold to unlimited atonement fall into one theological camp (comprised primarily of Arminians and Wesleyans); they believe that Christ died for everyone who ever has or who will ever live. The other theological camp—made up of Reformed thinkers, who are often called “Calvinists” after John Calvin—hold to limited atonement; they say that Jesus only died for those whom the Father chose from the foundation of the world to be saved.

### **Is Everyone Going to Be Saved?**

In examining this issue, the first question to ask is this: Is everyone going to be saved through the atoning work of Christ? Those holding universalism say “yes.” Universalists argue that, because Christ died for everyone and all the sins of humanity were laid on/punished in Christ, everyone will spend eternity with God (whether or not they believe in Jesus).

Scripture stands in opposition to such teaching and makes it abundantly clear that many people will be lost. For example, “Anyone whose name was not found written in the book of life was thrown into the lake of fire” (Revelation 20:15; see also Daniel 12:2; Matthew 7:13–14; 7:22–23; 2 Thessalonians 1:9).

Since not *everyone* will be saved, *the atonement of Christ must be limited*. If the atonement were *unlimited*, in the truest sense of the word, then universalism would be true; yet Scripture teaches that not everyone will be saved. The atonement, then, is limited in some way.

### **How Is the Atonement Limited?**

The next important question to examine is this: If the atonement is limited (and it is), *how* is it limited? Jesus' famous statement in John 3:16 provides the answer: “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.” In this passage, the necessary condition that limits the atonement is “whoever believes.” In other words, the atonement is limited to those who have faith.

### **Who Limits the Atonement?**

Neither Arminians/Wesleyans nor Calvinists will argue this point—the atonement of Christ is limited to those who believe. The disagreement occurs over the next question: *Who* limits the atonement—God or man?

Calvinists/Reformed thinkers maintain that God limits the atonement by choosing those whom He will save; thus, God only placed on Christ the sins of those He had chosen for salvation. The Arminian/Wesleyan position states that God does not limit the reparation of Christ; instead, it is humanity that limits the atonement by freely choosing to accept or reject the offer of salvation God makes to them.

A common statement of the Arminian/Wesleyan theologians is that the atonement is unlimited in its *invitation* but limited in its *application*. God offers the invitation to all; however, only those who respond in faith to the gospel have the work of the atonement applied to their spiritual condition.

To support the position that humanity, not God, limits the atonement, Arminians list a number of Scripture verses, such as 1 John 2:2: “He is the atoning sacrifice for our sins, and not only for ours but also for the sins of the whole world” (see also John 1:29; 6:51; 12:32; 1 Timothy 5:6; Hebrews 2:9).

In addition to the biblical references above, Arminian theologians provide a number of logical arguments to support their case. The most common is that if God is all-loving, how could Christ not die for everyone? Doesn’t God love each and every person (cf. John 3:16)? They see a God-limited atonement as a denial of the omni-benevolence of God.

Furthermore, the Arminian believes that a God-limiting atonement is devastating to the gospel message. How can an evangelist preach that “Christ died for you” if Christ did not indeed die for all? There is a complete lack of confidence, they say, in making the statement to any one person that Christ died for him because (given a God-limiting atonement) the evangelist has no idea if that is really the case.

The Calvinist sees it differently: if Christ died for everyone, and “everyone’s” sins are covered by the atonement, then why is there anyone in hell? If Jesus died for all, but some go to hell, then Jesus’ death did not accomplish its task. The Calvinistic view is that *everyone* who is atoned for *will* be saved, guaranteed. No one will be lost. There are no “maybes” among those covered by the blood of Christ. All whom the Father gives the Son will come to Him and have eternal life (John 6:37).

### **Unlimited Atonement: The Conclusion**

Unless one is a universalist and believes everyone will ultimately be saved, a Christian must hold to some form of a limited atonement. The key area of disagreement is over who limits that atonement—God or man? Whether one takes the Arminian or Calvinist position, we know that salvation is by grace



through faith. Those who believe in Christ will be saved (John 1:12).

### **Question: Why does Christ's righteousness need to be imputed to us?**

**Answer:** In His Sermon on the Mount, Jesus spoke these words: "Be perfect, therefore, as your heavenly Father is perfect" (Matthew 5:48). This comes at the end of the section of the sermon where Jesus corrects His listeners' misunderstanding of the Law. In Matthew 5:20, Jesus says that if His hearers want to enter into the kingdom of heaven, their righteousness must *exceed* that of the Pharisees, who were the experts in the Law.

Then, in Matthew 5:21–48, He proceeds to radically redefine the Law from mere outward conformity, which characterized the "righteousness" of the Pharisees, to an obedience of both outward and inward conformity. He uses the phrase, "You have heard that it was said ... but I say unto you" to differentiate between the way people heard the Law taught from how Jesus reinterprets it. Obeying the Law is more than simply abstaining from killing, committing adultery, and breaking oaths. It's also not getting angry with your brother, not lusting in your heart, and not making insincere oaths. At the end of all this, we learn that we must exceed the "righteousness" of the Pharisees, and that can only come from being perfect.

At this point, the natural response is, "But I can't be perfect." This is absolutely correct. The truth of the matter is that, on our own and by our own efforts, we can't possibly be perfect as our heavenly Father is perfect. We don't love God with all our heart, soul, mind, and strength (Matthew 22:37–38). We don't love our neighbors as ourselves (verse 39). We have a problem, and it's called *sin*. We are born with it, and we cannot overcome the effects of it on our own. No matter how good we try to be, we will never meet God's standard of perfection. The Bible says that all of our righteous deeds are like "filthy rags" (Isaiah 64:6).

That's why Jesus lived a perfect life in full obedience to God in thought, word, and deed. Jesus' mission wasn't simply to die on the cross for our sins, but also to live a life of perfect righteousness. Theologians speak of the "active and passive obedience of Christ." Active obedience refers to Christ's life of sinless perfection. Everything He did was perfect. Passive obedience refers to Christ's submission to the crucifixion. He went willingly to the cross and allowed Himself to be crucified without resisting (Isaiah 53:7). His passive obedience pays our sin debt before God, but it is the active obedience that provides us with the perfection God requires.

The apostle Paul writes, “But now a righteousness from God, apart from law, has been made known, to which the Law and the Prophets testify. This righteousness from God comes through faith in Jesus Christ to all who believe” (Romans 3:21–22). Through our faith in Christ, the righteousness of God is given to us. This is called “imputed” righteousness. To impute something is to ascribe or attribute something to someone. When we place our faith in Christ, God ascribes the perfect righteousness of Christ to our account so that we become perfect in His sight. “God made him [Jesus] who had no sin to be sin for us, so that in him we might become the righteousness of God” (2 Corinthians 5:21).

Not only is Christ’s righteousness imputed to us through faith, but our sin is imputed to Christ. That is how Christ paid our sin debt to God. He had no sin in Himself, but our sin is imputed to Him. As He suffered on the cross, He took the just penalty that our sin deserves. That is why Paul can say, “I have been crucified with Christ and I no longer live, but Christ lives in me. The life I live in the body, I live by faith in the Son of God, who loved me and gave himself for me” (Galatians 2:20).

By having the righteousness of Christ imputed or attributed to us, we can be fully pleasing to God. When God looks at the Christian, He sees the holiness, perfection, and righteousness of Christ. Therefore, we can say with confidence, “I am perfect, as God is perfect.”

## Chapter 4

# QUESTIONS ABOUT ASSURANCE OF SALVATION

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## **Question: How can I have assurance of my salvation?**

**Answer:** Many followers of Jesus Christ look for the assurance of salvation in the wrong places. We tend to seek assurance of salvation in the work God is doing in our lives, in our spiritual growth, and in the good works and obedience to God's Word that is evident in our Christian walk. While these can be evidence of salvation, they are not things on which we should base the assurance of our salvation. Rather, we should find the assurance of our salvation in the objective truth of God's Word. We should have confident trust that we are saved based on the promises God has declared, not because of our subjective experiences.

How can you have assurance of salvation? Consider 1 John 5:11–13: "And this is the testimony: God has given us eternal life, and this life is in his Son. He who has the Son has life; he who does not have the Son of God does not have life. I write these things to you who believe in the name of the Son of God so that you may know that you have eternal life." Who is it that has the Son? It is those who have believed in Him (John 1:12). If you have Jesus, you have life. Not temporary life, but eternal.

God wants us to have assurance of our salvation. We should not live our Christian lives wondering and worrying each day whether or not we are truly

saved. That is why the Bible makes the plan of salvation so clear: believe in Jesus Christ (John 3:16; Acts 16:31). “If you declare with your mouth, ‘Jesus is Lord,’ and believe in your heart that God raised him from the dead, you will be saved” (Romans 10:9). Do you believe that Jesus died to pay the penalty for your sins (Romans 5:8; 2 Corinthians 5:21)? Do you trust Him alone for salvation? If your answer to these questions is “yes,” you are saved! Assurance means freedom from doubt. By taking God’s Word to heart, you can have no doubt about the reality of your eternal salvation.

Jesus Himself assures those who believe in Him: “I give them eternal life, and they shall never perish; no one can snatch them out of my hand. My Father, who has given them to me, is greater than all; no one can snatch them out of my Father’s hand” (John 10:28–29). Eternal life is just that—eternal. There is no one, not even yourself, who can take Christ’s God-given gift of salvation away from you.

We hide God’s Word in our hearts so that we do not sin against Him (Psalm 119:11). Take joy in what God’s Word is saying to you: instead of doubting, we can live with confidence! We can have the assurance from Christ’s own Word that our salvation will never be in question. Our assurance of salvation is based on the perfect and complete salvation God has provided for us through Jesus Christ.

### **Question: Is eternal security biblical?**

**Answer:** When people come to know Christ as their Savior, they are brought into a relationship with God that guarantees their eternal security. Jude 24 declares, “To Him who is able to keep you from falling and to present you before his glorious presence without fault and with great joy.” God’s power is able to keep the believer from falling. It is up to Him, not us, to present us before His glorious presence. Our eternal security is a result of God’s keeping us, not our maintaining our own salvation.

The Lord Jesus Christ proclaimed, “I give them eternal life, and they shall never perish; no one can snatch them out of my hand. My Father, who has given them to me, is greater than all; no one can snatch them out of my Father’s hand” (John 10:28–29b). Both Jesus and the Father have us firmly grasped in their hand. Who could possibly separate us from the grip of both the Father and the Son?

Ephesians 4:30 tells us that believers are “sealed for the day of redemption.” If believers did not have eternal security, the sealing could not truly be unto the day of redemption, but only to the day of sinning, apostasy, or disbelief.

John 3:15–16 tells us that whoever believes in Jesus Christ will “have eternal life.” If a person were to be promised eternal life, but then have it taken away, it was never “eternal” to begin with. If eternal security is not true, the promises of eternal life in the Bible would be in error.

The most powerful argument for eternal security is Romans 8:38–39, “For I am convinced that neither death nor life, neither angels nor demons, neither the present nor the future, nor any powers, neither height nor depth, nor anything else in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord.” Our eternal security is based on God’s love for those whom He has redeemed. Our eternal security is purchased by Christ, promised by the Father, and sealed by the Holy Spirit.

### **Question: Can a Christian lose salvation?**

**Answer:** Before this question is answered, the term *Christian* must be defined. A “Christian” is not just a person who has said a prayer or has walked down an aisle or has been raised in a Christian family. While each of these things can be a part of the Christian experience, they are not what “makes” a Christian. A Christian is a person who has, by faith, received and fully trusted in Jesus Christ as the only Savior (John 3:16; Acts 16:31; Ephesians 2:8–9).

So, with this definition in mind, can a Christian lose salvation? Perhaps the best way to answer this crucially important question is to examine how the Bible describes a Christian and to study what losing salvation would therefore entail. Here are a few examples:

**A Christian is a new creation.** “Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come!” (2 Corinthians 5:17). This verse speaks of a person becoming an entirely new creature as a result of being “in Christ.” For a Christian to lose salvation, the new creation would have to be canceled and reversed.

**A Christian is redeemed.** “For you know that it was not with perishable things such as silver or gold that you were redeemed from the empty way of life handed down to you from your forefathers, but with the precious blood of Christ, a lamb without blemish or defect” (1 Peter 1:18–19). The word *redeemed* refers to a purchase being made, a price being paid. For a Christian to lose salvation, God Himself would have to revoke His purchase that He paid for with the blood of Christ.

**A Christian is justified.** “Therefore, since we have been justified through faith, we have peace with God through our Lord Jesus Christ” (Romans 5:1). To “justify” means to “declare righteous.” All those who receive Jesus as Savior are

“declared righteous” by God. For a Christian to lose salvation, God would have to go back on His Word and “un-declare” what He had previously declared.

**A Christian is promised eternal life.** “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” (John 3:16). Eternal life is a promise of eternity (forever) in heaven with God. God promises, “Believe and you will have eternal life.” For a Christian to lose salvation, eternal life would have to be taken away. If a Christian is promised eternal life but then loses it, then the life was never “eternal” to begin with.

**A Christian is guaranteed glorification.** “And those he predestined, he also called; those he called, he also justified; those he justified, he also glorified” (Romans 8:30). As we learned in Romans 5:1, God declares us justified at the moment of faith. According to Romans 8:30, glorification is guaranteed to all those whom God justifies. Glorification refers to the time when Christians will receive a perfect, resurrected body in heaven. If a Christian can lose salvation, then Romans 8:30 is in error, because God could not guarantee glorification for all those whom He predestines, calls, and justifies.

Even these few descriptions make it abundantly clear that a Christian cannot lose salvation. Most, if not all, of what the Bible says happens to us when we receive Jesus Christ as Savior would be invalidated if salvation could be lost. Salvation cannot be reversed. A Christian cannot be un-newly created or un-born again. Redemption cannot be undone. Eternal life cannot be lost and still be considered eternal. If a Christian can lose salvation, God would have to go back on His word and change His mind—two things Scripture tells us He never does.

The most frequent objections to the belief that a Christian cannot lose salvation are 1) What about those who are Christians and continually live an immoral lifestyle? and 2) What about those who are Christians but later reject the faith and deny Christ?

The problem with these two objections is the phrase “who are Christians.” The Bible declares that a true Christian will not live a continually immoral lifestyle (1 John 3:6). The Bible declares that anyone who departs the faith is demonstrating that he never truly was a Christian (1 John 2:19). Therefore, neither objection is valid. Christians do not continually live immoral lifestyles, nor do they reject the faith and deny Christ. Such actions are proof that they were never redeemed.

No, a Christian cannot lose salvation. Nothing can separate a Christian from God’s love (Romans 8:38–39). Nothing can remove a Christian from God’s hand (John 10:28–29). God is both willing and able to guarantee and maintain the

salvation He has given us. “To Him who is able to keep you from falling and to present you before his glorious presence without fault and with great joy—to the only God our Savior be glory, majesty, power and authority, through Jesus Christ our Lord, before all ages, now and forevermore! Amen” (Jude 24–25).

### **Question: Once saved always saved?**

**Answer:** When people come to know Christ as their Savior, they are brought into a relationship with God that guarantees their salvation as eternally secure. Numerous passages of Scripture emphasize this fact.

1. Romans 8:30 declares, “And those he predestined, he also called; those he called, he also justified; those he justified, he also glorified.” This verse tells us that from the moment God chooses us, it is already as if we are glorified in His presence in heaven. There is nothing that can prevent a believer from one day being glorified because God has already purposed it in heaven. Once a person is justified, his salvation is guaranteed—he is as secure as if he is already glorified in heaven.
2. Paul asks two crucial questions in Romans 8:33–34: “Who will bring any charge against those whom God has chosen? It is God who justifies. Who is he that condemns? Christ Jesus, who died—more than that, who was raised to life—is at the right hand of God and is also interceding for us.” Who will bring a charge against God’s elect? No one will, because Christ is our advocate. Who will condemn us? No one will, because Christ, the One who died for us, is the one who condemns. We have both the advocate and the judge as our Savior.
3. Believers are born again (regenerated) when they believe (John 3:3; Titus 3:5). For a Christian to lose his salvation, he would have to be un-regenerated. The Bible gives no evidence that the new birth can be taken away.
4. The Holy Spirit indwells all believers (John 14:17; Romans 8:9) and baptizes all believers into the body of Christ (1 Corinthians 12:13). For a believer to become unsaved, he would have to be “un-indwelt” and detached from the body of Christ.
5. John 3:15 states that whoever believes in Jesus Christ will “have eternal life.” If you believe in Christ today and have eternal life, but lose it tomorrow, then it was never eternal at all. Hence, if you lose your salvation, the promises of eternal life in the Bible would be in error.
6. For the most conclusive argument, Scripture says it best: “For I am



convinced that neither death nor life, neither angels nor demons, neither the present nor the future, nor any powers, neither height nor depth, nor anything else in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord” (Romans 8:38–39).

Remember, the same God who saved you is the same God who will keep you. Once we are saved, we are always saved. Our salvation is eternally secure!

### **Question: What if I don't feel saved?**

**Answer:** This is an all-too-common question among Christians. Many people doubt their salvation because of their feelings, or the lack thereof. The Bible has much to say about salvation, but nothing to say about “feeling saved.” In one sense, salvation is a process by which the sinner is delivered from “wrath,” that is, from God’s judgment against sin (Romans 5:9; 1 Thessalonians 5:9). Specifically, it was Jesus’ death on the cross and subsequent resurrection that achieved our salvation (Romans 5:10; Ephesians 1:7).

Our part in the salvation process is to believe. First, we must hear the gospel—the good news of Jesus’ death and resurrection (Ephesians 1:13). Then we must believe—trust in the Lord Jesus (Romans 1:16) and His sacrifice alone. We have no confidence in works of the flesh to achieve salvation. This faith involves a change of mind about sin and Christ (repentance, as in Acts 3:19) and a calling on the name of the Lord (Romans 10:9–10, 13). Salvation results in a changed life as we begin to live as a new creation (2 Corinthians 5:17).

We live in a feelings-oriented society, and, sadly, that emphasis on feelings has spilled over into the church. But feelings are unreliable. Emotions are untrustworthy. They ebb and flow like the tides of the sea. When emotions rule our lives, the simplest circumstances—a headache, a cloudy day, a word thoughtlessly spoken by a friend—can erode our confidence and send us “out to sea” in a fit of despair. Doubt and discouragement, particularly about the Christian life, are the inevitable result of trying to interpret our feelings as though they are truth.

The Christian who is well armed is not governed by feelings. Instead, he is governed by the truth he knows. Those who are continually questioning their relationship with God become preoccupied with themselves, constantly analyzing their own feelings. “Do I really love God?” “Does He really love me?” “Am I good enough?” What we really need to do is stop concentrating on our feelings and redirect our focus to God and the truth we know about Him from His Word.

We must not be controlled by subjective feelings but by objective truth. Objective truth centers on the great doctrines of the faith and their relevance to life: the sovereignty of God, the high-priestly intercession of Christ, the promise of the Holy Spirit, and the hope of eternal glory. Understanding these great truths, focusing on them, and meditating on them will enable us to reason from truth in all of life's trials, and our faith will be strong and vital. Reasoning from what we *feel* about ourselves—rather than what we *know* about God—is a sure path to spiritual defeat.

God promised to save us if we come to Him in faith. He never promised that we will always *feel* saved.

### **Question: Is it possible for a person's name to be erased from the Book of Life?**

**Answer:** Revelation 22:19 says, “And if anyone takes away from the words of the book of this prophecy, God shall take away his part from the Book of Life, from the holy city, and from the things which are written in this book” (NKJV). This verse is involved in a perennial debate concerning eternal security. Does Revelation 22:19 mean that, after a person's name is written in the Lamb's Book of Life, it can be erased at some time in the future? In other words, can a Christian lose his salvation?

First, Scripture is clear that a true believer is kept secure by the power of God, sealed for the day of redemption (Ephesians 4:30), and the Son will lose none of those whom the Father has given to Him (John 6:39). The Lord Jesus Christ proclaimed, “I give them eternal life, and they shall never perish; no one can snatch them out of my hand. My Father, who has given them to me, is greater than all; no one can snatch them out of my Father's hand” (John 10:28–29). Salvation is God's work, not ours (Titus 3:5), and it is His power that keeps us.

If the “anyone” referred to in Revelation 22:19 is not a believer, who is it? In other words, who might want to either add to or take away from the words of the Bible? Most likely, this tampering with God's Word would be done not by true believers but by those who only profess to be Christians and who suppose that their names are in the Book of Life. Generally speaking, the two main groups who have traditionally tampered with the Revelation are pseudo-Christian cults and those who hold to very liberal theological beliefs. Many cults claim the name of Christ as their own, but they are not born again—the definitive biblical term for a Christian. Many theological liberals, such as those involved in the Jesus Seminar, have rejected outright the Word of God, giving evidence of their true spiritual nature.

The Bible cites several examples of those who thought they were believers but whose profession was proven to be false. In John 15, Jesus refers to them as branches that did not remain in the true Vine and therefore did not produce any fruit (cf. Matthew 7:16, 20). True disciples will exhibit the fruit of the Holy Spirit who resides within them (Galatians 5:22–23). In 2 Peter 2:22, false professors are dogs returning to their own vomit and sows that return to the mud after they've been washed. The barren branch, the dog, and the pig are all symbols of those who profess to have salvation but who have nothing more than their own righteousness to rely upon—not the righteousness of Christ, which truly saves.

It is doubtful that those who have repented of their sin and been born again would willingly tamper with God's Word in this way—adding to it or taking from it. Of course, we recognize that Christians have sincerely held differences in the area of textual criticism. But cultists and liberals have demonstrably done both “adding to” and “taking away from.” Thus, we can understand God's warning in Revelation 22:19 in this manner: anyone who tampers with this crucial message will find that God did not place his name in the Book of Life, will be denied access to the Holy City, and will forfeit any expectation of all the good things He promises to His saints in this book.

From a purely logical standpoint, why would the sovereign and omniscient God—He who knows the end from the beginning (Isaiah 46:10)—write a name in the Book of Life when He knows He will only have to erase it when that person eventually apostatizes and denies the faith? Additionally, reading this warning within the context of the paragraph in which it appears (Revelation 22:6–19) clearly shows that God remains consistent: only those who have taken heed of His warnings, repented, and been born again will have any good to look forward to in eternity. All others, sadly, have a terrible and terrifying future awaiting them.

Revelation 3:5 is another verse that impacts this issue. “He who overcomes ... I will never blot out his name from the book of life.” The “overcomer” mentioned in this letter to Sardis is the Christian. Compare this with 1 John 5:4: “Everyone born of God overcomes the world.” And verse 5: “Who is it that overcomes the world? Only he who believes that Jesus is the Son of God.” (See also 1 John 2:13.) All believers are “overcomers” in that they have been granted victory over the sin and unbelief of the world.

Never does Scripture say that God erases a believer's name from the Book of Life; there is never even a warning that He is contemplating it! The wonderful promise of Revelation 3:5 is that Jesus will *not* erase one's name. Speaking to

the “overcomers” (all those redeemed by the blood of the Lamb), Jesus gives His word that He will not delete their names. He affirms that, once a name is there, it is there forever. This is based on the faithfulness of God, which is confirmed throughout Scripture.

The promise of Revelation 3:5 is directed to believers, who are secure in their salvation. In contrast, the warning of Revelation 22:19 is directed to unbelievers who, rather than change their hearts toward God, attempt to change God’s Word to suit themselves.

### **Question: If our salvation is eternally secure, why does the Bible warn so strongly against apostasy?**

**Answer:** The Bible teaches that everyone who is born again by the power of the Holy Spirit is saved forever. We receive the gift of eternal life (John 10:28), not temporary life. Someone who is born again (John 3:3) cannot be “unborn”; after being adopted into God’s family (Romans 8:15), we will not be kicked out. When God starts a work, He finishes it (Philippians 1:6), so the child of God—the believer in Jesus Christ—is eternally secure in his salvation.

However, the Bible also contains some strong warnings against apostasy. These warnings have led some to doubt the doctrine of eternal security. After all, if we cannot lose our salvation, why are we warned against falling away from the Lord? This is a good question. First, we must understand what is meant by “apostasy.”

An apostate is someone who abandons his religious faith. It is clear from the Bible that apostates are people who made *professions* of faith in Jesus Christ, but never *genuinely* received Him as Savior. They were pretend believers. Those who turn away from Christ never really trusted Him to begin with, as 1 John 2:19 says, “They went out from us, but they did not really belong to us. For if they had belonged to us, they would have remained with us; but their going showed that none of them belonged to us.” Those who apostatize are simply demonstrating that they are not true believers, and they never were.

The parable of the wheat and the tares (Matthew 13:24–30) provides a simple illustration of apostasy. In the same field were growing wheat and “false wheat” (tares or weeds). At first, the difference between the two types of plants was undetectable, but as time went on, the weeds were seen for what they were. In the same way, in any given church today, there may be true, born-again believers side by side with pretenders—those who enjoy the messages, the music, and the fellowship, but have never repented of their sins and accepted Christ by faith. To any human observer, the true believer and the pretender may look identical. Only

God can see the heart. Matthew 13:1–9 (the parable of the sower) is another illustration of apostasy in action.

The Bible’s warnings against apostasy exist because there are two types of religious people: believers and unbelievers. In any church there are those who truly know Christ and those who are going through the motions. Wearing the label “Christian” does not guarantee a change of heart. It is possible to hear the Word, and even agree with its truth, without taking it to heart. It is possible to attend church, serve in a ministry, and call yourself a Christian—and still be unsaved (Matthew 7:21–23). As the prophet said, “These people come near to me with their mouth and honor me with their lips, but their hearts are far from me” (Isaiah 29:13; cf. Mark 7:6).

God warns the pretender who sits in the pew and hears the gospel Sunday after Sunday that he is playing with fire. Eventually, a pretender will apostatize—he will “fall away” from the faith he once professed—if he does not repent. Like the tares among the wheat, his true nature will be manifest.

The passages warning against apostasy serve two primary purposes. First, they exhort everyone to be sure of their salvation. One’s eternal destiny is not a trifling matter. Paul tells us in 2 Corinthians 13:5 to examine ourselves to see whether we are “in the faith.”

One test of true faith is love for others (1 John 4:7–8). Another is good works. Anyone can claim to be a Christian, but those who are truly saved will bear fruit. A true Christian will show, through words, actions, and doctrine, that he follows the Lord. Christians bear fruit in varying degrees based on their level of obedience and their spiritual gifts, but all Christians bear fruit as the Spirit produces it in them (Galatians 5:22–23). Just as true followers of Jesus Christ will be able to see evidence of their salvation (see 1 John 4:13), apostates will eventually be made known by their fruit (Matthew 7:16–20) or lack thereof (John 15:2).

The second purpose for the Bible’s warnings against apostasy is to equip the church to identify apostates. They can be known by their rejection of Christ, acceptance of heresy, and carnal nature (2 Peter 2:1–3).

The biblical warnings against apostasy, therefore, are warnings to those who are under the umbrella of “faith” without ever having truly exercised faith. Scriptures such as Hebrews 6:4–6 and Hebrews 10:26–29 are warnings to “pretend” believers that they need to examine themselves before it’s too late. If they are considering apostatizing, they are not truly saved. Matthew 7:22–23 indicates that “pretend believers” whom the Lord rejects on judgment day are rejected not because they “lost faith,” but because the Lord never knew them.

They never had a relationship with Him.

There are many people who love religion for religion's sake and are willing to identify themselves with Jesus and the church. Who wouldn't want eternal life and blessing? However, Jesus warns us to "count the cost" of discipleship (Luke 9:23–26; 14:25–33). True believers have counted the cost and made the commitment; apostates fail to do so. Apostates had a *profession* of faith at one time, but not the *possession* of faith. Their mouths spoke something other than what their hearts believed. Apostasy is not loss of salvation, but evidence of past pretension.

### **Question: Can a Christian "give back" salvation?**

**Answer:** The short answer to this question is no, a true Christian cannot "give back" salvation. Oddly enough, some who agree that a Christian cannot lose his salvation still believe that salvation can be given back to God. Some who hold this viewpoint will read Romans 8:38–39 and say that, while nothing outside of us can separate us from God, we ourselves can choose, in our free will, to separate ourselves from God. This is not only unbiblical, but also defies logic.

To understand why it is impossible for us to give back our salvation, we must grasp three things: the nature of God, the nature of man, and the nature of salvation itself. God is, by nature, a Savior. Thirteen times in the Psalms alone, God is referred to as the Savior of man. God alone is our Savior; no one else can save us, and we cannot save ourselves. "I, even I, am the LORD, and apart from me there is no savior" (Isaiah 43:11). Nowhere in Scripture is God ever portrayed as a Savior who depends on those He saves to effect salvation. John 1:13 makes it clear that those who belong to God are not born again by their own will but by God's will. God saves by His will to save and His power to save. His will is never thwarted, and His power is unlimited (Daniel 4:35).

God's plan of salvation was accomplished by Jesus Christ, God incarnate, who came to earth to "seek and to save what was lost" (Luke 19:10). Jesus made it clear that we did not choose Him, but that He chose us and appointed us to "go and bear fruit" (John 15:16). Salvation is a gift from God through faith in Christ, given to those whom He has chosen to receive it. Once salvation is received, it is sealed by the Holy Spirit (Ephesians 1:11–14). We are neither authorized to break or capable of breaking the Holy Spirit's seal on what God has accomplished in saving us through Christ.

A Christian is one who has been redeemed from sin and placed on the path to heaven. He is a new creation, and his heart has been turned toward God. His old nature is gone, passed away. His new nature would no more desire to give back

his salvation and return to his old self than a heart transplant recipient would want to give back his new heart in exchange for his old, diseased heart. The concept of a Christian giving back his salvation is unscriptural and unthinkable.

**Question: If you doubt your salvation, does that mean you are not truly saved?**

**Answer:** Everyone has occasional doubts. Whether or not you have doubts is not what determines your Christianity. Even when a believer is faithless, God is faithful (2 Timothy 2:13). God wants us to be confident of our salvation (1 John 5:13). God promises that everyone who believes in Jesus Christ will be saved (John 3:16; Romans 10:9–10). We have all sinned and fall short of God’s glory (Romans 3:23). As a result, we deserve death and an eternity apart from God (Romans 6:23). But God loved us enough to send His Son to die in our place, taking the punishment we deserve (Romans 5:8). As a result, all those who believe are saved and eternally secure.

Sometimes doubting is a good thing. Paul tells us in 2 Corinthians 13:5, “Examine yourselves to see whether you are in the faith.” We are to test ourselves to be sure that Jesus is our Savior and the Holy Spirit is in us. If He is, we can in no way lose the salvation Christ has obtained for us (Romans 8:38–39). If He is not, then perhaps the Holy Spirit is convicting us of sin and prompting us to repent and be reconciled to God through Christ. The assurance of our salvation comes from the knowledge that, once we are in Christ, we are eternally secure. But genuine saving faith is evidenced by its works (James 2:14–26) and the fruit of the Spirit within us (Galatians 5:22–23). A lack of this evidence can sometimes be the cause of doubt.

Have you placed your faith in Christ? If the answer is yes, then throw away your doubts and trust God. If you know Jesus as your Savior, you are saved without a doubt! If the answer is no, then believe in the Lord Jesus Christ and you will, without a doubt, be saved.

# Chapter 5



**QUESTIONS ABOUT SALVATION**  
**AND WORKS**

## Contents

Is salvation by faith alone, or by faith plus works?

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Does 1 Peter 3:21 teach that baptism is necessary for salvation?

## Question: Is salvation by faith alone, or by faith plus works?

**Answer:** This is perhaps one of the most important questions in all of Christian theology. This question is the cause of the Reformation, the split between the Protestant churches and the Roman Catholic Church. This question is also a key difference between biblical Christianity and most of the "Christian" cults. Is salvation by faith alone, or by faith plus works? Does just believing in Jesus save me, or do I have to believe in Jesus and *do* certain things?

The question of faith alone or faith plus works is made difficult by some hard-to-reconcile Bible passages. For example, compare Romans 3:28; 5:1; and Galatians 3:24 with James 2:24. Some see a difference between Paul (salvation is by faith alone) and James (salvation is by faith plus works). Paul dogmatically says that justification is by faith alone (Ephesians 2:8–9), while James appears to be saying that justification is by faith plus works. This apparent problem is answered by examining James' statement in context. James is refuting the belief that a person can have faith without producing any good works (James 2:17–18). James is emphasizing the point that genuine faith in Christ will always produce a changed life and good works (James 2:20–26). James is not saying that

justification is by faith plus works but, rather, that a person who is truly justified by faith will have good works in his/her life. If a person claims to be a believer but has no good works in his/her life, then that person likely does not have genuine faith in Christ (James 2:14, 17, 20, 26).

Paul says the same thing in his writings. The fruits the Holy Spirit produces in the life of a Christian are listed in Galatians 5:22–23. Immediately after telling us that we are saved by faith, not works (Ephesians 2:8–9), Paul informs us that we were created to do good works (Ephesians 2:10). Paul expects just as much of a changed life as James does: “Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come” (2 Corinthians 5:17). James and Paul do not disagree in their teaching regarding salvation. They approach the same subject from different perspectives. Paul simply emphasized that justification is by faith alone while James put emphasis on the fact that genuine faith in Christ produces good works.

### **Question: Do we contribute anything to our own salvation?**

**Answer:** From a biblical point of view, humanity contributes nothing at all to salvation. The problem with humanity is its sinfulness. Humanity is thoroughly sinful and can do nothing to earn God’s favor. Because of this sinful state, humanity wants nothing to do with God (see John 3:20 and Romans 1:18–32). It is safe to say that humanity chooses to sin, loves to sin, defends sin, and glories in sin.

Because of our sinful predicament, we are in need of God’s direct intervention. Jesus Christ provided this intervention as the mediator between sinful humanity and holy God (1 Timothy 2:5). Though humanity wants nothing to do with God, God wants everything to do with us. This is why He sent His Son to die for our sins—God’s perfect substitution (1 Timothy 2:6). Because Jesus died, through faith we can be declared justified, or righteous (Romans 5:1). By faith, we are redeemed, bought out of the slave market of sin, and set free (1 Peter 1:18–19).

These acts just mentioned—substitution, justification, redemption—are just a few that are accomplished completely by God, and devoid completely of any human effort. The Bible is clear that we cannot contribute anything to our own salvation. Contributing to salvation is the same thing as working for salvation, which directly contradicts the Bible’s statements and the meaning of grace (see Ephesians 2:8–9).

Some would say that believing is what we contribute to salvation. But, biblical saving faith is simply receiving the gift of salvation that God offers. God has

done all the work, and we simply receive it in faith. Faith/belief is not something we contribute to what God has accomplished through Christ. Further, even faith itself is a gift from God. Salvation is a free gift from God (Romans 6:23), and since it is a gift, there is nothing we can do to earn it. All we have to “do” is receive the gift. “Yet to all who received him, to those who believed in his name, he gave the right to become children of God” (John 1:12).

## **Question: Why is being a good person not enough to get you into heaven?**

**Answer:** This is the proverbial million-dollar question, because if you ask anyone on the street what you have to do to get into heaven (assuming they believe in heaven or an afterlife), the overwhelming response will be some form of “be a good person.” Most, if not all, religions and worldly philosophies are ethics-based. Whether it’s Islam, Judaism, or secular humanism, most teach getting to heaven is a matter of being a good person—following the Ten Commandments or the precepts found in the Quran or the Golden Rule. But is this what Christianity teaches? Is Christianity just one of many world religions that teach that being a good person will get us into heaven? We’ll examine one of Jesus’ encounters found in the Gospels for answers. The story is found in Matthew 19:16–26 and is about the rich young ruler.

The rich young ruler is asking a question: “What good thing must I do to have eternal life?” (Matthew 19:26). In asking this, he is acknowledging that, despite all his efforts thus far, there is something lacking and he wants to know what else he must do. However, his question comes from the wrong worldview—that of merit (“What good thing must I do ...?”). He has failed to grasp the true purpose of the Law, as Jesus will point out to him, which was to serve as a tutor until the time of Christ (Galatians 3:24).

In response to his question, Jesus turns the tables by asking him why he asks about what is good. Jesus gets to the heart of the matter, namely, that no one is good and no one does good except God. Jesus says that, if he wants eternal life, he should keep the commandments. In saying this, Jesus is not advocating a works-based salvation. Rather, He is challenging the young man’s suppositions by pointing out his shallow understanding of the Law and human ability to keep the Law.

The young man’s response is very telling. When told to keep the commandments, he asks Jesus, “Which ones?” (Matthew 19:18). Jesus patiently points to the commandments dealing with interpersonal relationships. The young man’s self-righteous response is that he has kept all of those commandments

since his youth. There are two interesting things here: first, in saying he has kept all the commandments since his youth, he has broken the commandment regarding falsehood. If he were truly honest with himself, he would have said that he has tried (and failed) to keep the commandments. Second, he still knows deep in his heart of hearts that he is not good enough; even his shallow law-keeping isn't satisfying his soul. He asks Jesus, "What do I still lack?" (verse 20).

Jesus masterfully focuses on one particular area in which the rich young ruler has failed. He tells the young man that he must sell all that he has and follow Jesus. Jesus perfectly diagnosed the man's "lack"—his greed. The man's wealth had become an idol in his life, and if he truly followed the commandments, he would have had no other gods before the true and living God! This man's god was his possessions; when faced with the choice of giving up his riches or giving up Jesus, he turned his back on the Lord. The young man was a slave to his great wealth. He claimed to be righteous on the basis of keeping "all" the Law, but he was only fooling himself.

Who can be saved? "With man this is impossible, but with God all things are possible" (Matthew 19:26). If left up to man alone, no one could be saved! Why is being a good person not enough to get you into heaven? Because no one is a "good" person. There is only One who is good, and that is God Himself. The Bible says that *all* people have sinned and fall short of the glory of God (Romans 3:23). The Bible also says that the wages of our sin is death (Romans 6:23). We learn that, while we were in our sinful state, Christ died for the unrighteous (Romans 5:8).

Finally, "If you confess with our mouth, 'Jesus is Lord,' and believe in your heart that God raised him from the dead, you will be saved" (Romans 10:9). This salvation in Christ is a precious gift, and it is nothing we can earn through our good works (Romans 6:23; Ephesians 2:8–9). The message of the gospel is that we can never be good enough to get to heaven. We must recognize that we are sinners who daily fall short of God's glory, and we must obey the command to repent of our sins and place our faith and trust in Jesus Christ. He alone was good enough to earn heaven, and He gives that merit to those who believe in His name.

### **Question: Why is salvation by works the predominantly held viewpoint?**

**Answer:** The simple answer is that salvation by works seems right in the eyes of man. One of man's basic desires is to be in control of his own destiny, and that

includes his eternal destiny. Salvation by works appeals to man's pride and his desire to be in control. Being saved by works appeals to that desire far more than the idea of being saved by faith alone. Also, man has an inherent sense of justice. Even the most ardent atheist believes in some type of justice and has a sense of right and wrong, even if he has no moral basis for making such judgments. Our inherent sense of right and wrong demands that, if we are to be saved, our "good works" must outweigh our "bad works." Therefore, it is natural that when man creates a religion it would involve some type of salvation by works.

Because salvation by works appeals to man's sinful nature, it forms the basis of almost every religion except for biblical Christianity. Proverbs 14:12 tells us, "There is a way that seems right to a man, but in the end it leads to death." Salvation by works seems right to men, which is why it is the predominantly held viewpoint. That is exactly why biblical Christianity is so different from all other religions—it is the only religion that teaches salvation is a gift of God and not of works. "For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God—not by works, so that no one can boast" (Ephesians 2:8–9).

Another reason why salvation by works is the predominantly held viewpoint is that the natural or unregenerate man does not fully understand the extent of his own sinfulness or of God's holiness. Man's heart is "deceitful above all things, and desperately wicked" (Jeremiah 17:9 NKJV), and God is infinitely holy (Isaiah 6:3). The deceit of our hearts is the very thing that colors our perception of the extent of that deceit; it is what prevents us from seeing our true state before a God whose holiness we are also unable to fully comprehend. But the truth remains that our best efforts are "filthy rags" before a holy God (Isaiah 64:6).

The thought that man's good works could ever balance out his bad works is a totally unbiblical concept. The Bible also teaches that God's standard is nothing less than 100 percent perfection. If we stumble in keeping just one part of God's righteous law, we are as guilty as if we had broken all of it (James 2:10). There is no way we could ever be saved if salvation were dependent on our works.

Another reason the teaching of salvation by works can creep into churches is that passages like James 2:24 are misunderstood: "You see that a person is justified by what he does and not by faith alone." Taken in context, this verse does not say our works make us righteous before God; instead, it makes clear that good works demonstrate real saving faith. The person who claims to be a Christian but lives in willful disobedience to Christ has a false, or "dead," faith and is not saved. James is simply making a contrast between two different types

of faith—truth faith that saves and false faith that cannot.

There are simply too many verses that teach that one is not saved by works for any Christian to believe otherwise. Titus 3:4–5 is one of many such passages: “But when the kindness and love of God our Savior appeared, he saved us, not because of righteous things we had done, but because of his mercy. He saved us through the washing of rebirth and renewal by the Holy Spirit.” Good works do not contribute to salvation, but they will always be characteristic of one who has been born again. Good works are not the *cause* of salvation; they are the *evidence* of it.

While salvation by works might be the predominantly held viewpoint, it is not biblical. The Bible contains abundant evidence of salvation by grace alone, through faith alone, in Christ alone (Ephesians 2:8–9).

### **Question: How can salvation be not of works when faith is required? Isn't believing a work?**

**Answer:** Our salvation depends solely upon Jesus Christ. He is our substitute, taking sin's penalty (2 Corinthians 5:21); He is our Savior from sin (John 1:29); He is the author and finisher of our faith (Hebrews 12:2). The work necessary to provide salvation was fully accomplished by Jesus Himself, who lived a perfect life, took God's judgment for sin, and rose again from the dead (Hebrews 10:12).

The Bible is quite clear that our own works do not merit salvation. We are saved “not because of righteous things we had done” (Titus 3:5) because “there is no one righteous, not even one” (Romans 3:10). This means that offering sacrifices, keeping the commandments, going to church, being baptized, and other good deeds are incapable of saving anyone. No matter how “good” we are, we can never measure up to God's standard of holiness (Romans 3:23; Isaiah 64:6).

The Bible is just as clear that salvation is conditional; God does not save everyone. The one condition for salvation is faith in Jesus Christ. The Bible declares faith (or belief) as the sole condition for salvation nearly 200 times in the New Testament (John 1:12; Acts 16:31).

One day, some people asked Jesus, “What must we do to do the works God requires?” Jesus immediately points them to faith: “The work of God is this: to believe in the one he has sent” (John 6:28–29). So, the question is about God's requirements (plural), and Jesus' answer is that God's requirement (singular) is that you believe in Him.

Grace means that God is giving us something we cannot earn and do not

deserve. According to Romans 11:6, “works” of any kind destroy grace. The idea is that a worker earns payment while the recipient of grace simply receives it, unearned. Since salvation is all of grace, it cannot be earned. Faith, therefore, is a non-work. Faith cannot truly be considered a “work,” or else it would destroy grace. (See also Romans 4—Abraham’s salvation was dependent on faith in God, as opposed to any work he performed.)

Suppose someone anonymously sends you a check for \$1,000,000. The money is yours if you want it, but you still must endorse the check. In no way can signing your name be considered earning the million dollars—the endorsement is a non-work. You could never boast about becoming a millionaire through sheer effort or your own business savvy. No, the million dollars was simply a gift, and signing your name was the only way to receive it. Similarly, exercising faith is the only way to receive the generous gift of God, and faith cannot be considered a work worthy of the gift.

True faith cannot be considered a work because true faith involves a cessation of our works in the flesh. True faith has as its object Jesus and His work on our behalf (Matthew 11:28–29; Hebrews 4:10).

To take this a step further, true faith cannot be considered a work because even faith is a gift from God, not something we produce on our own. “For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God” (Ephesians 2:8). “No one can come to me unless the Father who sent me draws him” (John 6:44). Praise the Lord for His power to save and for His grace to make salvation a reality!

### **Question: What does it mean that salvation is a gift from God?**

**Answer:** The word *gift* is an important one in the Bible, and it is important that we understand its definition and implications.

In the New Testament, there are several Greek words translated “gift.” Some of these words are used in contexts other than God’s gift of salvation, such as the reciprocal gift-giving of celebrants (Revelation 11:10), the good things received from fathers (Matthew 7:11), offerings to a ministry (Philippians 4:17), and the gifts of the magi (Matthew 2:11).

However, when it comes to the matter of our salvation, the New Testament writers use different Greek words—words that emphasize the gracious and absolutely free quality of the gift. Here are the two words most commonly used for the gift of salvation:

1. *Dorea*, meaning “a free gift.” This word lays particular stress on the



gratuitous nature of the gift—it is something given above and beyond what is expected or deserved. Every New Testament occurrence of this word is related to a spiritual gift from God. It is what Jesus offers to the Samaritan woman at the well (John 4:10). It is referred to in Romans 5:15. It is the “indescribable gift” in 2 Corinthians 9:15. This gracious gift is identified as the Holy Spirit in Acts 2:38 and 11:17.

The adverb form of this word is *dorean*, translated “freely” in Matthew 10:8; 2 Corinthians 11:7 (KJV); Revelation 21:6 (NKJV); and Revelation 22:17 (NKJV). In Romans 3:24, immediately following God’s pronouncement of our guilt, we have this use of *dorean*: “And are justified freely by his grace through the redemption that came by Christ Jesus.” The gift of salvation is free, and the motive for the gift is nothing more than the grace of the Giver.

2. *Charisma*, meaning “a gift of grace.” This word is used to define salvation in Romans 5:15–16. Also, in Romans 6:23: “For the wages of sin is death, but the gift [*charisma*] of God is eternal life in Jesus Christ our Lord.” This same word is used in conjunction with the gifts of the Spirit received after salvation (Romans 12:6; 1 Timothy 4:14; 2 Timothy 1:6; 1 Peter 4:10).

Obviously, if something is a “gift of grace,” it cannot be earned. To work for something is to deserve it, and that would produce an obligation—a gift of debt, as it were. That is why works destroy grace (Romans 4:1–5; 11:5–6).

When presenting salvation, the New Testament writers carefully chose words that emphasize grace and freedom. As a result, the Bible could not be clearer—salvation is absolutely free, the true gift of God in Christ, and our only responsibility is to receive the gift by faith (John 1:12; 3:16; Ephesians 2:8–9).

**Question: How can you believe in salvation by faith alone when the only occurrence of “faith alone” in the Bible (James 2:24) says that salvation is not by faith alone?**

**Answer:** It is entirely true that the one verse in the Bible that contains the exact phrase “faith alone” *seems* to argue against salvation by faith alone. James 2:24 reads, “You see that a man is justified by works and not by faith alone” (NASB). However, rejecting the doctrine of salvation by faith alone based on this verse has two major problems. First, the context of James 2:24 is not arguing against the doctrine of salvation by faith alone. Second, the Bible does not need to contain the precise phrase “faith alone” in order to clearly teach salvation by faith alone.

James 2:14–26, as a whole, and especially verse 24, causes a lot of confusion. The passage seems to pose a serious problem for the “salvation by faith alone” concept. First, however, we need to clear up a misconception; namely, that James means the same thing by “justified” in James 2:24 that Paul means in Romans 3:28: “For we maintain that a man is justified by faith apart from works of the Law.” Here, Paul uses the word *justified* to mean “declared righteous by God.” Paul is speaking of God’s legal declaration of us as righteous as Christ’s righteousness is applied to our account. In contrast, James uses the word *justified* to mean “being demonstrated and proven.”

The NIV 2011 provides an excellent rendering of James 2:24: “You see that a person is *considered righteous* by what they do and not by faith alone” (emphasis added). James 2:14–26 is about proving the genuineness of your faith by what you do. A genuine salvation experience by faith in Jesus Christ will inevitably result in good works (Ephesians 2:10). The works are the demonstration and proof of faith (James 2:18). A faith without works is useless (James 2:20) and dead (James 2:17); in other words, it is not true faith at all. Salvation is by faith alone, but that faith will never be alone.

While James 2:24 is the only verse which contains the precise phrase “faith alone,” there are many other verses that do, in fact, teach salvation by faith alone. Any verse that ascribes salvation to faith/belief, with no other requirement mentioned, is a declaration that salvation is by faith alone. John 3:16 declares that salvation is given to “whoever believes in Him.” Acts 16:31 proclaims, “Believe in the Lord Jesus, and you will be saved.” Ephesians 2:8 says, “For it is by grace you have been saved, through faith.” See also Romans 3:28; 4:5; 5:1; Galatians 2:16; 3:24; Ephesians 1:13; and Philippians 3:9. Many other Scriptures could be referenced in addition to these.

In summary, James 2:24 does not argue against salvation by faith alone. Rather, it argues against a salvation that is alone, a salvation devoid of good works and obedience to God’s Word. James’s point is that we demonstrate our faith by what we do (James 2:18). Regardless of the absence of the precise phrase “faith alone,” the New Testament definitely teaches that salvation is the product of God’s grace in response to our faith. “Where, then, is boasting? It is excluded. On what principle? ... On that of faith” (Romans 3:27). There is no other requirement.

**Question: Why did Jesus tell the rich young ruler he could be saved by obeying the commandments?**

**Answer:** To understand Jesus’ response to the rich young ruler’s question

—“What must I do to inherit eternal life?”(Mark 10:17)—we must consider three things: the nature of the rich young ruler, the purpose of Jesus’ statements, and the essence of the gospel. At first glance, it appears that Jesus is saying that the young man, and by extension all people, must obey the commandments in order to be saved. But is that really His message? Since the essence of the gospel is that we are saved by grace through faith (Ephesians 2:8), why would Jesus offer the rich young ruler an “alternative plan”?

The story of the rich young ruler is found in all three of the synoptic Gospels: Matthew 19:16–23; Mark 10:17–23; and Luke 18:18–24. The man is described as a “ruler,” which means he was a prince or magistrate of some sort. Since no Roman ruler would address Jesus as “teacher” or “master,” we assume that this man was a ruler in the local synagogue. This man had “great wealth” (Luke 18:23), and the impact of wealth is what Jesus hones in on. The corrupting power of riches has a detrimental effect on one’s desire for eternal life. The fact that the man was young (Matthew 19:20) and already wealthy seems to indicate that he had enjoyed a life of ease and had become accustomed to it. When he comes to Jesus asking about eternal life, Jesus uses the opportunity to teach about money and true holiness, not about salvation by works.

The first thing Jesus says in response to the man’s greeting, “Good teacher” (Luke 18:18), is that no one is good except God. Jesus is not denying His own divinity. Rather, He is establishing, right away, that the standard for “goodness” is God (not the young man’s sincerity or efforts at Law-keeping).

Jesus, knowing the man’s heart and his thoughts of self-righteousness, pointed to God’s standard of holiness. He recited some of the Ten Commandments and told the man to obey them. The man stands on his own righteousness: “All these I have kept since I was a boy,” he says (Mark 10:20). The young man may have been sincere, but he was deceiving himself in thinking he had kept the whole Law. It is at this point that Jesus delivers the ego-shattering news that the young man had *not* kept the Law. Jesus picks one commandment to show the man that he was, after all, a wretched sinner in desperate need of salvation. With the precision of a surgeon, Jesus cuts right to the heart of the matter, pointing out the young man’s weakest spot—his wealth.

“Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me” (Mark 10:21). When the man heard this, his face fell and he went away sad. He could not part with his great wealth, not even in exchange for eternal life. The man had claimed he had kept the whole Law, but Jesus shows him that he could not even keep the first commandment to love the Lord above all things. Neither could he keep the second commandment to

love his neighbor as himself. He could not love the Lord with all his heart, and he loved the things of this world more than the things of heaven. The man chose to turn away from Jesus and return to his piles of money. No one can serve two masters (Luke 16:13), and the rich young ruler chose to serve himself.

By His words to the rich young ruler, Christ did *not* say that a man is saved by the works of the Law. Just the opposite. Jesus shows very plainly that not even a sincere, lifelong practice of good works can save anyone. No amount of “religion,” no amount of external conformity to the Law, can compensate for sin in the heart—greed, in the case of the young man. The Bible teaches that human works do not save (Romans 3:20, 28; 4:6; Galatians 2:16; Ephesians 2:9; 2 Timothy 1:9). Goodness is measured according to God’s standards, not ours, and He sees the heart.

### **Question: Does Mark 16:16 teach that baptism is necessary for salvation?**

**Answer:** Regarding Mark 16:16, it is important to remember that there are some textual problems with Mark 16:9–20. There is some question as to whether these verses were originally part of the gospel of Mark or whether a scribe added them later. As a result, it is best not to base a key doctrine on anything from Mark 16:9–20 unless it is also supported by other passages of Scripture.

Assuming that verse 16 is original to Mark, does it teach that baptism is required for salvation? The short answer is, no, it does not. In order to make this verse teach that baptism is required for salvation, one must go beyond what the verse actually says. What this verse does teach is that belief is necessary for salvation, which is consistent with the countless verses where *only* belief is mentioned (e.g., John 3:18; 5:24; 12:44; 20:31; 1 John 5:13).

Mark 16:16 states, “He who believes and is baptized will be saved; but he who does not believe will be condemned.” This verse is composed of two basic statements: 1) He who believes and is baptized will be saved, and 2) He who does not believe will be condemned.

While this verse tells us something about believers who have been baptized (they are saved), it does not say anything about believers who have *not* been baptized. In order for this verse to teach that baptism is necessary for salvation, a third statement would be necessary, such as, “He who believes and is not baptized will be condemned” or “He who is not baptized will be condemned.” But, of course, neither of these statements is found in the verse.

Those who try to use Mark 16:16 to teach that baptism is necessary for

salvation commit a common but serious mistake that is sometimes called the Negative Inference Fallacy. This fallacy can be stated as follows: “If a statement is true, we cannot assume that all negations (or opposites) of that statement are also true.” For example, consider the statement “whoever believes and lives in Kansas will be saved, but those who do not believe are condemned.” This statement is strictly true; Kansans who believe in Jesus will be saved. However, to say that *only* those believers who live in Kansas are saved is an illogical and false assumption. The statement does not say a believer *must* live in Kansas in order to go to heaven. Similarly, Mark 16:16 does not say a believer *must* be baptized. The verse states a fact about baptized believers (they will be saved), but it says exactly nothing about believers who have not been baptized. There may be believers who do not dwell in Kansas, yet they are still saved; and there may be believers who have not been baptized, yet they, too, are still saved.

The one specific condition required for salvation is stated in the second part of Mark 16:16: “Whoever does not believe will be condemned.” In essence, Jesus has given both the positive condition of belief (whoever believes will be saved) and the negative condition of unbelief (whoever does not believe will be condemned). Therefore, we can say with absolute certainty that *belief* is the requirement for salvation. More importantly, we see this condition restated positively and negatively often in Scripture (John 3:18; 3:36; 5:24; 6:53–54; 8:24).

Jesus mentions a condition *related to* salvation (baptism) in Mark 16:16. But a related condition should not be confused with a requirement. For example, having a fever is *related to* being ill, but a fever is not *required* for illness to be present. Nowhere in the Bible do we find a statement such as “whoever is not baptized will be condemned.” Therefore, we cannot say that baptism is necessary for salvation based on Mark 16:16 or any other verse.

Does Mark 16:16 teach that baptism is or is not necessary for salvation? No, it does not. It clearly establishes that belief is required for salvation, but it does not prove or disprove the idea of baptism being a requirement. How can we know, then, if one must be baptized in order to be saved? We must look to the full counsel of God’s Word. Here is a summary of the evidence:

1. The Bible is clear that we are saved by faith alone. Abraham was saved by faith, and we are saved by faith (Romans 4:1–25; Galatians 3:6–22).
2. Throughout the Bible, in every dispensation, people have been saved without being baptized. Every believer in the Old Testament (e.g., Abraham, Jacob, David, Solomon) was saved but not baptized. The thief on the cross

was saved but not baptized. Cornelius was saved before he was baptized (Acts 10:44–46).

3. Baptism is a testimony of our faith and a public declaration that we believe in Jesus Christ. The Scriptures tell us that we have eternal life the moment we believe (John 5:24), and belief always comes before being baptized. Baptism does not save us any more than walking an aisle or saying a prayer saves us. We are saved when we believe.
4. The Bible never says that if one is not baptized then he is not saved.
5. If baptism were required for salvation, then no one could be saved without another party being present. Someone would have to be there to baptize a person before he could be saved. This effectively limits who can be saved and when he can be saved. The consequences of this doctrine, when carried to a logical conclusion, are devastating. For example, a soldier who believes on the battlefield but is killed before he can be baptized would go to hell.
6. Throughout the Bible we see that at the point of faith a believer possesses all the promises and blessings of salvation (John 1:12; 3:16; 6:47; 20:31; Acts 10:43; 13:39; 16:31). When one believes, he has eternal life, does not come under judgment, and has “crossed over from death to life” (John 5:24)—all before he or she is baptized.

If you believe in baptismal regeneration, you would do well to prayerfully consider whom or what you are really putting your trust in. Is your faith in a physical act (being baptized) or in the finished work of Christ on the cross? Whom or what are you trusting for salvation? Is it the shadow (baptism) or the substance (Jesus Christ)? Our faith must rest in Christ alone. “In him we have redemption through his blood, the forgiveness of sins, in accordance with the riches of God’s grace” (Ephesians 1:7).

### **Question: Does John 3:5 teach that baptism is necessary for salvation?**

**Answer:** John 3:3–7 takes place in the context of Jesus’ conversation about salvation with the Pharisee Nicodemus. The passage says, “In reply Jesus declared, ‘I tell you the truth, no one can see the kingdom of God unless he is born again.’ ‘How can a man be born when he is old?’ Nicodemus asked. ‘Surely he cannot enter a second time into his mother’s womb to be born!’ Jesus answered, ‘I tell you the truth, no one can enter the kingdom of God unless he is born of water and the Spirit. Flesh gives birth to flesh, but the Spirit gives birth to spirit. You should not be surprised at my saying, “You must be born again.””

When considering this passage, it is first important to note that nowhere in the context is baptism even mentioned. While baptism is mentioned later in this chapter (John 3:22–30), that is in a totally different setting (Judea rather than Jerusalem) and at a different time. Nicodemus would have been familiar with the Jewish practice of baptizing Gentile converts to Judaism or even John the Baptist’s ministry. However, to automatically read baptism into this verse simply because it mentions “water” is unwarranted.

Those who hold baptism to be required for salvation point to “born of water” as supporting their view. However, had Jesus actually wanted to say that one must be baptized to be saved, He could have simply stated, “I tell you the truth, no one can see the kingdom of God unless one is baptized and born of the Spirit.” Further, if Jesus had made such a statement, He would have contradicted numerous other Bible passages that make it clear that salvation is by faith alone (John 3:16; 3:36; Ephesians 2:8–9; Titus 3:5).

We should also recognize that, when Jesus was speaking to Nicodemus, the ordinance of Christian baptism was not yet in effect. The same people who say the thief on the cross did not need to be baptized because he was under the Old Covenant will use John 3:5 as “proof” that baptism is necessary for salvation. Nicodemus, too, was still under the Old Covenant. If the thief on the cross was saved without being baptized (because he was under the Old Covenant), why would Jesus tell Nicodemus (who was also under the Old Covenant) that he must be baptized?

If being born “of water and the Spirit” is not referring to baptism, then what does it mean? Traditionally, there have been two interpretations. The first is that “born of water” refers to natural birth (with “water” referring to the amniotic fluid that surrounds the baby in the womb) and that “born of the Spirit” indicates spiritual birth. While that is certainly a possible interpretation and would seem to fit the context of Nicodemus’ question about how a man could be born “when he is old,” it is not the better interpretation given the context. After all, Jesus was not talking about the difference between natural birth and spiritual birth. He was explaining to Nicodemus his need to be “born from above” or “born again.”

The second common interpretation of this passage—and the one that better fits the overall context—is the one that sees the phrase “born of water and the Spirit” as describing different aspects of the *same* spiritual birth; that is, Jesus was expounding on what it means to be “born again” or “born from above.” So, Jesus was not referring to literal water (i.e., baptism or the amniotic fluid in the womb), but to the need for spiritual cleansing or renewal. Throughout the Old Testament (Psalm 51:2, 7; Ezekiel 36:25) and the New Testament (John 13:10;

15:3; 1 Corinthians 6:11; Hebrews 10:22), water is often used figuratively of spiritual cleansing or regeneration.

The *Barclay Daily Study Bible* describes this concept in this way: “There are two thoughts here. Water is the symbol of cleansing. When Jesus takes possession of our lives, when we love Him with all our heart, the sins of the past are forgiven and forgotten. The Spirit is the symbol of power. When Jesus takes possession of our lives it is not only that the past is forgotten and forgiven; if that were all, we might well proceed to make the same mess of life all over again; but into life there enters a new power which enables us to be what by ourselves we could never be and to do what by ourselves we could never do. Water and the Spirit stand for the cleansing and the strengthening power of Christ, which wipes out the past and gives victory in the future.”<sup>2</sup>

Therefore, the “water” mentioned in this verse is not literal, physical water but the “living water” Jesus promised the woman at the well in John 4:10 and the people in Jerusalem in John 7:37–39. Being born of water is the purification and renewal produced by the Holy Spirit, who brings spiritual life to a dead sinner (Ezekiel 36:25–27; Titus 3:5). Jesus reinforces this truth in John 3:7 when He restates that one must be born again and that this newness of life can only be produced by the Holy Spirit (John 3:8).

Jesus rebukes Nicodemus in John 3:10: “‘You are Israel’s teacher,’ said Jesus, ‘and do you not understand these things?’” This implies that Nicodemus should have already understood this from the Old Testament—that God had promised a time in which He would “sprinkle clean water on you, and you will be clean; I will cleanse you from all your impurities and from all your idols. I will give you a new heart and put a new spirit in you; I will remove from you your heart of stone and give you a heart of flesh. And I will put my Spirit in you and move you to follow my decrees and be careful to keep my laws” (Ezekiel 36:25–27).

While this verse does not teach that baptism is required for salvation, we should be careful not to neglect baptism’s importance. Baptism is the sign or the symbol for what takes place when one is born again. Baptism is significant, but baptism does not save. What saves us is the cleansing work of the Holy Spirit when we are born again and regenerated by Him (Titus 3:5).

### **Question: Does Acts 2:38 teach that baptism is necessary for salvation?**

**Answer:** Acts 2:38 says, “Then Peter said to them, ‘Repent, and let every one of you be baptized in the name of Jesus Christ for the remission of sins; and you



shall receive the gift of the Holy Spirit” (NKJV).

Often, the discussion of this passage centers on the Greek word *eis*, translated “for” in this passage. Those who believe that baptism is required for salvation are quick to point to the command “be baptized in the name of Jesus Christ for the forgiveness of your sins.” They make the assumption that the word translated “for” in this verse means “in order to get.” However, in both Greek and English, there are many possible usages of the word *for*.

As an example, when one says “Take two aspirin for your headache,” it is obvious that it does not mean “take two aspirin in order to get your headache,” but instead, “take two aspirin because you already have a headache.” There are three possible meanings of the word *for* that might fit the context of Acts 2:38: 1) “in order to become, get, or, keep,” 2) “because of, as the result of,” or 3) “with regard to.” Since any one of the three meanings could fit the context of this passage, additional study is required in order to determine which one is correct.

We need to start by looking at the original language and the meaning of *eis*. This is a common Greek word (used 1,774 times in the New Testament) that is translated many different ways. Like the English word *for*, it can have several different meanings. So, we see two or three possible meanings of the passage, one that would seem to support baptism being required for salvation and others that would not. Such noted Greek scholars as A. T. Robertson and J. R. Mantey have maintained that the preposition *eis* in Acts 2:38 should be translated “because of” or “in view of,” and not “in order to” or “for the purpose of.”

An example of this preposition in other passages is Matthew 12:41, where the word *eis* communicates the *result* of an action. In this case it is said that the people of Nineveh “repented at the preaching of Jonah” (the word translated “at” is *eis*). Clearly, the meaning of this passage is that they repented “because of” or “as the result of” Jonah’s preaching. In the same way, it is possible that Acts 2:38 is indeed communicating that Christians are to be baptized “as the result of” or “because” they had already believed and received forgiveness of their sins (John 1:12; 3:14–18; 5:24; 11:25–26; Acts 10:43; 13:39; 16:31; 26:18; Romans 10:9; Ephesians 1:12–14). This interpretation is also consistent with the message of Peter’s next two sermons, in which he associates the forgiveness of sins with the act of repentance and faith in Christ without even mentioning baptism (Acts 3:17–26; 4:8–12).

In addition to Acts 2:38, there are three other verses where the Greek word *eis* is used in conjunction with the words *baptize* or *baptism*. The first is Matthew 3:11, “I baptize you with water for repentance.” Clearly, *eis* cannot

mean “in order to get” in this passage. They were not baptized “in order to get repentance,” but were baptized “because they had repented.” The second passage is Romans 6:3, “baptized into [*eis*] his death.” Again, this fits with the meaning “because of” or “in regard to.” The third passage is 1 Corinthians 10:2, “baptized into [*eis*] Moses in the cloud and in the sea.” *Eis* cannot mean “in order to get” in this passage because the Israelites were not “baptized” in order to *get* Moses as their leader, but because he *was* their leader. To be consistent with the way the preposition *eis* is used in the context of baptism, we must conclude that Acts 2:38 is indeed referring to being baptized *because* forgiveness had been received. Some other verses where the Greek preposition *eis* does not mean “in order to obtain” are Matthew 28:19; 1 Peter 3:21; Acts 19:3; 1 Corinthians 1:15; and 1 Corinthians 12:13.

So, the lexical evidence favors the definition of the word *for* as “because of” or “in regard to” and not “in order to get.”

There is also a grammatical aspect of this verse to carefully consider—the exchange of second person and third person in the verbs and pronouns of Acts 2:38. In Peter’s command to repent and be baptized, the Greek verb translated “repent” is in the *second person plural*; however, the verb for “be baptized” is in the *third person singular*. Then, the pronoun *your* in the phrase “forgiveness of your sins” is also *second person plural*. Peter is making an important distinction. Switching from second person plural to third person singular and back again connects the phrase “forgiveness of your sins” directly with the command to “repent.” Essentially, Peter says, “You (plural) repent for the forgiveness of your (plural) sins, and let each one (singular) of you be baptized (singular).” Or, to put it more simply, “You *all* repent for the forgiveness of *all* of your sins, and let each one of you be baptized.”

There is an important difference between a *condition* of salvation and a *requirement* for salvation. The Bible is clear that belief is both a condition and a requirement, but the same cannot be said for baptism. The Bible does not say that if a man is not baptized then he will not be saved. If that were true, Jesus would never have been able to assure the criminal crucified with Him that he would be with Him in paradise that very day (Luke 23:39–43). Faith is required for salvation (Acts 16:31). We can add any number of conditions to faith without affecting the requirement for salvation. For example, if a person believes in Christ, he will go to church, give to the poor, *etc.* Going to church and giving to the poor are conditions *associated with* salvation and proof of it, but they are not requirements *for* salvation. The same is true with baptism.

The fact that baptism is not required for salvation is evident a little farther in

the book of Acts. In chapter 10, Peter tells Cornelius that “everyone who believes in him [Jesus] receives forgiveness of sins through his name” (verse 43). To this point, Peter had said nothing about being baptized, yet he connects faith in Christ with receiving forgiveness for sins. Then, the “Holy Spirit came on all who heard the message” (Acts 10:44). It is only *after* they believed and *after* they received forgiveness of sin and the gift of the Holy Spirit that Cornelius and his household were baptized (Acts 10:47–48). The passage is clear: Cornelius and his household were saved before they were baptized. In fact, the reason Peter allowed them to be baptized was that they showed evidence of receiving the Holy Spirit “just as Peter and the Jewish believers” had.

In conclusion, Acts 2:38 does not teach that baptism is required for salvation. Baptism is important as a sign that one has been justified by faith. It is the public declaration of one’s faith in Christ and membership in a local body of believers, but it is not the means of forgiving sin. The Bible is clear that we are saved by grace alone through faith alone in Christ alone (John 1:12; 3:16; Acts 16:31; Romans 3:21–30; 4:5; 10:9–10; Ephesians 2:8–9; Philippians 3:9; Galatians 2:16).

### **Question: Does 1 Peter 3:21 teach that baptism is necessary for salvation?**

**Answer:** As with any single verse or passage, we discern what it teaches by first filtering it through what we know the rest of the Bible teaches on the subject. In the case of baptism and salvation, the Bible is clear that salvation is by grace through faith in Jesus Christ, not by works of any kind, including baptism (Ephesians 2:8–9). Therefore, any interpretation that comes to the conclusion that baptism, or any other act, is necessary for salvation is a faulty one.

Those who believe that baptism is required for salvation are quick to use 1 Peter 3:21 as a “proof text” because it states, “This water symbolizes baptism that now saves you.” Was Peter really saying that the act of being baptized is what saves us? If he were, he would be contradicting many other passages of Scripture that clearly show people being saved (as evidenced by their receiving the Holy Spirit) prior to being baptized or without being baptized at all (like the thief on the cross in Luke 23:39–43). A good example of someone who was saved before being baptized is Cornelius and his household in Acts 10. We know that they were saved before being baptized because they had received the Holy Spirit as evidence of salvation (see Romans 8:9; 1 John 3:24). The evidence of their salvation was the reason Peter allowed them to be baptized. Countless passages of Scripture clearly teach that salvation comes when one believes in the

gospel, at which time he or she is sealed with the Holy Spirit (Ephesians 1:13).

Thankfully, though, we don't have to guess at what Peter means in this verse. He clarifies it for us: "Not the removal of dirt from the body but the pledge of a good conscience toward God." While Peter mentions baptism in the context of salvation, he is careful to tell us that he does *not* simply mean the act of water baptism ("not the removal of dirt from the body"). Being immersed in water does nothing but wash away external dirt. What Peter is referring to is the *spiritual* reworking of the heart, which is what saves us (an appeal to God for a good conscience through the resurrection of Jesus Christ). In other words, Peter is simply connecting baptism with belief. It is not the getting wet part that saves; rather, it is "the pledge of a clear conscience toward God," which is signified by baptism, that saves us. Water baptism is not enough; one must have that "clear conscience" before God—in other words, he must be forgiven. Belief and repentance come first; then baptism follows as a means of public identification with Christ.

Dr. Kenneth Wuest, author of *Word Studies in the Greek New Testament*, gives an excellent explanation of this passage.

"Water baptism is clearly in the apostle's mind, not the baptism by the Holy Spirit, for he speaks of the waters of the flood as saving the inmates of the ark, and in this verse, of baptism saving believers. But he says that it saves them only as a counterpart. That is, water baptism is the counterpart of the reality, salvation. It can only save as a counterpart, not actually. The Old Testament sacrifices were counterparts of the reality, the Lord Jesus. They did not actually save the believer, only in type. It is not argued here that these sacrifices are analogous to Christian water baptism. The author is merely using them as an illustration of the use of the word 'counterpart.'

"So water baptism only saves the believer in type. The Old Testament Jew was saved before he brought the offering. That offering was only his outward testimony that he was placing faith in the Lamb of God of whom these sacrifices were a type ... Water baptism is the outward testimony of the believer's inward faith. The person is saved the moment he places his faith in the Lord Jesus. Water baptism is the visible testimony to his faith and the salvation he was given in answer to that faith. Peter is careful to inform his readers that he is not teaching baptismal regeneration, namely, that a person who submits to baptism is thereby regenerated, for he says, 'not the putting away of the filth of the

flesh.’ Baptism, Peter explains, does not wash away the filth of the flesh, either [*sic*] in a literal sense as a bath for the body, nor in a metaphorical sense as a cleansing for the soul. No ceremonies really affect the conscience. But he defines what he means by salvation, in the words ‘the answer of a good conscience toward God,’ and he explains how this is accomplished, namely, ‘by the resurrection of Jesus Christ,’ in that the believing sinner is identified with Him in that resurrection.”<sup>3</sup>

Part of the confusion with this passage comes from the fact that, in many ways, the purpose of baptism as a public declaration of one’s faith in Christ and identification with Him has been replaced by “making a decision for Christ” or “praying the sinner’s prayer.” Baptism has been relegated to something that is done later. Yet to Peter or any of the first-century Christians, the idea that a person would confess Christ as his Savior and not be baptized as soon as possible would have been unheard of. Therefore, it is not surprising that Peter would see baptism as closely connected with salvation. Yet Peter makes it clear in this verse that it is not the ritual itself that saves, but the fact that we are united with Christ in His resurrection through faith, “an appeal to God for a good conscience—through the resurrection of Jesus Christ” (1 Peter 3:21 NASB).

Therefore, the baptism that Peter says saves us is the one that is preceded by faith in the propitiatory sacrifice of Christ (Romans 3:25–26; 4:5). Baptism is the outward sign of what God has done “through the washing of rebirth and renewal by the Holy Spirit” (Titus 3:5).

# Chapter 6

**QUESTIONS ABOUT SALVATION**  
**TERMINOLOGY**

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## Question: What is justification?

**Answer:** Simply put, to justify is to declare righteous, to make one right with God. Justification happens when God declares those who receive Christ to be righteous, based on Christ’s righteousness being imputed to the accounts of those who receive Christ (2 Corinthians 5:21). Though justification as a principle is found throughout Scripture, the main passage describing justification in relation to believers is Romans 3:21–26: “But now a righteousness from God, apart from law, has been made known, to which the Law and the Prophets testify. This righteousness from God comes through faith in Jesus Christ to all who believe. There is no difference, for all have sinned and fall short of the glory of God, and are justified freely by his grace through the redemption that



came by Christ Jesus. God presented him as a sacrifice of atonement, through faith in his blood. He did this to demonstrate his justice, because in his forbearance he had left the sins committed beforehand unpunished—he did it to demonstrate his justice at the present time, so as to be just and the one who justifies those who have faith in Jesus.”

We are justified, or declared righteous, at the moment of our salvation. Justification does not make us righteous, but rather pronounces us righteous. Our righteousness comes from placing our faith in the finished work of Jesus Christ. His sacrifice covers our sin, allowing God to see us as perfect and unblemished. Because we are in Christ, God sees Christ’s own righteousness when He looks at us. This meets God’s demands for perfection; thus, He declares us righteous—He justifies us.

Romans 5:18–19 sums it up well: “Consequently, just as the result of one trespass was condemnation for all men, so also the result of one act of righteousness was justification that brings life for all men. For just as through the disobedience of the one man the many were made sinners, so also through the obedience of the one man the many will be made righteous.” It is because of justification that the peace of God can rule in our lives. It is because of justification that believers can have assurance of salvation. It is the fact of justification that enables God to begin sanctification—the process by which God makes us in reality what we already are positionally. “Therefore, since we have been justified through faith, we have peace with God through our Lord Jesus Christ” (Romans 5:1).

### **Question: What is Christian reconciliation? Why do we need to be reconciled with God?**

**Answer:** To be reconciled is to be restored to friendship or harmony. Imagine two friends who have a fight or argument. The good relationship they once enjoyed is strained to the point of breaking. They cease speaking to each other; communication is deemed too awkward. The friends gradually become strangers. Such estrangement can only be reversed by reconciliation. When old friends resolve their differences and restore their relationship, reconciliation has occurred. Second Corinthians 5:18–19 declares, “All this is from God, who reconciled us to himself through Christ and gave us the ministry of reconciliation: that God was reconciling the world to himself in Christ, not counting men’s sins against them. And he has committed to us the message of reconciliation.”

The Bible says that Christ reconciles believers to God (Romans 5:10;

2 Corinthians 5:18; Colossians 1:20–21). The fact that we needed reconciliation means that our relationship with God was broken. Since God is holy, we were the ones to blame. Our sin alienated us from Him. Romans 5:10 says that we were enemies of God: “For if, when we were God’s enemies, we were reconciled to him through the death of his Son, how much more, having been reconciled, shall we be saved through his life!”

When Christ died on the cross, He satisfied God’s judgment and made it possible for God’s enemies, us, to find peace with Him. Our “reconciliation” to God, then, involves the exercise of His grace and the forgiveness of our sin. The result of Jesus’ sacrifice is that our relationship has changed from enmity to friendship. “I no longer call you servants ... Instead, I have called you friends” (John 15:15). Christian reconciliation is a glorious truth! We were God’s enemies, but are now His friends. We were in a state of condemnation because of our sins, but are now forgiven. We were at war with God, but now have the peace that “transcends all understanding” (Philippians 4:7).

### **Question: What is the meaning of Christian redemption?**

**Answer:** Everyone is in need of redemption. Our natural condition is characterized by guilt: “all have sinned and fall short of the glory of God” (Romans 3:23). But Christ’s redemption has freed us from guilt, being “justified freely by his grace through the redemption that came by Christ Jesus” (Romans 3:24).

The benefits of redemption include eternal life (Revelation 5:9–10), forgiveness of sins (Ephesians 1:7), righteousness (Romans 5:17), freedom from the law’s curse (Galatians 3:13), adoption into God’s family (Galatians 4:5), deliverance from sin’s bondage (Titus 2:14; 1 Peter 1:14–18), peace with God (Colossians 1:18–20), and the indwelling of the Holy Spirit (1 Corinthians 6:19–20). To be redeemed, then, is to be forgiven, holy, justified, free, adopted, and reconciled. (See also Psalm 130:7–8; Luke 2:38; and Acts 20:28.)

The word *redeem* means “to buy out.” The term was used specifically in reference to the purchase of a slave’s freedom. The application of this term to Christ’s death on the cross is quite telling. If we are redeemed, then our prior condition was one of slavery. God has purchased our freedom, and we are no longer in bondage to sin or to the Old Testament law. Galatians 3:13 and 4:5 teaches about this metaphorical use of *redemption*.

The word *ransom* is closely related to the Christian concept of redemption. Jesus paid the price for our release from sin and its consequences (Matthew 20:28; 1 Timothy 2:6). His death was in exchange for our life. In fact,

Scripture is quite clear that redemption is only possible “through His blood” (Ephesians 1:7), that is, by His death (Colossians 1:14).

The streets of heaven will be filled with former captives who, through no merit of their own, find themselves redeemed, forgiven, and free. Slaves to sin have become saints. No wonder we will sing a new song—a song of praise to the Redeemer who was slain (Revelation 5:9).

### **Question: What is repentance, and is it necessary for salvation?**

**Answer:** Many understand the term *repentance* to mean “turning from sin.” However, this is not the biblical definition of *repentance*. In the Bible, *repent* means “to change one’s mind.” The Bible also tells us that true repentance will result in a change of actions (Luke 3:8–14; Acts 3:19). Acts 26:20 declares, “I preached that they should repent and turn to God and prove their repentance by their deeds.” The full biblical definition of *repentance* is “a change of mind that results in a change of action.”

What, then, is the connection between repentance and salvation? The book of Acts seems to particularly focus on repentance in regard to salvation (Acts 2:38; 11:18; 17:30; 20:21; 26:20). When it comes to salvation, repentance is to change your mind in regard to Jesus Christ. In Peter’s sermon on the day of Pentecost (Acts 2), he concludes with a call for the people to repent (Acts 2:38). Repent from what? Peter is calling the people who rejected Jesus (Acts 2:36) to change their minds about Him, to recognize that He is indeed “Lord and Christ.”

Repentance and faith are two sides of the same coin. It is impossible to place your faith in Jesus Christ as the Savior without first changing your mind about who He is and what He has done. Whether it is repentance from willful rejection or repentance from ignorance or disinterest, it is a change of mind.

It is important to understand repentance is not a work we do to earn salvation. Acts 5:31 and 11:18 indicate that repentance is something God gives—it is only possible because of His grace. God’s longsuffering leads us to repentance (2 Peter 3:9), as does His kindness (Romans 2:4).

While repentance is not a work that earns salvation, repentance unto salvation does result in works. It is impossible to truly and fully change your mind without that causing a change in action. In the Bible, repentance results in a change in behavior. That is why John the Baptist called people to “produce fruit in keeping with repentance” (Matthew 3:8). A person who has truly repented from rejection of Christ to faith in Christ will give evidence of a changed life (2 Corinthians 5:17; Galatians 5:19–23; James 2:14–26).

Repentance, properly defined, is necessary for salvation. Biblical repentance is changing your mind about Jesus Christ and turning to God in faith for salvation (Acts 3:19). Turning from sin is not the definition of repentance, but it is one of the results of genuine, faith-based repentance toward the Lord Jesus Christ.

### **Question: What is the difference between mercy and grace?**

**Answer:** *Mercy* and *grace* are often confused. While the terms have similar meanings, mercy and grace are not the same. To summarize the difference: mercy is God not punishing us as our sins deserve, and grace is God blessing us despite the fact that we do not deserve it. Mercy is deliverance from judgment. Grace is extending kindness to the unworthy.

According to the Bible, we have all sinned (Ecclesiastes 7:20; Romans 3:23; 1 John 1:8). As a result of that sin, we all deserve death (Romans 6:23) and eternal judgment in the lake of fire (Revelation 20:12–15). With that in mind, every day we live is an act of God’s mercy. If God gave us what we deserve, we would all be right now in hell, condemned for eternity. In Psalm 51:1–2, David cries out, “Have mercy on me, O God, according to your unfailing love; according to your great compassion blot out my transgressions. Wash away all my iniquity and cleanse me from my sin.” A plea to God for mercy is asking Him to withhold the judgment we deserve and instead grant to us the forgiveness we cannot earn.

We deserve nothing from God. God owes us nothing. Anything good that we experience is a result of the grace of God (Ephesians 2:5). Grace is simply unmerited favor. God gives us good things that we do not deserve and could never earn. We are rescued from judgment by God’s mercy, and grace is anything and everything we receive beyond that mercy (Romans 3:24). Common grace refers to the goodness God bestows on all of mankind regardless of their spiritual standing before Him (see Matthew 5:45). Saving grace is that special dispensation of grace whereby God sovereignly grants to His elect justification, regeneration, and sanctification.

Mercy and grace are best illustrated in the salvation that comes through Jesus Christ. We deserve judgment, but if we receive Jesus Christ as Savior, we receive mercy from God and are delivered from judgment. Instead of judgment, we receive grace in the form of salvation, forgiveness of sins, abundant life (John 10:10), and an eternity in heaven, the most wonderful place imaginable (Revelation 21—22) Our response to the mercy and grace of God should be to fall on our knees in worship and thanksgiving.

## **Question: What is the Book of Life?**

**Answer:** Revelation 20:15 declares, “If anyone’s name was not found written in the book of life, he was thrown into the lake of fire.” The Book of Life is the set of names of those who will live with God forever in heaven. It is the roll of those who are saved. (See also Revelation 3:5; 20:12; Philippians 4:3.) The same book is also called the Lamb’s Book of Life, because it contains the names of those who have been redeemed by the blood of the Lord Jesus (Revelation 13:8; 21:27).

How can you be sure your name is written in the Book of Life? Be sure you are saved. Repent and believe in the Lord Jesus Christ as your Savior (Philippians 4:3; Revelation 3:5). Once your name is written in the Book of Life, it is never erased (Revelation 3:5; Romans 8:37–39). No true believer needs to doubt the security of salvation in Christ (John 10:28–30).

The great white throne judgment described in Revelation 20:11–15 is a judgment for unbelievers. The dead who have been resurrected for this judgment are part of “those who ... will rise to be condemned” (John 5:29). Those whose names are not in the Book of Life have their fates sealed and their punishment sure.

Some people point to Revelation 3:5 as “proof” that salvation can be lost. However, the promise of Revelation 3:5 is that the Lord will *not* erase a name: “He who overcomes ... I will never blot out his name from the book of life.” An overcomer is one who is victorious over the temptations, trials, and evils of this world—in other words, one who is redeemed. The saved are written in God’s registry and have the promise of eternal security.

Another passage over which confusion sometimes arises is Psalm 69:28: “May they [David’s enemies] be blotted out of the book of life and not be listed with the righteous.” This “book of life” should not be confused with the Lamb’s Book of Life. David is asking the Lord to remove the wicked from earthly existence and judge them according to their iniquity. The same is true of the “book” mentioned in Exodus 32:32–33.

God keeps good records. He knows His own, and He has set the names of His children permanently in His Book of Life.

## **Question: What is a faith conversion? What does it mean to be converted?**

**Answer:** To convert is to change from one character, type, or purpose to another. Our bodies convert food into energy. We can convert inches to

centimeters, pounds to kilograms, and dollars to euros. Our hearts can also undergo conversions. We can change direction morally, psychologically, emotionally, and spiritually. In the Old Testament, the Hebrew word translated “converted” means “to turn back or return.” It is also translated “restore,” as in Psalm 23:3, “He restores my soul.” A conversion is a return to what we were initially created to be.

Since the fall of mankind, every human has been born with a sin nature. Our natural tendency is to please ourselves rather than God. Our human attempts to be good fall far short of the perfection of God (Romans 3:10, 23; Isaiah 53:6). We cannot please God through our own efforts and we are destined for eternal separation from Him (Romans 6:23; 8:8); we cannot convert ourselves. That’s why Jesus came to earth, died in our place, and rose again to conquer death and sin (John 3:16–18; 1 Corinthians 15:3–4). He took the punishment our sin deserves. He offers to trade His perfection for our imperfection so that we can be seen as righteous before God (2 Corinthians 5:21).

When we admit our helplessness apart from Christ, we are ready to embrace Him as Savior and Lord (Acts 3:19; Romans 10:9). Conversion happens when we trade our old sin nature for the new nature Christ provides. When we come to Him, confess our sin, and seek His ways, our entire perspective changes. The Holy Spirit moves into our spirits and transforms our entire way of life (Acts 2:38; 1 Corinthians 6:19–20). We are *converted*—restored to the relationship God intended us to have with Him. Second Corinthians 5:17 says, “Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come!” This is more than a human attempt to “clean up your act.” It is a wholesale change of direction. You were going south; now you are going north. Conversion changes the human heart from sinful to righteous, from hell-bound to heaven-bound.

The Bible has many examples of people who were converted by the grace of God. The Christian-hating Saul became Paul, who devoted the rest of his life to serving the church he once tried to destroy (1 Corinthians 15:9; Ephesians 3:7–8). The impetuous and condemning John was transformed into the “apostle of love” (see 1 John 4:7–21). The demoniac of Gerasene, after meeting Jesus, was “dressed and in his right mind” and begging to follow Jesus (Mark 5:15–18). The Holy Spirit has lost none of His power. Modern conversion stories include the amazing transformations of John Newton, Mel Trotter, David Berkowitz, Chuck Colson, and countless others.

This is all accomplished through faith. Faith is placing your whole life into the hands of Someone your spirit recognizes but your physical senses cannot

confirm (Hebrews 11:1). Hebrews 11:6 says that “without faith it is impossible to please God, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him.” We are saved from our old sin nature and the penalty of that sin through faith in Jesus Christ. But even that faith is a gift from God (Ephesians 2:8–9). God gives us the faith to believe in Him, but we must receive it and act on it. Exercising that gift of faith results in conversion.

Conversion begins in the heart and radiates outward to affect everything we think, say, or do (James 2:26). Merely stating that conversion has occurred does not make it so. Real conversion is obvious as a person switches direction, changes allegiance, and moves from self-worship to God-worship. As the heart is transformed, the actions follow until the entire life has been converted from sin-filled to God-honoring (Romans 6:6–7).

### **Question: What is decisional regeneration/decision theology?**

**Answer:** Decisional regeneration, sometimes referred to as decision theology, is the belief that a person must make a decision for Christ, consciously accepting Him as Savior, in order to be saved. According to decision theology, the new birth occurs when someone 1) hears the gospel, 2) is convicted of the truth of the gospel, 3) understands the need for salvation, and 4) chooses to accept Christ rather than reject Him. Often, the decision to accept Christ is marked by an action such as walking an aisle, praying a “sinner’s prayer,” signing a decision card, or similar activity.

Detractors of decision theology consider it a misleading and dangerous teaching because it gives man too much control over his salvation. Some see decisional regeneration (salvation depends on making a decision) akin to baptismal regeneration (salvation depends on being baptized) and other works-based systems. If salvation is by grace, then it is an internal work of the Holy Spirit, occurring at the time of His choosing. Decisional regeneration, on the other hand, proposes that the moment of salvation occurs when someone makes a choice to “accept Christ.” This, say opponents, is tantamount to salvation by works, because exercising the will is a human work and therefore cannot be part of salvation.

Some are opposed to decision theology because it risks associating a spiritual event with a physical action. Telling someone to “make a decision for Christ” and to “express” that decision outwardly fosters the notion that salvation is synonymous with walking an aisle or reciting a prayer instead of being the work of the Holy Spirit (John 3:8). This false association, in turn, can lead to false

conversions, because someone who walks an aisle after a sermon may *think* he is saved (on the basis of an emotional experience), when there has been no work of God in his heart. Also, the detractors of decision theology are quick to point out that nowhere in the Bible are “decisions for Christ” mentioned, nor is anyone commanded to “accept Christ” or to “ask Him into your heart.”

Further, Scripture says that man in his natural state is incapable of choosing Christ. He is “dead” in sin (Ephesians 2:1), he cannot please God (Romans 8:8), and he is utterly helpless to come to God on his own (John 6:44). There is “no one who seeks God” (Romans 3:11); an unsaved person is unable to “accept the things that come from the Spirit of God” (1 Corinthians 2:14). This being the case, asking a non-Christian to make a decision for Christ is like asking a corpse to dance. Divine intervention is necessary.

The Bible is clear that salvation is totally the work of God. We can do nothing to secure salvation for ourselves (Romans 3:20). The Lord chooses us (John 15:16), draws us to Himself (John 6:44), gives us life (John 14:6), and preserves us (John 10:28). The new birth is not the result “of human decision” (John 1:13). Just as the Lord brought life to the valley of dry bones (Ezekiel 37), Jesus “gives life to whom he is pleased to give it” (John 5:21). At the same time, the Bible commands everyone to repent (Acts 3:19; 17:30) and to believe in Christ (Acts 16:31). While the words “make a decision for Christ” are not used in Scripture, the fact that we are commanded to repent seems to imply an exercise of the will.

How is one saved? By grace through faith—and even faith is a gift created through the hearing of God’s Word (Romans 10:17). Salvation does not come by walking an aisle or raising a hand. Saying a prayer does not save anyone. Reading and agreeing with the salvation pages on GotQuestions.org cannot save. Salvation is the making of a new spiritual creation, something only the Holy Spirit can accomplish.

Does this mean that it is wrong for an evangelist to hold an “altar call” after his message? Not at all. However, we must be careful never to attribute our spiritual peace with God to a physical act of our own. Coming to the front of a church is not the same thing as coming to Christ. Also, we should remember that simply “making a decision” of some kind is not what saves us; it is the all-powerful, sovereign work of God in Christ that saves. Rather than calling on people to “invite Jesus to come in,” it would perhaps be better to urge them to repent, believe, and cast themselves on the mercy of God in Christ.

**Question: What is “easy believism” or “cheap grace”?**



**Answer:** “Easy believism” refers to the teaching that “all you have to do to be saved is believe.” Of course, we are saved by grace, through faith; we can add no human work to our salvation (Ephesians 2:8–9). But, in “easy believism,” what constitutes belief is rather fuzzy. “Easy believism” carries with it the idea that faith can be a loosely held thing, an almost flippant attitude of “yeah, I’ve got religion, so I’m taken care of.” Those who view their salvation as little more than “fire insurance” are often accused of “easy believism.”

“Easy believism” (also known as “cheap grace” or “carnal Christianity”) is a derogatory term, with an emphasis on the “easy” part. Opponents of *sola fide* (faith alone) often falsely accuse those who believe in grace-based salvation of “easy believism.” Those who hold to a works-based salvation criticize the faith-alone Christians of promoting sin and of denying the need for a committed life of Christian discipleship. But there is a difference between the teaching of *sola fide* and “easy believism.” Critics of *sola fide* sometimes confuse justification—the one-time act of being declared righteous by God—with sanctification—the lifelong process by which the justified believer is conformed to the image of Christ. Those who call salvation by faith “easy believism” miss the fact that true conversion will always result in sanctification and a life of good works.

Much of this debate is unnecessary and is based on a misunderstanding of Scripture. The Bible is clear that salvation is by grace alone, through faith alone, in Christ alone. The essence of this doctrine is found in Ephesians 2:8–9: “For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God—not by works, so that no one can boast.” So we see that faith, a gift from God, is what saves us. But the next verse tells of the results of that salvation: “For we are God’s workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do” (Ephesians 2:10). Rather than being saved by some “easy” act of our own will, we are saved by the work of God Almighty, by His will and for His use. We are His servants, and from the moment of salvation by faith, we embark on a journey of pre-ordained good works that are the evidence of that salvation. If there is no evidence of growth or good works, we have reason to doubt that salvation ever truly took place. “Faith without works is dead” (James 2:20 NKJV), and a dead faith is not a saving faith.

The faith-alone doctrine does *not* teach that some believers follow Christ in a life of discipleship while others do not. There is no separate category of believer known as the “carnal Christian”—that is, a person who receives Christ during a heightened religious experience but never manifests any evidence of a changed life. “Carnal Christianity” is a false and dangerous teaching. It provides an

excuse for the person who does not want to truly follow Christ. Such a person is lulled into a false sense of security thinking he has eternal life because he paid lip service to Christ, felt a thrill, or said a prayer. The Bible nowhere supports the idea that a true Christian can remain carnal for a lifetime. Rather, God's Word presents only two categories of people: Christians and non-Christians, believers and unbelievers, those who have bowed to the lordship of Christ and those who have not (see John 3:36; Romans 6:17–18; 2 Corinthians 5:17; Galatians 5:18–24; Ephesians 2:1–5; 1 John 1:5–7; 2:3–4).

While eternal security is biblical—no child of God will lose salvation—it is also true that some who claim to have “made a decision” or “accepted Christ” are not genuinely saved. When we are saved, it is by the power of God for the purpose of God, and that purpose includes the works that are the evidence of conversion. Those who continue to walk according to the flesh, evincing no change, are not believers. Paul exhorts us to “examine yourselves to see whether you are in the faith” (2 Corinthians 13:5). The “carnal” Christian who examines himself will soon see that he/she is not in the faith.

James 2:19 (NKJV) says, “You believe that there is one God. You do well. Even the demons believe—and tremble!” The type of belief demons have is comparable to the intellectual assent of many false converts. Many unbelievers say, “I believe in God” or “I believe in Jesus,” meaning “I believe Jesus was a great man” or “I acknowledge that the Bible is true.” Perhaps some might say, “I prayed a prayer, and the preacher said I was saved.” The problem is in misunderstanding the word *believe*. With true, saving faith come genuine repentance and real life change. Second Corinthians 5:17 tells us that, when we are in Christ, we are a “new creation.” Is it possible that the new person Christ creates continues to walk in the lust of the flesh? No, it is not possible. “The new self [is] created to be like God in true righteousness and holiness” (Ephesians 4:24).

Salvation is certainly free, but it is not easy. We are to die to ourselves as we are changed into the likeness of Christ. “Easy believism” fails in its lack of recognition that a saved person will have a progressively changed life. Salvation is a free gift from God to those who believe, but loving obedience is the response that will no doubt occur when one truly comes to Christ in faith.

### **Question: What is expiation?**

**Answer:** The word *expiation* does not appear in the New Testament, but it does accurately describe an aspect of the sacrifice of Christ on our behalf. Expiation means “to cover sin” and/or “to cleanse sin.” Expiation reflects the idea that the

negative and degrading effects of our sin are removed through the grace of God. Another word for *expiation* is *atonement*, and truly cleansing of sin is one of the results of Jesus' atoning death for us.

Through expiation—the work of Christ on the cross for us—the sin of all those who would ever believe in Christ was cancelled. That cancellation is eternal in its consequence, even though sin is still present in the temporal sense. In other words, believers are delivered from the penalty and power of sin, but not the presence of it.

*Justification* is the term for being delivered from the penalty of sin. This is a one-time act wherein the sinner is declared not guilty and made holy and righteous in the eyes of God. In justification, our sinful natures are exchanged for the righteousness of Christ at the cross (2 Corinthians 5:21). *Sanctification* is the ongoing process whereby believers are delivered from the power of sin in their lives and enabled by the new nature to resist and turn away from sin. *Glorification* is when we are removed from the very presence of sin, which will only occur once we leave this world and are in heaven. All these processes—justification, sanctification, and glorification—are made possible through the expiation—or cancellation—of sin.

There are other benefits of Jesus' death for us. One of them, closely related to the concept of expiation, is propitiation, which is “an appeasement of wrath.” Truly, the atoning death of God the Son satisfies the wrath of God the Father against rebellious, sinful humanity (John 3:36; Romans 5:9). Expiation, justification, sanctification, glorification, propitiation, and many more—we have countless reasons to praise God and to turn to Him in faith and trust.

### **Question: What is lordship salvation?**

**Answer:** Lordship salvation teaches that submitting to Christ as Lord over your life goes hand-in-hand with trusting in Christ for salvation. It also emphasizes a changed life as the result of salvation. Those who believe in lordship salvation would have serious doubts about a person who claims to believe in Christ but does not have good works evident in his life. The Bible explicitly teaches that faith in Christ will result in a changed life (2 Corinthians 5:17; Galatians 5:22–23; James 2:14–26).

However, depending on the person and his circumstances, spiritual growth sometimes occurs quickly, while other times it takes a while for changes to become apparent. Submission to the lordship of Christ is a progressive process, not a one-time decision. The Bible clearly teaches that salvation is by faith alone, apart from works (John 3:16; Ephesians 2:8–9). The Bible also declares

that a life changes after salvation (Ephesians 2:10). So it is a difficult balance to maintain. We know, however, that we are not to judge another as to the state of his or her eternal soul (Matthew 7:1). God knows who are His sheep, and He will mature each of us according to His perfect timetable.

So, is lordship salvation biblical? It cannot be denied that faith in Christ produces a change (2 Corinthians 5:17). A person who has been delivered from sin by faith in Christ should not desire to remain in a life of sin (Romans 6:2). At the same time, submitting to the lordship of Jesus Christ is an issue of spiritual growth, not salvation. The Christian life is a process of submitting to God in increasing measure (2 Peter 1:5–8). For salvation, a person simply has to recognize that he or she is a sinner, in need of Jesus Christ for salvation, and place trust in Him (John 3:16; Ephesians 2:8–9). But Jesus is Lord (Philippians 2:10), and so Christians absolutely should submit to Him (James 4:7). A changed life and submission to Christ's lordship are the inevitable results of salvation, not requirements for salvation.

### **Question: What is propitiation?**

**Answer:** The word *propitiation* carries the basic idea of appeasement or satisfaction, specifically toward God. Propitiation is a two-part act that involves appeasing the wrath of an offended person and being reconciled to him.

The necessity of appeasing God is something many religions have in common. In ancient pagan religions, as well as in many religions today, the idea is often taught that man appeases God by offering various gifts or sacrifices. However, the Bible teaches that God Himself has provided the only means through which His wrath can be appeased and sinful man reconciled to Him.

In the New Testament, the act of propitiation always refers to the work of God and not the sacrifices or gifts offered by man. The reason for this is that man cannot propitiate God on his own. Man is totally incapable of satisfying God's justice except by spending eternity in hell. There is no service, sacrifice, or gift man can offer that will appease the holy wrath of God or satisfy His perfect justice. The only satisfaction, or propitiation, acceptable to God had to be made by God Himself. For this reason God the Son, Jesus Christ, came into the world in human flesh to be the perfect sacrifice for sin and to make "propitiation for the sins of the people" (Hebrews 2:17 NKJV).

The word *propitiation* is used in several key verses to explain what Jesus accomplished through His death on the cross. For example, in Romans 3:24–25 we see that believers in Christ have been "justified freely by His grace through the redemption that is in Christ Jesus, whom God set forth as a propitiation by

His blood, through faith, to demonstrate His righteousness, because in His forbearance God had passed over the sins that were previously committed” (NKJV). These verses are a key point in Paul’s argument in the book of Romans and are at the heart of the gospel message.

In the first three chapters of Romans, Paul makes the argument that everyone—Jew and Gentile alike—is under the condemnation of God and deserving of His wrath (Romans 1:18). “For all have sinned and fall short of the glory of God” (Romans 3:23). All of us deserve His wrath and punishment. But God, in His infinite grace and mercy, has provided a way for His wrath to be appeased and us to be reconciled to Him. That way is through the sacrificial death of His Son, Jesus Christ, as the atonement for sins. It is through faith in Jesus Christ as God’s perfect sacrifice, foretold in the Old Testament and fulfilled in the New Testament, that we can be reconciled to God. It is only because of Christ’s perfect life, His death on the cross, and His resurrection on the third day that a lost sinner deserving of hell can be reconciled to a Holy God. The wonderful truth of the gospel is that Christians are saved from God’s wrath and reconciled to God not because “we loved God, but that He loved us and sent His Son to be the propitiation for our sins” (1 John 4:10 NKJV).

Jesus said, “I am the way and the truth and the life. No one comes to the Father except through me” (John 14:6). The only way for God’s wrath against sinful man to be appeased and for us to be reconciled to God is through Jesus Christ. There is no other propitiation.

### **Question: What is regeneration?**

**Answer:** Another word for *regeneration* is *rebirth*, from which we get the phrase “born again.” To be born again is to experience a new birth, as distinguished from our first birth. The new birth is a spiritual, holy, and heavenly birth resulting in being made alive in a spiritual sense. Our first birth, on the other hand, was one of *physical* life and *spiritual* death because of inherited sin. Man in his natural state is dead in sin until we are “made alive” (regenerated) by Christ when we place our faith in Him (Ephesians 2:1, 5). After regeneration, we begin to see, hear, and seek after divine things, and to live a life of faith and holiness. Now we are partakers of the divine nature, having been made new creatures. God, not man, is the source of this (Ephesians 2:8). It is not by men’s works, but by God’s own good will and pleasure. His great love and free gift, His rich grace and abundant mercy, are the cause of the new birth, and these attributes of God are displayed in the regeneration and conversion of sinners. The Bible often speaks of a person’s need to be born again or born “from above”

(John 1:13; 3:6–7; 1 Peter 1:23; 1 John 3:9; 4:7; 5:1, 4, 18).

Regeneration is part of the “salvation package,” if you will, along with sealing (Ephesians 1:14), adoption (Galatians 4:5), reconciliation (2 Corinthians 5:18–20), and many other miracles of God. Simply put, regeneration is God making a person spiritually alive, a new creation, as a result of faith in Jesus Christ. The reason regeneration is necessary is that, prior to salvation, we are not God’s children (John 1:12–13); rather, we are children of wrath (Ephesians 2:3; Romans 5:18–19). Before salvation, we are degenerate. After salvation we are regenerated. The result of regeneration is peace with God (Romans 5:1), new life (Titus 3:5; 2 Corinthians 5:17), and eternal sonship (John 1:12–13; Galatians 3:26). This regeneration is eternal and begins the process of sanctification wherein we become the people God intends us to be (Romans 8:28–30).

The Bible says that the only means of regeneration is by faith in the finished work of Christ on the cross. No amount of good works or keeping of the Law can regenerate the heart, which in its natural state is “deceitful above all things, and desperately wicked” (Jeremiah 17:9 KJV). This concept of new birth is unique to Christianity. No other religion offers a cure for the total depravity of the human heart, preferring instead to outline an often massive body of works and deeds that must be done to gain favor with God. God has told us, though, that “by the deeds of the law no flesh will be justified in His sight” (Romans 3:20 NKJV).

Total regeneration of the heart is necessary for salvation. Paul explains this concept perfectly in Galatians 2:20: “I have been crucified with Christ and I no longer live, but Christ lives in me. The life I live in the body, I live by faith in the Son of God, who loved me and gave himself for me.” This is true regeneration.

### **Question: What is the remission of sin?**

**Answer:** To remit is to forgive. *Remission* is the noun form, and it means “forgiveness.” The remission of sin, then, is simply the “forgiveness” of sin. The phrase “remission of sin” is used eight times in the King James Version of the Bible.

For example, Matthew 26:28 says, “For this is my blood of the new testament, which is shed for many for the remission of sins” (KJV). Modern translations such as the New International Version render the phrase “for the forgiveness of sins.”

Luke has three examples of this phrase. In Luke 1:77 Zechariah prophesies

that his son, John, would “give knowledge of salvation unto his people by the remission of their sins” (KJV). This prophecy was fulfilled when, about 30 years later, John the Baptist “came into all the country about Jordan, preaching the baptism of repentance for the remission of sins” (Luke 3:3 KJV). When Jesus appeared to His disciples after His resurrection, He said that “repentance and remission of sins should be preached in his name among all nations, beginning at Jerusalem” (Luke 24:47 KJV).

In Acts, Peter tells a Roman named Cornelius that “whosoever believeth in [Christ] shall receive remission of sins” (Acts 10:43 KJV). Cornelius and those in his home did believe, and they received forgiveness in Christ.

God remits sin on the basis of Jesus’ sacrifice on the cross (Romans 3:24–25), and God’s Word teaches that remission only comes by grace through faith (Ephesians 2:8–9).

### **Question: What is righteousness?**

**Answer:** Dictionaries define *righteousness* as “behavior that is morally justifiable or right.” Such behavior is characterized by accepted standards of morality, justice, virtue, or uprightness. The Bible’s standard of righteousness is God’s own perfection. For a human to be righteous in God’s eyes, he must conform to God’s perfection in every attribute, every attitude, every behavior, and every word. God’s laws in the Bible both describe His own character and constitute the plumb line by which He measures human attempts at righteousness.

The Greek New Testament word for “righteousness” primarily describes conduct in relation to others, especially in regard to the rights of others in business and legal matters, and in one’s relationship to God. It is contrasted with wickedness, the conduct of one who, out of gross self-centeredness, neither reveres God nor respects man. The Bible describes the righteous person as “just” or “right,” holding to God and trusting in Him (Psalm 33:18–22).

The bad news is that true righteousness is not possible for man to attain on his own; the standard (God’s perfection) is simply too high. The good news is that true righteousness *is* possible for mankind through the cleansing of sin by Jesus Christ and the indwelling of the Holy Spirit. We have no ability to achieve righteousness in and of ourselves. But Christians possess the righteousness of Christ, because “God made him who had no sin to be sin for us, so that in him we might become the righteousness of God” (2 Corinthians 5:21). This is an amazing truth. On the cross, Jesus exchanged our sin for His perfect righteousness so that we can one day stand before God and, instead of seeing our

sin, the Father will see the perfection of His Son.

This means that we are justified, that is, declared righteous in the sight of God; we are accepted as righteous and treated as righteous. Christ was made sin; we are made righteousness. On the cross, Jesus was treated *as if* He were a sinner, though He was perfectly holy and pure; and believers are treated *as if* we were righteous, though we are defiled and depraved. We have received this precious gift of righteousness from the God of all mercy and grace. To Him be the glory!

### **Question: What is saving grace?**

**Answer:** The phrase “saving grace” commonly refers to some type of “redeeming quality” that makes a person or a thing acceptable. The word *grace* on its own has another set of definitions. Grace is, generally speaking, “unmerited favor”; in a theological context, *grace* refers to God’s blessings on those who don’t deserve His blessings—which includes all of us.

Saving grace is grace that saves. Scripture says that grace is necessary because “no one will be declared righteous in his sight by observing the law” (Romans 3:20); because we cannot earn our own righteousness, God gives us His grace: “But now a righteousness from God, apart from law, has been made known. ... This righteousness from God comes through faith in Jesus Christ to all who believe” (Romans 3:21–22). Second Corinthians 9:8 also shows that God’s grace is what enables us to do good deeds after salvation. Grace is understood as the act of God giving man that which man does not deserve. Grace and mercy (which is the act of God sparing man from the punishment he *does* deserve because of his sins) are the major components of what the Bible calls “salvation.”

The phrase “saving grace” fits nicely with the concept of our worth being found only in Christ. He is that “redeeming factor” that makes us acceptable. We have nothing in ourselves that will commend us to God (Romans 3:10–11). And if we are fundamentally unacceptable to God, and if all our good works are like “filthy rags” in His sight (Isaiah 64:6), we might ask, along with Jesus’ disciples, “Who then can be saved?” Jesus’ reply places the focus on God: “What is impossible with men is possible with God” (Luke 18:26–27). The Bible tells us that through belief in Christ’s perfect life (which was fully acceptable to God) and His substitutionary death (John 10:11) we will be saved. Therefore, our “saving grace,” or that which makes us acceptable to God, is Christ Himself. His work on the cross is what saves us, and not our own merit. He is the only thing about us that makes us acceptable to God. He Himself is our worth in God’s sight.



The only grace that can save anybody is the grace applied to the soul through faith in Christ (Ephesians 2:8). His work is the only merit we have, and His work is our salvation. Be careful of the pitfall here: it is easy to think that, by our faith, we contribute in some small way to our salvation. After all, Christ's merit must be "applied" to us by faith, and it seems our faith is coming from us. But don't forget Romans 3:10–12, which says that none of us seek after God; and Ephesians 2:8, which says, "For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God." Hebrews 12:2 also tells us that Jesus is the author and finisher of our faith, so our faith itself and our ability to believe and accept His grace is just another gift from God. The saving grace of the sheep is that the Shepherd loves them and that He has laid down His life to give them eternal life.

### **Question: What is the *ordo salutis*/order of salvation?**

**Answer:** *Ordo salutis* is Latin for "the order of salvation," which deals with the steps or stages in the salvation of a believer (e.g., election, foreknowledge, predestination, redemption, regeneration, justification, sanctification, glorification—see especially Romans 8:29–30). There is disagreement within the church concerning this order and about the causal connections among the various steps. Before discussion, it might be helpful to provide some basic definitions of many of the terms involved:

1. **Foreknowledge:** God's knowing prior to salvation those who would be saved (Romans 8:29).
2. **Predestination/Election:** God's choosing before time all who would be saved (Ephesians 1:4–5).
3. **Regeneration:** God's renewing of one's life (not physically but spiritually, reversing the spiritual death caused by sin) (Titus 3:5).
4. **Evangelism:** The communication of the gospel by which one can be saved (Matthew 28:19).
5. **Faith:** Belief and trust in the message of the gospel (Ephesians 2:8–9).
6. **Conversion:** One's turning to God based on the gospel (Acts 26:18).
7. **Perseverance:** One's continued true belief—remaining in the state of salvation (Jude 1:24).
8. **Repentance:** Changing one's mind from rejection of Christ to faith in Christ (Acts 26:20).
9. **Justification:** God's freeing of one from the penalty of sin—the

pronouncement of “not guilty” on a sinner (Romans 5:9).

**10. Sanctification:** God’s separation of one from the lure of sin (2 Thessalonians 2:13).

**11. Glorification:** God’s final removal of all sin from the life and presence of one (in the eternal state) (Romans 8:18; 2 Corinthians 4:17).

The debate over *ordo salutis* is usually between the Reformed and Arminian systems. In the Reformed or Calvinist tradition, the *ordo salutis* is election/predestination, followed by evangelism, regeneration, conversion, justification, sanctification, and glorification. In the Arminian camp, the *ordo salutis* is evangelism, followed by faith/election, repentance, regeneration, justification, perseverance, and glorification. These stages may have various distinctions that are not represented here but serve to show the basic differences between the two systems. It should be noted that these need not be conceived as chronological steps—many of these stages are distinctions within a single process that all (in one way or another) depend upon the work of God.

The differences are much more than mere labels. One’s *ordo salutis* has as much to do with the cause(s) of salvation itself as it does with salvation stages. For example, the Reformed position has faith as an *effect* of election rather than a *cause* of it (as the Arminians have it). Thus, in Calvinism there is a sense in which a person is saved in order to have faith. Who, then, is to blame if a person does not believe? The Arminian position is that a person must exercise faith first; in a way, the believer is responsible for whether or not God saves him and thus must persevere to the end before he can be assured of salvation. What does this say about a believer’s security? These and many other questions are dependent upon one’s view of the *ordo salutis* for their answers.

### **Question: Why is *sola fide* important?**

**Answer:** *Sola fide*, which means “faith alone,” is important because it is one of the distinguishing points that separate the true biblical gospel from false gospels. At stake is the very gospel itself, and it is therefore a matter of eternal life or death. Getting the gospel right is of such importance that the apostle Paul writes in Galatians 1:9, “As we have already said, so now I say again: If anybody is preaching to you a gospel other than what you accepted, let him be eternally condemned!” Paul was addressing the same question that *sola fide* addresses: On what basis is man declared by God to be justified? Is it by faith alone or by faith combined with works? Paul stresses in Galatians and Romans that man is “not justified by observing the law, but by faith in Jesus Christ” (Galatians 2:16), and

the rest of the Bible concurs.

*Sola fide* is one of the five *solas* that came to define the key issues of the Protestant Reformation. Each of these Latin phrases represents an important area of doctrine that was an issue of contention between the Reformers and the Roman Catholic Church. Today the *solas* still serve to summarize the doctrines essential to the gospel and to Christian life and practice: *sola scriptura*—Scripture alone; *sola fide*—faith alone; *sola gratia*—grace alone; *sola Christus*—Christ alone; and *sola Deo gloria*—for the glory of God alone. Each *sola* is vitally important, and they are all closely related. Deviation from one will lead to error in another essential doctrine, and the result will almost always be a false gospel, which is powerless to save.

*Sola fide* is a key point of difference between not only Protestants and Catholics but between biblical Christianity and almost all other religions and teachings. Most religions and cults teach men what works they must do to be saved, but the Bible teaches that we are not saved by works but by God’s grace through faith (Ephesians 2:8–9). Biblical Christianity is distinct from every other religion in that it is centered on what God has accomplished through Christ’s finished work, while all other religions are based on human achievement. If we abandon the doctrine of justification by faith, we abandon the only way of salvation. “Now when a man works, his wages are not credited to him as a gift, but as an obligation. However, to the man who does not work but trusts God who justifies the wicked, his faith is credited as righteousness” (Romans 4:4–5). The Bible teaches that those who trust Jesus Christ for justification by faith alone have His righteousness imputed to them (2 Corinthians 5:21); those who try to establish their own righteousness or who mix faith with works will receive the punishment due to all who fall short of God’s perfect standard.

*Sola fide* is simply a summary of what is taught over and over in Scripture—that at some point in time God declares ungodly sinners righteous by imputing Christ’s righteousness to them (Romans 4:5; 5:8, 19). God does this in response to faith in one’s heart, and salvation is bestowed apart from any human work and before the individual actually begins to become righteous. This is an important distinction between Catholic theology, which teaches righteous works are meritorious toward salvation, and Protestant theology, which affirms the biblical teaching that righteous works are the result and evidence of being born again by the power of the Holy Spirit.

*Sola fide* is so important to the gospel message and a biblical understanding of salvation that Martin Luther described it as being “the article with and by which the church stands.” Those who reject *sola fide* reject the only gospel that can

save them and by necessity embrace a false gospel. Yet today this important biblical doctrine is once again under attack. Too often, *sola fide* is relegated to secondary importance instead of being recognized as an essential doctrine of Christianity, which it certainly is.

“Consider Abraham: ‘He believed God, and it was credited to him as righteousness.’ Understand, then, that those who believe are children of Abraham. The Scripture foresaw that God would justify the Gentiles by faith, and announced the gospel in advance to Abraham: ‘All nations will be blessed through you.’ So those who have faith are blessed along with Abraham, the man of faith. All who rely on observing the law are under a curse, for it is written: ‘Cursed is everyone who does not continue to do everything written in the Book of the Law.’ Clearly no one is justified before God by the law, because, ‘The righteous will live by faith’” (Galatians 3:6–11).

### **Question: Why is *sola gratia* important?**

**Answer:** *Sola gratia*, or “grace alone,” is important because it is one of the key points separating the true biblical gospel from false gospels that cannot save. As one of the five *solas* that came to define the theology of the Protestant Reformation, this doctrine is as important today as it was then.

*Sola gratia* is a simple acknowledgement that the Bible teaches the totality of our salvation is a gift of grace from God. As Ephesians 2:8–9 says, “For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God—not by works, so that no one can boast.” *Sola gratia* is the acknowledgement that salvation from the wrath of God is based on God’s grace and mercy and not on anything good in us.

One reason so many reject this important doctrine is that they do not want to accept the Bible’s teaching about basic human nature since the fall of Adam. The Bible says that our hearts are “deceitful” and “desperately wicked” (Jeremiah 17:9 NKJV) and that “there is no one righteous, not even one; there is no one who understands, no one who seeks God” (Romans 3:10–11). Rather than acknowledge our total helplessness and hopelessness apart from the grace of God, most people want to believe that they have some inherent goodness and a role to play in their salvation. Western culture is so saturated with the idea that we are “masters of our own destiny” and “captains of our souls” that the idea we are without any hope apart from God’s grace is foreign to our way of thinking.

The truth of salvation *sola gratia*, or by grace alone, is what inspired John Newton to write the wonderful song “Amazing Grace.” It is an amazing grace that “God demonstrates his own love for us in this: While we were still

sinner, Christ died for us” (Romans 5:8). This doctrine is important because it correctly communicates the fact that God saves us because of His mercy and goodness and not because of anything that makes us desirable to God or worthy to be saved. We cannot grasp how amazing God’s grace in salvation is until we first grasp how sinful we truly are.

*Sola gratia* is important because, if we reject it, we reject the only gospel that can save. The alternative to *sola gratia* is a gospel that depends on the goodness of man instead of the grace of God. Such a message is no gospel at all. *Sola gratia* is what makes the gospel “good news.” The Bible says there is “no one who seeks God” (Romans 3:11), but the good news is that God seeks after sinners. Jesus said He came to seek and save those who are lost (Luke 19:10), not to wait for the lost to seek Him. It is God who acts first, God who draws the wretched sinner to Himself, God who gives new life to a person dead in sin, and God who causes a person to be “born again” so he or she can enter God’s Kingdom.

Those who deny *sola gratia*, either in words or actions, end up with a “gospel” that entails God bringing man only so far along the path of salvation and then leaving it up to him to save himself. As a result of “cooperative effort,” man is saved not by grace alone but by grace plus works. However, this is not the gospel presented in the Bible, which says that works nullify grace (Romans 11:6). Everything man does is tainted by sin, so unless God fully brings salvation to pass, unregenerate man will never respond in faith to the gospel.

Finally, *sola gratia* is important because it is the basis of our assurance of salvation as sinners before a holy God. If we are not saved by grace alone, then we cannot have any true assurance of salvation. Since everything we do is tainted by sin, how can we have confidence that our works are effective, and how can we know if we have done enough to be saved? Fortunately, the Bible reveals that our eternal security is based on God’s faithfulness, not our works (2 Timothy 2:13). Our salvation is based not on what we do but on what Jesus Christ has done. The good news is that Christ came, lived a perfect life, died on the cross, and rose from the dead in order to give new life to dead sinners, to deliver them from sin and give them eternal life. God’s grace is the reason we can know that Jesus will lose none of all that the Father has given to Him, but “raise them up at the last day” (John 6:39).

### **Question: What is soteriology?**

**Answer:** Soteriology is the study of the doctrine of salvation. Soteriology

discusses how Christ's death secures the salvation of those who believe. It helps us understand the doctrines of redemption, justification, sanctification, propitiation, and the substitutionary atonement. Here are some common questions addressed in the study of soteriology: Once saved always saved? Is salvation by faith alone, or by faith plus works? Is baptism required for salvation? What is repentance and is it necessary for salvation? What does it mean to be a born-again Christian?

Along with Christology, soteriology draws clear-cut distinctions between Christianity and other world religions and the cults. Understanding biblical soteriology will help us to know why salvation is by grace alone (Ephesians 2:8–9), through faith alone, in Jesus Christ alone. No other religion bases salvation on faith alone. Soteriology helps us to see why. A biblical understanding of our salvation will provide a peace that passes understanding (Philippians 4:7), because we come to know that God who can never fail is the means by which we were saved and the means by which we remain secure in our salvation. If we were responsible to save ourselves and keep ourselves saved, we would fail. Thank God that is not the case!

The student of soteriology will delve into matters such as the basis for salvation (the sacrifice of Christ), the effects of salvation, the election of the saved, and the relationship between God's justice and His forgiveness of sinners. The gospel is so glorious, and the salvation of God's elect so wonderful, that "even angels long to look into these things" (1 Peter 1:12).

Titus 3:5–7 is a tremendous summary of soteriology: "He saved us, not because of righteous things we had done, but because of his mercy. He saved us through the washing of rebirth and renewal by the Holy Spirit, whom he poured out on us generously through Jesus Christ our Savior, so that, having been justified by His grace, we might become heirs having the hope of eternal life."

# Chapter 7

# QUESTIONS ABOUT LIFE AFTER SALVATION

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## **Question: What are some of the signs of genuine saving faith?**

**Answer:** This is one of the most important questions in the Christian life. Many believers doubt their salvation because they don't see signs of genuine faith in their lives. There are those who say we should never doubt our decision to follow Christ, but the Bible encourages us to examine ourselves to see if we are truly “in the faith” (2 Corinthians 13:5). Thankfully, God has given us ample instruction for how we can know for sure that we have eternal life. The first epistle of John was actually written for that purpose, as stated in 1 John 5:13, “I write these things to you who believe in the name of the Son of God so that you may know that you have eternal life.”

There are a series of tests in 1 John that we can use to examine ourselves and our faith. As we look at them, remember that no one will perfectly fulfill all of them all the time, but they should reveal a consistent trend that characterizes our lives as we grow in grace.

1. Do you enjoy having fellowship with Christ and His redeemed people (1 John 1:3)?
2. Would people say you walk in the light, or walk in the darkness (1 John 1:6–7)?



3. Do you admit and confess your sin (1 John 1:8)?
4. Are you obedient to God's Word (1 John 2:3–5)?
5. Does your life indicate you love God rather than the world (1 John 2:15)?
6. Is your life characterized by doing "what is right" (1 John 2:29)?
7. Do you seek to maintain a pure life (1 John 3:3)?
8. Do you see a decreasing pattern of sin in your life (1 John 3:5–6)?
9. Do you demonstrate love for other Christians (1 John 3:14)?
10. Do you "walk the walk," versus just "talking the talk" (1 John 3:18–19)?
11. Do you maintain a clear conscience (1 John 3:21)?
12. Do you experience victory in your Christian walk (1 John 5:4)?

If you are able to truthfully answer "Yes" to these questions (or to a majority of them, while working on the others), then your life is bearing the fruit of true salvation. Jesus said that it is by our fruit that we are known as His disciples (Matthew 7:20). Fruitless branches—professing believers who do not display the fruit of the Spirit (Galatians 5:22–23) are cut off and thrown into the fire (John 15:2). A genuine faith is one that not only believes in God (the demons themselves do that—James 2:19) but also confesses sin and obeys Christ's commands. Remember, we are saved by grace through faith, not by our works (Ephesians 2:8–9), but our works should display the reality of our salvation (James 2:17–18). Genuine saving faith will always produce works; a faith that is perpetually without works is no faith at all and saves no one.

In addition to these confirmations, we need to remember God's promises and the reality of the war we are in. Satan is a formidable enemy of our souls. When we turn to Christ, Satan will look for every opportunity to deceive and defeat us. He will try to convince us that we are unworthy failures or that God has given up on us. When we are in Christ, we have the assurance that we are kept by Him. Jesus Himself prayed for us in John 17:11: "Protect them by the power of your name—the name you gave me—so that they may be one as we are one." Again in verse 15, He prayed, "Protect them from the evil one." In John 10:27–29, Jesus said, "My sheep listen to my voice; I know them, and they follow me. I give them eternal life, and they shall never perish; no one can snatch them out of my hand. My Father, who has given them to me, is greater than all; no one can snatch them out of my Father's hand." If you hear and obey the voice of Jesus, then you are one of His sheep, and He will never let you go. Jesus gave a wonderful word picture here of Christians securely held within His loving hands, with the Father's almighty hands wrapped around His, giving us a double

assurance of eternal security.

## **Question: What is sanctification? What is the definition of Christian sanctification?**

**Answer:** To sanctify something is to set it apart. In theology, sanctification is a state of separation unto God. All believers enter into this state at the moment of salvation: “But of Him you are in Christ Jesus, who became for us wisdom from God—and righteousness and sanctification and redemption” (1 Corinthians 1:30 NKJV). This is a once-and-forever separation from the world; we are connected with Christ (Hebrews 10:10).

“Sanctification” in the Bible can also refer to the practical experience of this separation unto God. It is the effect of obedience to the Word of God, and we should pursue it earnestly (1 Peter 1:15; Hebrews 12:14). As the Lord prayed in John 17, sanctification sets apart believers for a purpose: “As you sent me into the world, I have sent them into the world. For them I sanctify myself, that they too may be truly sanctified” (verses 18–19). Christ’s sanctification is the pattern and power for our own. The sending and the sanctifying are inseparable. On this account believers are called “saints” or “sanctified ones.” Before we were saved, our behavior bore witness to separation from God; now our behavior should bear witness to separation from the world.

There is one more meaning that the word *sanctification* carries in Scripture. Paul prays in 1 Thessalonians 5:23, “May God himself, the God of peace, sanctify you through and through. May your whole spirit, soul and body be kept blameless at the coming of our Lord Jesus Christ.” Paul also writes in Colossians of “the hope that is stored up for you in heaven and that you have already heard about in the word of truth, the gospel” (Colossians 1:5). He later speaks of Christ Himself as “the hope of glory” (Colossians 1:27) and then mentions that, “when Christ who is your life appears, then you also will appear with him in glory” (Colossians 3:4). This glorified state in heaven will be our ultimate separation from sin, a total sanctification in every respect. “Dear friends, now we are children of God, and what we will be has not yet been made known. But we know that when he appears, we shall be like him, for we shall see him as he is” (1 John 3:2).

To summarize, sanctification is synonymous with “separation”—first, a once-for-all, positional separation unto Christ at our salvation; second, a practical, progressive holiness in a believer’s life while awaiting the return of Christ; and, finally, a separation forever from sin when we reach heaven.

## **Question: Why is faith without works dead?**

**Answer:** In his epistle, James makes the statement, “For just as the body without the spirit is dead, so also faith without works is dead” (James 2:26 NASB). Faith without works is dead faith because a lack of works reveals an unchanged life or a spiritually dead heart. There are many Scriptures that make it clear that true saving faith will result in a transformed life, which is demonstrated by the “works” we do. How we live reveals what we believe and whether the faith we profess to have is a living faith.

James 2:14–26 is sometimes taken out of context in an attempt to create a works-based system of righteousness, but that is contrary to many other Scriptures. James is not saying that our works make us righteous before God; instead, he is making it clear that good works demonstrate real saving faith. Works are not the cause of salvation; works are the evidence of salvation. The person who claims to be a Christian but lives in willful disobedience to Christ with a life that shows no good works has a false or dead faith and is not saved. James is clearly making a contrast between two different types of faith—true faith that saves and false faith that is dead.

Many profess to be Christians, but their lives and their priorities indicate otherwise. Jesus put it this way: “By their fruit you will recognize them. Do people pick grapes from thornbushes, or figs from thistles? Likewise every good tree bears good fruit, but a bad tree bears bad fruit. A good tree cannot bear bad fruit, and a bad tree cannot bear good fruit. Every tree that does not bear good fruit is cut down and thrown into the fire. Thus, by their fruit you will recognize them. Not everyone who says to me, ‘Lord, Lord,’ will enter the kingdom of heaven, but only he who does the will of my Father who is in heaven. Many will say to me on that day, ‘Lord, Lord, did we not prophesy in your name, and in your name drive out demons and perform many miracles?’ Then I will tell them plainly, ‘I never knew you. Away from me, you evildoers!’” (Matthew 7:16–23).

Notice that the message of Jesus is the same as the message of James. Obedience to God is the mark of true saving faith. James uses the examples of Abraham and Rahab as people who, in faith, produced the type of works that demonstrate salvation. Saying we believe in Jesus does not save us, nor does performing religious service. What saves us is faith made evident by ongoing obedience to God.

Misunderstanding the relationship of faith and works comes from a misunderstanding of what the Bible teaches about salvation. There are really two errors in regard to works and faith. The first error is the gospel of “easy

believism.” This error says that one can “make a decision for Christ” or “pray a prayer of salvation,” and based upon that profession, salvation occurs. This is also called “decisional regeneration” and is dangerous and deceptive. Often those who advocate this view of salvation say that, once a person has prayed the “sinners’ prayer” or made a profession of faith, he is saved regardless of how he lives afterward. Those who live as “carnal Christians” excuse their ungodly lifestyles and assume they’re “safe” because they made a profession of faith in Christ. Yet, as we can see in James and other passages, an empty profession of faith that is not followed by a life of obedience to Christ is in reality a dead faith that does not save.

The other error in regard to works and faith is to make works part of what justifies us before God. The mixture of works and faith creates a system of righteousness based on human effort, and this is totally contrary to what Scripture teaches. Romans 4:5 says, “To the man who does not work but trusts God who justifies the wicked, his faith is credited as righteousness.” There is no conflict between that and James’ statement that “faith without works is dead.” We are justified by faith, and good works come from that faith. The works that follow salvation do not make us righteous before God; they simply flow from a heart that has been regenerated by the Holy Spirit.

When the Holy Spirit has regenerated us, our new life will be evident by the fruit of the Spirit (Galatians 5:22–23) and a desire to obey and glorify God. Christians belong to Christ, and as His sheep they hear His voice and follow Him (John 10:26–30).

God sees the heart. An empty profession of faith cannot save. There has been no change of heart, as evidenced by a lack of good works. It is a dead faith that will cause Christ to say, “I never knew you. Away from me, you evildoers!” (Matthew 7:23).

### **Question: What does it mean that good works are the result of salvation?**

**Answer:** Ephesians 2:8–9 plainly states that we are not saved by good works. In fact, before we are saved, our works are done in the flesh and cannot please God; even our most “righteous” deeds fall far short of God’s glory (see Romans 3:20 and Isaiah 64:6). We can be saved only because God is gracious and merciful and has designed a way for us to be declared righteous (Psalm 86:5; Ephesians 2:4–5). When Jesus became sin for us (2 Corinthians 5:21), we inherited His righteousness. Salvation is a divine exchange: our tattered rags of self-effort for the perfection of Christ. Because His death and resurrection paid

the price for our evil deeds, we can be declared perfect before God (Romans 5:1). We are told to “put on the Lord Jesus Christ” like a flawless garment (Romans 13:14).

At salvation, the Holy Spirit moves into the repentant heart (Acts 2:38). Self is no longer the uncontested lord of our lives. Jesus is now the boss. That’s what it means to say that Jesus is “Lord” (Romans 10:9; Colossians 2:6). We were once headed south; we are now headed north. Everything is changed. We begin to view life from God’s perspective, not our own—as John Newton wrote, “I once was lost but now am found, was blind, but now I see.”

The sins we once committed without thought now bring conviction. To know God is to see sin the way He sees it. First John 3:9 says, “No one who is born of God will continue to sin, because God’s seed remains in him; he cannot go on sinning, because he has been born of God.” Instead of sin, the born-again Christian produces “fruit in keeping with repentance” (Matthew 3:8). Salvation enables us to live “by the Spirit” and so truly perform good works (Galatians 5:16).

Ephesians 2:10 says, “For we are God’s workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.” God’s goal in saving us was not only to rescue us from hell, but also that we would reflect His character and goodness to the world. God delights to see us becoming more like His Son (Romans 8:29). We were created in God’s image. Sin marred that image. When God bought us back for Himself, it was to restore His image in us and free us to become all we were created to be. When the Holy Spirit comes to live inside us, He prompts us to do things that glorify God (John 14:26). Our desire to please God grows as our understanding of Him grows. That desire to please God results in good works.

It is biblically inconsistent to say that someone has been *saved* but has not *changed*. Many people go through the outward motions of giving their lives to Christ, but no lifestyle change follows. That is not real salvation, but is a “dead” faith (James 2:26). When you walk into a dark room and flip the switch, you expect light. If no light appears, you rightly assume something is wrong. It would be logically inconsistent to say that the light is on when the room is still pitch black. Light naturally dispels darkness. When a dark heart receives the light of salvation, it is illuminated (John 12:46)—priorities change, desires change, outlooks change. Life is seen clearly for the first time. If the darkness of sin continues, we can rightly assume no light came on.

To use another biblical analogy, God wants to produce fruit in our lives (see Galatians 5:22–23). He is the Vinedresser, Jesus is the Vine, and we are the

branches. The branches are naturally attached to the vine; from the vine they get their support, their ability to produce fruit, and their very life. Jesus said, “I am the vine; you are the branches. If a man remains in me and I in him, he will bear much fruit; apart from me you can do nothing” (John 15:5). That is the purpose of the vineyard—to produce “much fruit.” Good works follow salvation.

So, although our good works cannot save us, when we are saved, we *will* produce good works. Just as a baby will grow after birth, so a believer will grow after the new birth. As a child grows, he begins to look more and more like his parents. In the same way, after salvation, we grow, and we begin to look more and more like our Heavenly Father. This is only possible as we abide in Him and allow Him to reproduce His character in us (John 15:4).

### **Question: Do Christians have to keep asking for forgiveness for their sins?**

**Answer:** Some common questions are “what happens if I sin and then I die before I have an opportunity to confess that sin to God?” and “what happens if I commit a sin, but then forget about it and never remember to confess it to God?” Both of these questions are based on a faulty assumption. Salvation is not a matter of believers trying to confess and repent from every sin they commit before they die. Salvation is not based on whether a Christian has confessed and repented of every sin. Yes, we should confess our sins to God as soon as we are aware that we have sinned. However, we do not constantly need to be asking God for forgiveness. When we place our faith in Jesus Christ for salvation, *all* of our sins are forgiven. That includes past, present, and future, big or small. Believers do not have to keep asking for forgiveness or repenting in order to have their sins forgiven. Jesus died to pay the penalty for all of our sins, and when they are forgiven, they are all forgiven (Colossians 1:13–14; Acts 10:43).

First John 1:9 says, “If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness.” This verse does seem to indicate that somehow forgiveness is dependent on our confessing our sins to God. How does this work if all of our sins are forgiven the moment we receive Christ as Savior? It seems that what the apostle John is describing here is “relational” forgiveness. All of our sins are forgiven positionally the moment we receive Christ as Savior. This positional forgiveness guarantees our salvation and promise of an eternal home in heaven. When we stand before God after death, God will not deny us entrance into heaven because of our sins. That is positional forgiveness.

The concept of relational forgiveness is based on the fact that, when we sin,

we offend God and grieve His Spirit (Ephesians 4:30). While God has ultimately forgiven us of the sins we commit, they still result in a blocking of or hindrance to our relationship with God. A young boy who sins against his father is not cast out of the family. A godly father will forgive his children unconditionally. At the same time, a good relationship between father and son cannot be achieved until the relationship is restored. This can only occur when a child confesses his mistakes to his father and apologizes. That is why we confess our sins to God—not to maintain our salvation, but to return to close fellowship with the God who loves us and has already forgiven us.

### **Question: Will God continue to forgive me if I commit the same sin over and over again?**

**Answer:** To answer this question, we are going to look at two powerful passages of Scripture. The first is found in Psalms: “As far as the east is from the west, so far has he removed our transgressions from us” (Psalm 103:12). One of the most effective tricks Satan plays on Christians is to convince us that our sins aren’t really forgiven, despite the promise of God’s Word. If we have truly received Jesus by faith and still have an uneasy feeling that we aren’t forgiven, we may be under demonic attack. Satan is the father of lies and loves to plant seeds of doubt in our minds about the reality of our salvation. Satan is also an accuser and loves to remind us of our past transgressions, which he uses to “prove” that God couldn’t possibly forgive or restore us. The devil’s attacks make it a real challenge to simply rest in the promises of God and trust His love.

Psalm 103 tells us that God not only forgives our sins but also removes them completely from His presence. This is a profound fact of grace! We have trouble grasping such grace, which is why it is so easy for us to worry about forgiveness instead of just accepting it. The key is simply giving up our doubts and our feelings of guilt and resting in God’s promise of forgiveness.

Another passage is 1 John 1:9: “If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness.” What a wonderful promise! God forgives His children when they sin if they come to Him in an attitude of repentance. God’s grace is so great that, even when we stumble, we can still be forgiven.

In Matthew 18:21–22 we read, “Then Peter came to Jesus and asked, ‘Lord, how many times shall I forgive my brother when he sins against me? Up to seven times?’ Jesus answered, ‘I tell you, not seven times, but seventy-seven times.’” Peter was probably thinking that he was being generous. Rather than repay a person’s offense with equal retribution, Peter suggested giving the

brother some leeway; say, up to seven times. Forgiveness would run out by the eighth offense. But Christ challenged the rules of Peter's suggested economy of grace by saying that forgiveness is infinite for those who truly seek it. This is possible only because of the infinite grace of God, based on the shed blood of Christ on the cross. Because of Christ's once-for-all sacrifice, we can always be cleansed after we sin if we humbly seek forgiveness.

We must note that it is not biblical for a saved person to sin habitually and continually (1 John 3:8–9). That is why Paul admonishes, "Examine yourselves to see whether you are in the faith; test yourselves. Do you not realize that Christ Jesus is in you—unless, of course, you fail the test?" (2 Corinthians 13:5). As Christians, we may stumble, but we will not live a lifestyle of continual, unrepentant sin. All of us have weaknesses and can fall into sin. Even the apostle Paul did what he didn't want to do because of the sin at work in his body (Romans 7:15). The response of the believer is to hate the sin, repent of it, and ask for divine grace to overcome it (Romans 7:24–25). Even when our faith grows weak and we deny our Lord in word or in life, forgiveness is available (see Luke 22:32).

Satan likes to suggest that there is no hope, no possibility that we can be forgiven, healed, and restored. He tries to make us feel trapped by guilt so we no longer feel worthy of God's forgiveness. But when were we *ever* worthy of God's grace? By definition, God's grace is extended to the *unworthy*. God loves us, forgave us, and chose us to be in Christ before the foundation of the world (Ephesians 1:4–6), not because of anything we did, but "in order that we, who were the first to hope in Christ, might be for the praise of his glory" (Ephesians 1:12). There is no place we can go where God's grace cannot reach, and there is no depth to which we can sink from which God cannot pull us out. His grace is greater than all of our sin.

Whether we are just starting to wander off course or we are already sinking and drowning in our sin, grace is available. "Let the wicked forsake their ways and the unrighteous their thoughts. Let them turn to the LORD, and he will have mercy on them, and to our God, for he will freely pardon" (Isaiah 55:7).

### **Question: Is eternal security a "license" to sin?**

**Answer:** The most frequent objection to the doctrine of eternal security is that it supposedly allows people to live any way they want and still be saved. While this may be "technically" true, it does not reflect the reality of salvation. A person who has truly been redeemed by Jesus Christ will not live a life characterized by continuous, willful sin. We must draw a distinction between



how a Christian should live and what a person must do in order to receive salvation.

The Bible is clear that salvation is by grace alone, through faith alone, in Jesus Christ alone (John 3:16; Ephesians 2:8–9; John 14:6). The moment a person truly believes in Jesus Christ, he or she is saved and secure in that salvation. Salvation is not gained by faith but then maintained by works. The apostle Paul addresses this issue in Galatians 3:3 when he asks, “Are you so foolish? After beginning with the Spirit, are you now trying to attain your goal by human effort?” If we are saved by faith, our salvation is also maintained and secured by faith. We cannot earn our own salvation. Therefore, neither can we earn the maintenance of our salvation. It is God who maintains our salvation (Jude 24). God’s hand holds us firmly in His grasp (John 10:28–29). God’s love is so strong that nothing and no one can separate us from Him (Romans 8:38–39).

Any denial of eternal security is, in its essence, a belief that we must maintain our own salvation by our own good works and efforts. This is completely antithetical to salvation by grace. We are saved because of Christ’s merits, not our own (Romans 5:6–11). To claim that we must obey God’s Word or live a godly life to maintain our salvation is saying that Jesus’ death was not sufficient to pay the penalty for our sins. However, Jesus’ death was absolutely sufficient to pay for all of our sins—past, present, and future, pre-salvation and post-salvation (Romans 5:8; 1 Corinthians 15:3; 2 Corinthians 5:21).

Does this mean that a Christian can live any way he wants and still be saved? This is essentially a hypothetical question, because the Bible makes it clear that a true Christian will not live “any way he wants.” Christians are new creations (2 Corinthians 5:17). Christians demonstrate the fruit of the Spirit (Galatians 5:22–23), not the acts of the flesh (Galatians 5:19–21). First John 3:6–9 clearly states that a true Christian will not live in continual sin. In response to the accusation that grace promotes sin, the apostle Paul declared, “What shall we say, then? Shall we go on sinning so that grace may increase? By no means! We died to sin; how can we live in it any longer?” (Romans 6:1–2).

Eternal security is not a license to sin. Rather, it is the assurance of knowing that God keeps His Word and that His love is guaranteed for those who trust in Christ. Understanding God’s tremendous gift of salvation motivates us *not* to sin. How could anyone, knowing the price Jesus Christ paid for us, choose a life of continual, presumptuous sin (Romans 6:15–23)? How could anyone who understands God’s unconditional love for those who believe take that love and throw it back in God’s face? Such a person is demonstrating not that eternal security has given him a license to sin, but that he has never truly experienced

salvation through Jesus Christ. “No one who lives in him keeps on sinning. No one who continues to sin has either seen him or known him” (1 John 3:6).

### **Question: Is a backsliding Christian still saved?**

**Answer:** This question has been debated endlessly over the years. To backslide is to relapse into sin. The word *backslider* or *backsliding* does not appear in the New Testament and is used in the Old Testament primarily when speaking of Israel. The Jews, though they were God’s chosen people, continually turned their backs on Him and rebelled against His Word (Jeremiah 8:9). Backsliding is one reason why the sacrifices for sin were continual—their relationship with God continually needed to be restored (Hebrews 10:11). The Christian, however, has availed himself of the perfect, once-for-all sacrifice of Christ and needs no further sacrifice for his sin (Hebrews 10:10). God Himself has obtained our salvation for us (2 Corinthians 5:21), and because we are saved by Him, a true Christian cannot backslide or fall away so as not to return.

Christians do sin (1 John 1:8), but the Christian life will not be characterized by a life of sin. Believers are new creations (2 Corinthians 5:17), and we have the Holy Spirit in us who produces good fruit (Galatians 5:22–23). Because of the complete sufficiency of Christ’s sacrifice, Christians are forgiven no matter how many times they sin, but, at the same time, a Christian doesn’t *want* to see how many times he can sin! The Christian life is a changed life. Christians should live progressively more holy lives as they grow closer to God and more like Christ. We should have serious doubts about a person who claims to be a believer yet lives a life that says otherwise (see Luke 3:8). So, a true Christian who falls back into sin temporarily is still saved—he has not lost his salvation (John 10:28); however, a person who lives a life controlled by sin is giving proof that he is not truly a Christian.

What about a person who denies Christ? The Bible tells us that, if a person denies Christ, he never truly knew Christ to begin with. “They went out from us, but they did not really belong to us. For if they had belonged to us, they would have remained with us; but their going showed that none of them belonged to us” (1 John 2:19). Those who belong to Christ remain with Christ. Those who renounce their faith never had it to begin with. Those who turn their backs on Christ and reject the faith they once claimed to possess are not “backsliding”; they are finally showing that they did not possess a saving faith in the first place. “Here is a trustworthy saying: If we died with him, we will also live with him; if we endure, we will also reign with him. If we disown him, he will also disown us; if we are faithless, he will remain faithful, for he cannot disown himself”

(2 Timothy 2:11–13).

# Chapter 8

# QUESTIONS ABOUT ELECTION AND PREDESTINATION

## **Contents**

How does God's sovereignty and mankind's free will work together in salvation?

How can I know if I am one of the elect?

How are predestination and election connected with foreknowledge?

What is sovereign grace?

## **Question: How does God's sovereignty and mankind's free will work together in salvation?**

**Answer:** It is impossible for us to fully understand the relationship between God's sovereignty and humanity's free will and responsibility. Only God truly knows how they work together in His plan of salvation. With this issue, it is important to admit our inability to fully grasp the nature of God and our relationship with Him. Going too far to either side results in a distorted understanding of salvation.

Scripture is clear that God knows who will be saved (Romans 8:29; 1 Peter 1:2). Ephesians 1:4 tells us that God did more than know us; He chose us "before the creation of the world." The Bible repeatedly describes believers as the "chosen" (Romans 8:33; 11:5; Ephesians 1:11; Colossians 3:12; 1 Thessalonians 1:4; 1 Peter 2:9) and the "elect" (Matthew 24:22, 31; Mark 13:20, 27; Romans 11:7; 2 Timothy 2:10; Titus 1:1; 1 Peter 1:1). The fact that believers are predestined (Romans 8:29–30; Ephesians 1:5, 11) and elected (Romans 11:28; 2 Peter 1:10) for salvation is clear.

The Bible also says that we are responsible for receiving Christ as Savior. All we have to do is believe in Jesus Christ and we will be saved (John 3:16; Romans 10:9–10). Belief is a command (John 14:11). God knows who will be saved, God chooses who will be saved, and we must choose Christ in order to be saved. How these three facts work together is impossible for a finite mind to comprehend (Romans 11:33–36). Our responsibility is to take the gospel to the whole world (Matthew 28:18–20; Acts 1:8). We should leave the foreknowledge, election, and predestination up to God and simply be obedient in

sharing the gospel.

### **Question: How can I know if I am one of the elect?**

**Answer:** There are numerous ideas of precisely what election means in regard to salvation, but the fact that believers are elected is indisputable (Romans 8:29–30; Ephesians 1:4–5, 11; 1 Thessalonians 1:4). Simply put, the doctrine of election is that God chooses/determines/elects/predestines who will be saved. It is not within the scope of this article to determine how election works. Rather, the question at hand is “How can I know if I am one of the elect?” The answer is exceedingly simple: believe!

The Bible nowhere instructs us to be concerned regarding our status of elect vs. non-elect. Rather, God calls us to believe, to receive Jesus Christ as Savior, by grace through faith (John 3:16; Ephesians 2:8–9). If a person truly trusts in Jesus alone for salvation, that person is one of the elect. Whether belief secures election, or election causes belief—that is another debate. But it is sure that belief is evidence of election. No one can receive Jesus as Savior unless God draws him or her (John 6:44). Saving faith is not possible without divine election. Therefore, saving faith is evidence of election.

The idea of a person wanting to be saved but being unable to, due to not being one of the elect, is absolutely foreign to the Bible. No one seeks after God’s plan of salvation of his own accord (Romans 3:10–11). Those without Christ are blind to their need for salvation (2 Corinthians 4:4). This only changes when God begins drawing a person to Himself. It is God who opens eyes and enlightens minds to the need for Jesus Christ as Savior. A person cannot repent (change his mind about sin and the need for salvation) unless God grants repentance (Acts 11:18). Therefore, if you understand God’s plan of salvation, recognize your need for it, and feel compelled to receive Jesus Christ as your Savior, then believe, and you are saved.

If you have received Jesus Christ as your Savior, trusting Him alone for salvation, believing that His sacrifice is the full payment for your sins—you are one of the elect!

### **Question: How are predestination and election connected with foreknowledge?**

**Answer:** Certainly, since God knows everything, it would have been possible for God to base His predestination and election of individuals upon His knowledge of the future. In fact, that is the exact position many Christians hold,

as it is the Arminian view of predestination. The problem is that the Bible does not teach that God made His choice based on merely knowing the future. Let's consider a few verses that deal with God's election or predestination of people to salvation.

Ephesians 1:5 tells us that God "predestined us to be adopted as his sons through Jesus Christ, in accordance with his pleasure and will." According to this verse, the basis of our being predestined is not something that we do or will do; rather, it is based on the will of God for His own pleasure. As Romans 9:15–16 says, "I will have mercy on whom I have mercy, and I will have compassion on whom I have compassion." It does not, therefore, depend on man's desire or effort, but on God's mercy." (See also Romans 9:11.) In Ephesians 1:11 we see that people are "chosen, having been predestined according to the plan of him who works out everything in conformity with the purpose of his will." Scripture consistently teaches that predestination or election is based upon on God's sovereign will. He did not choose us because He knew we would believe; He chose us because He wanted to. God predetermined or predestined our salvation from before the foundation of the world (Ephesians 1:4).

But what about Romans 8:29 where it says that "those God foreknew he also predestined"? This verse does teach that predestination is based on the foreknowledge of God. But what does the word *foreknowledge* mean? It cannot just mean "God's knowledge of the future," in this case. If God simply looked into the future, saw who would believe the gospel, and then predestined them based on that knowledge, it would contradict the verses above.

Fortunately, God does not leave us to wonder. In John 10:26, Jesus said, "You do not believe because you are not my sheep." The reason one person believes and another person does not believe is that one person is part of God's "flock" and the other is not. The truth is that the word *foreknew* in Romans 8:29 is not speaking of God's knowing the future. The word *foreknowledge* is never used in terms of God's omniscience. What it does describe is a predetermined relationship; God brings the saving relationship into existence by decreeing it ahead of time.

The word *know* is sometimes used in the Bible to describe an intimate or personal relationship between a man and a woman (see Genesis 4:1 ESV). In a similar sense, before God ever created the heavens and earth, and a long time before we were ever born, God "knew" His elect in a personal way and chose them to be His sheep, not because they would someday follow Him but in order to guarantee that they would follow Him. His knowing them and choosing them is the reason they follow, not the other way around. The issue is not whether or

not God knows who will believe, but why some believe and others do not. The answer to that is God chooses to have mercy on some, and others He leaves in their sinful rebellion.

The following quote by John Murray is excellent in dealing with this issue: “Even if it were granted that ‘foreknew’ means the foresight of faith, the biblical doctrine of sovereign election is not thereby eliminated or disproven. For it is certainly true that God foresees faith; He foresees all that comes to pass. The question would then simply be: whence proceeds this faith, which God foresees? And the only biblical answer is that the faith which God foresees is the faith He himself creates (cf. John 3:3–8; 6:44, 45, 65; Eph. 2:8; Phil. 1:29; 2 Peter 1:2). Hence His eternal foresight of faith is preconditioned by His decree to generate this faith in those whom He foresees as believing.”<sup>4</sup>

### **Question: What is sovereign grace?**

**Answer:** The idea of sovereign grace combines two of God’s attributes: His sovereignty and His graciousness. Both of these characteristics of God are so vast that many volumes have been written about each. The teaching of sovereign grace is the melding of the two.

The fact that God is sovereign means that He has total control of all things past, present, and future. Nothing happens outside of His knowledge and control. All things are either caused by Him or allowed by Him for His own purposes and in accordance with His perfect will and timing (Romans 11:36; 1 Corinthians 8:6). He is the only absolute and omnipotent ruler of the universe and is sovereign in creation, providence, and redemption.

The grace of God is His unmerited favor toward those who have not earned it. There are numerous examples of God’s grace in the Bible, both to His people and to those who reject Him. Mary found grace in the eyes of the Lord who bestowed upon her the privilege of bearing the Savior of mankind (Luke 1:28). She may have been a godly young woman, but nothing she could have done would have made her worthy of such a blessing. She was the recipient of God’s grace. The apostle Paul admitted that he was a servant of God by His grace and it was by that grace that he labored effectively for the cause of Christ (1 Corinthians 15:10). As Christians we know God’s grace firsthand: “For it is by grace you have been saved, through faith” (Ephesians 2:8). Our very salvation and position in Christ are due to His grace through the faith He gives us (Hebrews 12:2). Even those who hate God receive His grace in every breath He allows them to take and through His common grace to all creation: “He causes his sun to rise on the evil and the good, and sends rain on the righteous



and the unrighteous” (Matthew 5:45). Even the atheist enjoys the effects of God’s grace through His beautiful creation and His provision of the resources necessary for food, clothing, and housing. God doesn’t owe these things to us, but He provides them to exhibit His grace.

The sovereign grace of God is noted most often by theologians in the matter of election. God saves people by His grace, and He is absolutely sovereign over His distribution of grace. We see this best explained in Ephesians 1:5–6: “He predestined us to be adopted as his sons through Jesus Christ, in accordance with his pleasure and will—to the praise of his glorious grace, which he has freely given us in the One he loves.” God sovereignly chose those He would save through His gracious act of sending His Son to die on the cross. The predestined were unable to save themselves or to merit God’s favor because of their transgression of His Law. “The law was added so that the trespass might increase. But where sin increased, grace increased all the more” (Romans 5:20). Therefore, Christians are “justified freely by his grace through the redemption that came by Christ Jesus” (Romans 3:24).

God in His sovereign grace has chosen to save those on whom He has set His love (Romans 9:8–13). They are picked out of the stream of sinful men and women cascading into hell. That is a humbling truth and should result in immense gratitude on our part. Why did God bestow His sovereign grace on believers? Not because we deserve salvation but to demonstrate “the riches of His glory” (Romans 9:14–23). Therefore, our only proper response is “Praise be to the God and Father of our Lord Jesus Christ, who has blessed us in the heavenly realms with every spiritual blessing in Christ” (Ephesians 1:3).

# Chapter 9

# QUESTIONS ABOUT SALVATION AND THE OLD TESTAMENT

## Contents

What was the Old Testament way of salvation?

Why did God require animal sacrifices in the Old Testament?

How were people saved before Jesus died for our sins?

Why did the sacrificial system require a blood sacrifice?

What is progressive revelation as it relates to salvation?

## **Question: What was the Old Testament way of salvation?**

**Answer:** How people were saved during the time of the Old Testament is a confusing question to some. We know that, after Jesus' death on the cross, salvation comes by grace through faith in Him (John 1:12; Ephesians 2:8–9). Jesus is the Way (John 14:6). But what was the way before Christ?

A common misconception about the Old Testament way of salvation is that Jews were saved by keeping the Law. But we know from Scripture that is not true. Galatians 3:11 says, "Clearly no one is justified before God by the law, because, 'The righteous will live by faith.'" Some might want to dismiss this passage as only applying to the New Testament, but Paul is quoting Habakkuk 2:4—salvation by faith, apart from the Law, was an *Old Testament* principle. Paul taught that the purpose of the Law was to serve as a "tutor to lead us to Christ, so that we may be justified by faith" (Galatians 3:24 NASB). Also, in Romans 3:20 Paul makes the point that keeping the Law did not save either Old or New Testament Jews because "no one will be declared righteous in his sight by observing the law." The Law was never intended to save anyone; the purpose of the Law was to make us aware of sin.

If the Old Testament way of salvation was not keeping the Law, then how were people saved? Fortunately, the answer to that question is easily found in Scripture. In Romans 4 the apostle Paul distinctly says that the Old Testament way of salvation was the same as the New Testament way, which is by grace alone, through faith alone, in Christ alone. To prove this, Paul points to Abraham, who was saved by faith: "Abraham believed God, and it was credited to him as righteousness" (Romans 4:3). Again, Paul quotes the Old Testament to

make his point—Genesis 15:6 this time. Abraham could not have been saved by keeping the Law, because he lived over 400 years before the Law was given!

Paul then shows that David understood salvation by faith (Romans 4:6–8, quoting Psalm 32:1–2). Paul continues to establish that the Old Testament way of salvation was through faith alone. In Romans 4:23–24 he writes, “The words ‘it was credited to him’ were written not for him alone, but also for us, to whom God will credit righteousness—for us who believe in him who raised Jesus our Lord from the dead.” In other words, righteousness is “credited” or given to those who have faith in God—Abraham, David, and all other believers share the same way of salvation.

Much of Romans and Galatians address the fact that there is only one way of salvation and only one gospel message. Throughout history people have tried to pervert the gospel by adding human works to it, requiring that certain things be done to “earn” salvation. But the Bible’s message is that the way of salvation has always been through faith. In the Old Testament, it was faith in the promise that God would send a Savior someday. Those who lived before Christ looked forward to the Messiah and believed God’s promise of the coming Servant of the Lord (Isaiah 53). Those who exercised such faith were saved. Today we look back on the life, death, and resurrection of the Savior and are saved by faith in Jesus Christ’s atonement for our sins (Romans 10:9–10).

As early as Genesis 3:15, we see the promise of a coming Savior, and throughout the Old Testament there are hundreds of promises that the Messiah would “save his people from their sins” (Matthew 1:21; cf. Isaiah 53:5–6). Job’s faith was in the fact that his “Redeemer lives, and that in the end he will stand upon the earth” (Job 19:25). Job and the other Old Testament saints were aware of the promised Redeemer, and they were saved by faith in that Savior, the same way people are saved today. There is no other way. Jesus is “‘the stone you builders rejected, which has become the capstone.’ Salvation is found in no one else, for there is no other name under heaven given to men by which we must be saved” (Acts 4:11–12, quoting Psalm 118:22).

## **Question: Why did God require animal sacrifices in the Old Testament?**

**Answer:** Before Jesus died on the cross, God required animal sacrifices to provide temporary forgiveness of sins and to foreshadow Christ’s perfect and complete sacrifice (Leviticus 4:35; 5:10). Animal sacrifice is an important theme found throughout Scripture because “without the shedding of blood there is no forgiveness” (Hebrews 9:22). When Adam and Eve sinned, God killed animals

to provide clothing for them (Genesis 3:21). Abel sacrificed the “firstborn of his flock” (Genesis 4:4–5). After the flood receded, Noah sacrificed animals to God (Genesis 8:20–21).

God commanded the nation of Israel to perform numerous sacrifices and to follow certain rules. First, the animal had to be spotless. Second, the person offering the sacrifice had to identify himself with the animal. Third, the person offering the animal had to inflict death upon it. When done in faith, this sacrifice provided forgiveness of sins. Another sacrifice required on the Day of Atonement demonstrates forgiveness and the removal of sin. The high priest was to take two male goats, sacrifice one as a sin offering for the people of Israel (Leviticus 16:15) and then release the other goat into the wilderness (Leviticus 16:20–22). The sin offering provided forgiveness, while the other goat signified the removal of sin.

Why, then, do we no longer offer animal sacrifices today? These sacrifices have ended because Jesus Christ was the ultimate and perfect sacrifice. John the Baptist recognized this when he saw Jesus and said, “Look, the Lamb of God, who takes away the sin of the world!” (John 1:29). Just as the animals who died as a sacrifice did no wrong and died in place of the one performing the sacrifice, Jesus Christ also did no wrong but willingly died for the sins of mankind (1 Timothy 2:6). As 2 Corinthians 5:21 says, “God made him [Jesus] who had no sin to be sin for us, so that in him we might become the righteousness of God.” Through faith in what Jesus Christ accomplished on the cross, we can receive forgiveness.

God originally commanded animal sacrifices so that an individual could experience forgiveness of sin. The animal served as a substitute; that is, the animal died in place of the sinner. But these sacrifices were only temporary, which is why they needed to be offered over and over. Jesus Christ was the ultimate sacrificial substitute once for all time (Hebrews 7:27) and is now the only mediator between God and humanity (1 Timothy 2:5). Animal sacrifices foreshadowed Christ’s ultimate sacrifice on our behalf.

### **Question: How were people saved before Jesus died for our sins?**

**Answer:** Since the fall of man, the basis of salvation has always been the death of Christ. No one, either prior to the cross or since the cross, would ever be saved without that one pivotal event in the history of the world. Christ’s death paid the penalty for past sins of Old Testament saints and sins of future saints.

The requirement for salvation has always been faith. The object of one’s faith for salvation has always been God. The psalmist wrote, “Blessed are all who

take refuge in him” (Psalm 2:12). Genesis 15:6 tells us that Abraham believed God and that was enough for God to credit it to him for righteousness (see also Romans 4:3–8). The Old Testament sacrificial system did not take away sin, as Hebrews 10:1–10 clearly teaches. It did, however, point to the day when the Son of God would shed His blood for the sinful human race.

What has changed through the ages is the content of a believer’s faith. God’s requirement for belief is based on the amount of revelation He has given mankind at a particular point in time. This is called progressive revelation. Adam believed the promise God gave in Genesis 3:15 that Eve’s offspring (Jesus, thousands of years later) would conquer Satan.

Abraham believed God according to the promises and new revelation God gave him in Genesis 12 and 15. Prior to Moses, no Scripture was written; but mankind was responsible for what God had revealed. Throughout the Old Testament, believers came to salvation because they believed God would someday take care of their sin problem. Today we look back, believing that He has already taken care of our sins on the cross (John 3:16; Hebrews 9:28).

What about believers in Christ’s day, prior to the cross and resurrection? What did they believe? Did they understand the full picture of Christ dying on a cross for their sins? Late in His ministry, “Jesus began to explain to his disciples that he must go to Jerusalem and suffer many things at the hands of the elders, chief priests and teachers of the law, and that he must be killed and on the third day be raised to life” (Matthew 16:21). What was the disciples’ reaction to this message? Peter and the other disciples did not know the full truth, yet they were saved because they believed God would take care of their sin. They didn’t know exactly how He would accomplish that any more than Adam, Abraham, Moses, or David knew, but they believed God.

Today, we have more revelation than the people living before the resurrection of Christ; we know the full story. “In the past God spoke to our forefathers through the prophets at many times and in various ways, but in these last days he has spoken to us by his Son, whom he appointed heir of all things, and through whom he made the universe” (Hebrews 1:1–2). Our salvation is still based on the death of Christ, our faith is still the requirement for salvation, and the object of our faith is still God. Today, we have the knowledge that the content of our faith should be that Jesus Christ died for our sins, He was buried, and He rose the third day (1 Corinthians 15:3–4).

**Question: Why did the sacrificial system require a blood sacrifice?**

**Answer:** The whole of the Old Testament, every book, points toward the Great Sacrifice that was to come—Jesus’ sacrifice of His own life on our behalf. Leviticus 17:11 is the Old Testament’s central statement about the significance of blood in the sacrificial system. God, speaking to Moses, declared, “For the life of a creature is in the blood, and I have given it to you to make atonement for yourselves on the altar; it is the blood that makes atonement for one’s life.”

A sacrifice is the offering up of something precious for a cause or a reason. Making atonement is satisfying someone or something for an offense committed. Leviticus 17:11 can be understood this way: God said, “I have given to you the creature’s life (which is in its blood) to make atonement for yourselves (to cover the offense you have committed against Me), so that you may live.” In other words, those who offered the blood sacrifice were set free from the consequences of sin.

Of course, the Israelites of Moses’ day did not know of Jesus or how He would die on their behalf and rise again—but they did believe God would send a Savior. Each of the many blood sacrifices seen throughout the Old Testament was foreshadowing the true, once-for-all sacrifice yet to come; the Israelites would never forget that, without the blood, there is no forgiveness. This shedding of blood is a substitutionary act. Under the Old Covenant, an animal died in the place of the Israelites; under the New Covenant, Jesus died in the place of believers.

Hebrews 9:11–18 confirms the symbolism of blood as life and applies Leviticus 17:11 to the sacrifice of the Lord Jesus Christ. Verse 13 clearly states that the Old Testament blood sacrifices were temporary and only atoned for sin partially and for a short time, hence the need to repeat the sacrifices yearly. But when Christ died, He did so to offer His own blood once for all time, making future sacrifices unnecessary. This is what Jesus meant by His dying words on the cross, “It is finished” (John 19:30). Never again would the blood of bulls and goats cleanse men from their sin. Only by accepting Jesus’ blood, shed on the cross for the remission of sins, can we stand before God covered in the righteousness of Christ (2 Corinthians 5:21).

### **Question: What is progressive revelation as it relates to salvation?**

**Answer:** Progressive revelation refers to the idea that God revealed His will and overall plan for humanity step by step, over a long period of time. These “steps” have been referred to as “dispensations” by some theologians. A dispensation is a distinguishable economy (i.e., an ordered condition of things) in the outworking of God’s purpose. While dispensationalists debate the number of

dispensations in history, all believe that God revealed only certain aspects of His plan in each dispensation, with each new dispensation building upon the prior one.

One does not have to be a dispensationalist to believe in progressive revelation. Nearly all students of the Bible recognize that certain truths contained in Scripture were not fully revealed by God to prior generations. For example, the New Testament “mysteries” such as the indwelling Christ (Colossians 1:27) and the rapture of the church (1 Corinthians 15:51) are teachings that were obviously *not* revealed in the Old Testament but were made plain in the New. (See also Ephesians 3:1–6.)

So, how does progressive revelation apply to salvation? Were those living before the first advent of Christ saved in a different way than people are saved today? In the New Testament era, people must place their faith in the finished work of Jesus Christ and believe that God raised Him from the dead to be saved (Romans 10:9–10; Acts 16:31). Yet, as scholar John Feinberg says, “The people of the Old Testament era did not know that Jesus was the Messiah, that Jesus would die, and that His death would be the basis of salvation.”<sup>5</sup> That being the case, what exactly did God reveal to those who lived before Christ, and how were the Old Testament saints saved? Did salvation change from the Old Testament to the New Testament?

## **Two Ways or One Way of Salvation?**

Some charge that those holding to progressive revelation espouse two different methods of salvation—one that was in place before the first coming of Christ and another that came after His death and resurrection. L. S. Chafer refutes this claim: “Are there two ways by which one may be saved? In reply to this question it may be stated that salvation of whatever specific character is always the work of God in behalf of man and never a work of man in behalf of God. ... There is, therefore, but one way to be saved and that is by the power of God made possible through the sacrifice of Christ.”<sup>6</sup>

The revelations in the Old and New Testaments concerning salvation can be reconciled. Charles Ryrie sums up the matter: “The basis of salvation in every age is the death of Christ; the requirement for salvation in every age is faith; the object of faith in every age is God; the content of faith changes in the various ages.”<sup>7</sup> In other words, no matter the era in which a person lives, salvation is dependent on the work of Christ and faith in God. However, the knowledge a person has concerning the *specifics* of God’s plan has increased through the

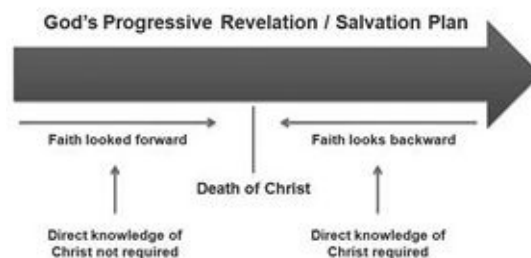


ages. That's progressive revelation.

In Jesus' parable of the Pharisee and the tax collector, the tax collector is justified before God with this prayer: "God, have mercy on me, a sinner" (Luke 18:13). In this simple, saving prayer, we find 1) a faith in God, 2) an acknowledgement of sin, and 3) an acceptance of mercy. Remember, Jesus told this story to people who lived *prior to* His death and resurrection. Even then, it was understood that justification involved God's mercy on a sinner who believed.

People in the Old Testament were saved by faith (Genesis 15:6), and part of that faith concerned an understanding—however basic—of the Messiah. Job looked forward to his "Redeemer" (Job 19:25). David believed in his "Lord" who sat at the right hand of God (Psalm 110:1). Isaiah preached vividly of the "Suffering Servant" who would bear the sins of the people (Isaiah 53). The Samaritan woman at the well anticipated "Christ" (John 4:25).

Scripture states that faith is the key to salvation for all people down through history (Hebrews 11:6), but how could God save people without their knowing of Jesus and His sacrifice for them? The answer is that God saved them based on their faith in what they *did* know. The Old Testament saints' faith looked *forward* to something they could not see; today, believers look *back* on events they can see. The following graphic depicts this understanding:



God has progressively revealed His plan to mankind. In every age, He has given people enough revelation to exercise faith. Now that Jesus Christ has accomplished His redeeming work, the specifics of faith's *content* have changed; the *basis* for faith has not changed.

Prior to Christ's coming, God foreshadowed Jesus' death via the sacrificial system and conditioned His people to understand that sin leads to death. The Law was a tutor that clearly defined sin and led people to Christ's righteousness (Galatians 3:24). From God's promise of the Serpent-crusher (Genesis 3:15) to Jesus, the living Word (John 1:1) and fullest revelation of God to man (Colossians 2:9), the detailed content of our faith has increased; therefore,

people today have a fuller understanding of what God requires of them.

## **Conclusions**

Referring to God's progressive revelation, John Calvin writes, "The Lord held to this orderly plan in administering the covenant of his mercy: as the day of full revelation approached with the passing of time, the more he increased each day the brightness of its manifestation. Accordingly, at the beginning when the first promise of salvation was given to Adam (Genesis 3:15) it glowed like a feeble spark. Then, as it was added to, the light grew in fullness, breaking forth increasingly and shedding its radiance more widely. At last—when all the clouds were dispersed—Christ, the Sun of Righteousness, fully illumined the whole earth."<sup>8</sup>

Progressive revelation does not mean that God's people in the Old Testament were without any understanding. Those living before Christ knew God and by faith received His promises. The faithful were "looking forward to the redemption of Jerusalem" (Luke 2:38).

No one is saved apart from the death and resurrection of Christ (John 14:6; Acts 4:12). The basis of salvation has been, and will always be, the sacrifice of Christ on the cross, and the means of salvation has always been faith in God. However, the content of a person's faith has always depended on the amount of revelation that God was pleased to give at a certain time. In Christ, "a better hope is introduced, by which we draw near to God" (Hebrews 7:19).

# Chapter 10

# MISCELLANEOUS QUESTIONS ABOUT SALVATION

## **Contents**

Will there be a second chance for salvation after death?

What happens to babies and young children when they die? Where do I find the age of accountability in the Bible?

What does the Bible say about a deathbed conversion?

Is there a difference between the Book of Life and the Lamb's Book of Life?

Can a person be saved through general revelation?

Is there any sin that God will not forgive?

Why is the phrase "accept Christ" mentioned in evangelism when it is not in the Bible?

Is it biblical to ask Jesus into your heart?

Why do the four Gospels seem to present a different message of salvation than the rest of the New Testament?

Is it necessary to fully understand the gospel to go to heaven? Is it enough to believe it, even if we do not fully understand it?

What does the Bible say about household salvation?

## **Question: Will there be a second chance for salvation after death?**

**Answer:** While the idea of a second chance for salvation is appealing, the Bible is clear that death is the end of all chances. Hebrews 9:27 tells us that we die and then face judgment. So, as long as a person is alive, he has a second, third, fourth, fifth, etc., chance to accept Christ and be saved (John 3:16; Romans 10:9–10; Acts 16:31). Once a person dies, there are no more chances. The idea of purgatory, a place where people go after death to pay for their sins, has no biblical basis but is rather a tradition of the Roman Catholic Church.

To understand what happens to nonbelievers after they die, we go to Revelation 20:11–15, which describes the Great White Throne Judgment. At this judgment books are opened, and "the dead were judged according to what they had done as recorded in the books" (verse 12). The books contain all the thoughts and deeds of those being judged, and we know from Romans 3:20 that

“no one will be declared righteous in [God’s] sight by observing the law.” Therefore, all who are judged by their works and thoughts are condemned to hell. Believers in Christ, on the other hand, are not judged by the books of works, but their names are found written in another book—the Lamb’s book of life (Revelation 21:27). They have believed on the Lord Jesus, and they alone will be allowed to enter heaven.

Anyone whose name is written in the Lamb’s Book of Life was chosen “before the creation of the world” (Ephesians 1:4) by God’s sovereign saving grace. These people need no “second chance” at salvation because Christ has secured their salvation. He chose them, He saved them, and He will keep them saved. Nothing can separate them from Christ (Romans 8:39). Jesus declared, “All that the Father gives me will come to me” (John 6:37), and “I give to them eternal life, and they shall never perish; no one can snatch them out of my hand” (John 10:28).

Philippians 2:10–11 declares, “At the name of Jesus every knee should bow, in heaven and on earth and under the earth, and every tongue confess that Jesus Christ is Lord, to the glory of God the Father.” One day, everyone will bow before Jesus and recognize that He is the Lord and Savior. At that point, though, it is too late for salvation. After death, all that remains for the unbeliever is judgment (Revelation 20:14–15). That is why we must trust in Him in *this* life. “I tell you, now is the time of God’s favor, now is the day of salvation” (2 Corinthians 6:2).

### **Question: What happens to babies and young children when they die? Where do I find the age of accountability in the Bible?**

**Answer:** When we discuss the age of accountability, we often lose the fact that children, no matter how young, are not “innocent” in the sense of being sinless. The Bible tells us that even if an infant or child has not committed personal sin, all people, including infants and children, are guilty before God because of inherited and imputed sin. In Psalm 51:5, David wrote, “Surely I was sinful at birth, sinful from the time my mother conceived me.” David recognized that, even at conception, he was a sinner. He had inherited sin from his parents and was imputed sin through Adam. The sad fact that infants sometimes die demonstrates that even they are impacted by Adam’s sin, since physical and spiritual death were both the results of Adam’s original sin.

Each person, infant or adult, stands guilty before God. Each person has offended the holiness of God. The only way God can be just, and at the same time declare a person righteous, is for that person to have received forgiveness

by faith in Christ. Christ is the only way. John 14:6 records Jesus' words: "I am the way and the truth and the life. No one comes to the Father except through me." Also, Peter teaches the exclusive path to salvation, stating in Acts 4:12, "Salvation is found in no one else, for there is no other name under heaven given to men by which we must be saved."

What about babies and young children who are unable to make an individual choice to accept or reject Christ? We believe they are covered by God's grace. When a child is very young, he cannot understand the gospel, and he is not held accountable for what he is incapable of knowing. As a child matures, his intellect grows, and he is better able to understand the concepts of God, Jesus, and the need for salvation. The point at which a child is capable of understanding the gospel—and therefore held accountable for it—is what we call the "age of accountability." Those who die before reaching the age of accountability are automatically saved by God's grace and mercy. Thirteen years old is the most common age given for the age of accountability, based on the Jewish custom that a child becomes an adult at the age of 13. However, the Bible gives no direct support for the age of 13 always being the age of accountability. It likely varies from child to child. Once a child is capable of making a faith decision for or against Christ, he has passed the age of accountability.

With the above in mind, also consider this: Christ's death is presented as sufficient for all of mankind. First John 2:2 says Jesus is "the atoning sacrifice for our sins, and not only for ours but also for the sins of the whole world." Jesus' death was sufficient for all sins, not just the sins of those who specifically come to Him in faith. The fact that Christ's death was sufficient for all sin would allow the possibility of God's applying that payment to those who were never capable of believing.

Second Samuel 12:21–23 is the one passage that seems to address this topic better than any other. The context of these verses is that King David committed adultery with Bathsheba, with a resulting pregnancy. The prophet Nathan was sent by the Lord to inform David that, because of David's sin, the child would die. David responded to this news by grieving, mourning, and praying for the child. But once the child passed away, David's mourning ended. David's servants were surprised to hear this. They said to him, "Why are you acting this way? While the child was alive, you fasted and wept, but now that the child is dead, you get up and eat!" (verse 21). David's response was, "While the child was still alive, I fasted and wept. I thought, 'Who knows? The LORD may be gracious to me and let the child live.' But now that he is dead, why should I fast? Can I bring him back again? I will go to him, but he will not return to me"

(verses 22–23). David’s response indicates that those who cannot believe are safe in the Lord. David said that he could go to the child, and this comforted David. David seemed to be saying that he would see the child again (in heaven), though he could not bring him back.

Although it is possible that God applies Christ’s payment for sin to those who cannot believe, the Bible does not specifically say that He does this. Therefore, this is a subject about which we should not be dogmatic. God’s applying Christ’s death to those who cannot believe would seem consistent with His love and mercy. It is our position that God applies Christ’s payment for sin to young children and those who are mentally handicapped, since they are not capable of understanding their sinful state and their need for the Savior. In any case, of this we are certain: God is loving, holy, merciful, just, and gracious. Whatever He does is *always* right and good.

### **Question: What does the Bible say about a deathbed conversion?**

**Answer:** The most notable deathbed/last-minute conversion to Christ is the case of the criminal crucified alongside Jesus (Luke 23:39–43). Only moments before his own death, this criminal had been an unbelieving mocker of Christ (Matthew 27:44). However, at the last moment, the criminal repented and acknowledged Jesus as the heavenly King. The Lord gave him the blessed promise, “Today you will be with me in paradise.”

Although the story of the criminal on the cross demonstrates that last-minute conversions are possible, the Bible tells us to repent now, without waiting another moment. John the Baptist warned, “Repent, for the kingdom of heaven is near” (Matthew 3:2). Jesus preached an identical message concerning the need for immediate repentance (Matthew 4:17).

The Bible cautions us concerning the brevity of life: “You are a mist that appears for a little while and then vanishes” (James 4:14). We are not instructed to consider converting later, but to believe today! “Today, if you hear his voice, do not harden your hearts” (Hebrews 4:7). None of us knows how much time we have left in this life or what the circumstances of our death will be. We may die in a sudden, unexpected manner that will preclude a deathbed conversion. The only reasonable option is to repent and believe in Jesus Christ today. “For he says, ‘In the time of my favor I heard you, and in the day of salvation I helped you.’ I tell you, now is the time of God’s favor, now is the day of salvation” (2 Corinthians 6:2).

### **Question: Is there a difference between the Book of Life and the**

## **Lamb's Book of Life?**

**Answer:** There are eight references in the New Testament to the “Book of Life,” and two of them refer specifically to the Book of Life that belongs to the Lamb, Jesus Christ. Seven of the references appear in the book of Revelation. Those whose names are written in the Book of Life are those who belong to God and have attained eternal life through belief in Jesus Christ.

Paul referred to those who labored alongside him as those whose names are in the Book of Life (Philippians 4:3), again identifying the Book of Life as a record of the names of those who have eternal salvation. In the same way, Revelation 3:5 refers to the Book of Life as the place which records the names of believers in the Lord. This verse also makes it clear that, once a name is written in the Book of Life, Jesus will never blot it out. The Lord Jesus, who is speaking to the churches in this part of Revelation, promises to acknowledge His own before His Father. Conversely, Revelation 20:15 reveals the fate of those whose names are not written in the Book of Life—eternity in the lake of fire.

In Revelation 13:8 and 21:27, we find the references to the Lamb's Book of Life. The Lamb who has been “slain from the creation of the world” has a book in which are written the names of all those who have been redeemed by His sacrifice. They are the ones who will enter the Holy City, the New Jerusalem (Revelation 21:10), and who will live forever in heaven with God. Since the Book of Life records all who have *eternal* life through the Lamb, it's clear that the Book of Life and the Lamb's Book of Life are one and the same.

## **Question: Can a person be saved through general revelation?**

**Answer:** General revelation can be defined as “the revelation of God to all people, at all times, and in all places that reveals that God exists and that He is intelligent, powerful, and transcendent.” Scriptures such as Psalm 19:1–4 and Romans 1:20 clearly state that certain things about God can be understood from His creation around us. Creation reveals God's power and majesty, but it does not reveal the plan of salvation through Christ. There is only salvation in Jesus' name (Acts 4:12); therefore, a person cannot be saved simply through general revelation. Usually, the question “Can a person be saved through general revelation?” is asked in relation to another question, “What happens to those who have never heard the gospel?”

Sadly, there are still parts of the world with absolutely no access to the Bible, to the gospel of Jesus Christ, or to any means of learning Christian truth. The question then arises, what happens to these people when they die? Is it fair for



God to condemn a person who has never heard the gospel or heard of Jesus Christ? Some propose the idea that God judges those who have never heard based on how they responded to general revelation. The presumption is that, if a person truly believes what can be known about God through general revelation, God will judge the person based on that faith and allow the person entrance into heaven.

The problem is that Scripture declares that, unless a person is in Christ, he or she “stands condemned already” (John 3:18). Romans 3:10–12, quoting Psalm 14:3, pronounces the unregenerate nature to be universally sinful: “There is no one righteous, not even one; there is no one who understands, no one who seeks God. All have turned away, they have together become worthless; there is no one who does good, not even one.” According to Scripture, the knowledge of God is *available* (through general revelation), but mankind perverts it to his own liking. Romans 1:21–23 states, “For although they knew God, they neither glorified him as God nor gave thanks to him, but their thinking became futile and their foolish hearts were darkened. Although they claimed to be wise, they became fools and exchanged the glory of the immortal God for images made to look like mortal man and birds and animals and reptiles.” The status of those without God is one of rebellion, darkness, and idolatry.

Man rebels despite general revelation. Sinful man willfully rejects what can be known of God through nature and seeks ways to avoid the truth (see John 3:19). Since man does not naturally seek God, God must seek him—and that is exactly what He did, in the Person of Jesus Christ. Jesus came “to seek and to save the lost” (Luke 19:10).

A good example of our need for the gospel is found in Acts 10. Cornelius knew about God and was “devout and God-fearing; he gave generously to those in need and prayed to God regularly” (Acts 10:2). Did God save Cornelius because of his devotion to God based on the limited knowledge he had? No. Cornelius needed to hear about Jesus. God instructed Cornelius to contact the apostle Peter and invite him to come to Cornelius’ home. Cornelius obeyed, and Peter came and presented the gospel to Cornelius and his family. Cornelius and his household believed in Jesus and were therefore saved (Acts 10:44–48). No one, not even a “good” man like Cornelius, is saved simply by believing that God exists or by honoring God in certain ways. The *only* way of salvation is the gospel of Jesus Christ (John 14:6; Acts 4:12).

General revelation can be seen as a universal call for people to acknowledge God’s existence. But general revelation, by itself, is not enough to lead a person to salvation in Christ. That is why it is so important for us to proclaim the gospel

throughout the whole world (Matthew 28:19–20; Acts 1:8). Romans 10:14 declares, “How, then, can they call on the one they have not believed in? And how can they believe in the one of whom they have not heard? And how can they hear without someone preaching to them?” Faith in the good news of salvation through Jesus Christ is the only means of salvation (John 3:16).

### **Question: Is there any sin that God will not forgive?**

**Answer:** For the born-again child of God, there is no unforgivable sin. All sin was forgiven at the cross for those who belong to Christ. When Jesus said, “It is finished” (John 19:30), He meant that the penalty for sin was paid in full. The word translated “it is finished” is the Greek word *tetelestai*. That word was used in several ways. It was used to stamp “paid” upon a receipt, and it was also the stamp put on a criminal’s charges once he had completed his sentence. A *tetelestai* was nailed to the door of the criminal’s house to prove that he had indeed paid in full for his crimes.

You can see the application to the transaction between the Lord Jesus and God the Father. Jesus Christ completed the legal transaction and satisfied God’s righteous demand for the payment of sin. The Lord Jesus Christ became our sin sacrifice and “the Lamb of God, who takes away the sin of the world” (John 1:29). When Christ was separated from God the Father for those hours of supernatural darkness (Matthew 27:45), the deal was sealed. After the price had been paid, Jesus was reunited with the Father: “Jesus called out with a loud voice, ‘Father, into your hands I commit my spirit.’ When he had said this, he breathed his last” (Luke 23:46). On the cross, all sin was paid for once for all.

However, there is a condition on God’s forgiveness of sin. Man must come to God through the Lord Jesus Christ. Jesus said, “I am the way and the truth and the life. No one comes to the Father except through me” (John 14:6). God’s forgiveness is available to all who will come (John 3:16), but for those who will not believe on the Lord Jesus Christ, there is no forgiveness or remission of sin (Acts 10:43). Therefore, the only sins God will not forgive in this age of grace are the sins of those who die without first placing their faith in Jesus Christ. If a person goes through his life and never avails himself of the forgiveness God has provided through Christ, he goes into eternity unforgiven, separated from God.

Born-again believers also sin, and when we do, we grieve the Spirit and damage our fellowship with the Lord. However, God has made a provision to remedy that too. The Holy Spirit, who indwells every born-again believer, convicts us that we have sinned. When we feel His conviction, we have a choice to respond in the right way and renew our fellowship. “If we confess our sins, he

is faithful and just and will forgive us our sins and purify us from all unrighteousness” (1 John 1:9). This verse outlines the way we can restore our fellowship with God when we sin.

In conclusion, we can rest knowing that Jesus’ sacrifice on the cross is greater than all our sin. If a person is truly repentant and turns to Christ for salvation, Christ will apply His sacrifice for sin to his account, and every sin he ever committed will be covered.

### **Question: Why is the phrase “accept Christ” mentioned in evangelism when it is not in the Bible?**

**Answer:** Ever since the New Testament era, Christians have found the need to coin new terms to simplify or explain various doctrines. We often reference the Trinity, although this term never occurs in the Bible. While the phrase “accept Christ” is not found in Scripture, it does have a biblical basis—just as *Trinity* does.

Jesus and His followers often called salvation and the subsequent indwelling of the Holy Spirit a “gift.” For instance, Jesus told the woman at the well, “If you knew the gift of God and who it is that asks you for a drink, you would have asked him and he would have given you living water” (John 4:10). Paul said, “The wages of sin is death, but the gift of God is eternal life in Christ Jesus our Lord” (Romans 6:23).

By definition, a gift is not forced—it must be accepted. A gift can be refused. John the Baptist said of Jesus, “He testifies to what he has seen and heard, but no one accepts his testimony. The man who has accepted it has certified that God is truthful” (John 3:32–33). The word *accept* here is a translation of the same Greek word translated “take” in Revelation 22:17: “Whoever wishes, let him take the free gift of the water of life.” God offers salvation, but we must accept the offer in order to receive the gift. Since we do this by exercising faith in Christ, the phrase “accept Christ” is simply shorthand for saying “place faith in Christ and receive His salvation.”

The goal of using terms like “accept Christ” is to communicate the truth more effectively to someone with limited biblical understanding. As long as a term is theologically correct and aids understanding, it need not be part of the biblical vocabulary. If, during evangelism, a certain term causes misunderstanding, then it is good to jettison the confusing term and patiently explain the truth from Scripture. While the phrase “accept Christ” does not appear in the Bible, the concept of receiving a gift does, and the phrase seems to work well in most evangelistic contexts.

## **Question: Is it biblical to ask Jesus into your heart?**

**Answer:** “All you need to do to be saved is to ask Jesus to come into your heart.” The problem with this statement is that it is not expressly biblical. The Bible nowhere mentions Jesus coming into a person’s heart. Even the Scripture verse from which the “ask Jesus into your heart” concept is usually taken, Revelation 3:20, does not mention the heart or our asking Jesus to do anything. In context, Revelation 3:20 is speaking about the church fellowshiping with Jesus, not an individual person getting saved.

When the Bible gives a gospel presentation, it encourages people to believe (John 3:16; Acts 16:31), receive (John 1:12), or change their minds, i.e., repent (Acts 3:19). That is the proper response to the gospel. We are to change our minds about our sin and about who Christ is, believe Jesus died and rose again, and receive the gift of eternal life in faith. We are to recognize that we are sinners (Romans 3:23), understand that we deserve to be eternally separated from God (Romans 6:23), trust that Jesus died on the cross to pay the penalty for our sins (2 Corinthians 5:21; 1 Peter 2:24), and receive the gift of salvation God offers us (Ephesians 2:8–9). All of this is done in faith, with God’s enabling (John 6:44). Salvation is not something we do or earn. Salvation is something we receive from God due to His mercy and grace.

While asking Jesus to come into your heart, i.e., enter your life, is not explicitly biblical, it is also not necessarily anti-biblical, if it is done in the context of a presentation of the biblical gospel. If a person understands sin and its penalty, understands the payment Christ made on the cross, and is ready to trust Jesus alone for salvation, an invitation to “ask Jesus into your heart” is not necessarily wrong. In fact, it could even help a person understand that the Spirit of Christ comes to indwell the believer (see John 14:17). However, it is always best to use the terminology the Bible uses. “Ask Jesus into your heart” does not fully communicate what actually occurs.

When we share the gospel, we should be extremely careful what we say and how we say it. Even the word *believe* can be misleading if it is presented as intellectual assent (agreeing that certain facts are true) instead of as trust (relying on those true facts). Judas Iscariot *believed* certain facts about Jesus, but he never *trusted* Jesus for salvation. Salvation is not about believing a list of facts. Salvation is not about asking Jesus to come into your heart. Salvation is not even about asking God to forgive you. Salvation is about trusting in Jesus as your Savior, receiving the forgiveness He offers, by grace through faith. Salvation is about being made new through the sacrifice of Jesus Christ and the power of the

Holy Spirit (Titus 3:5).

**Question: Why do the four Gospels seem to present a different message of salvation than the rest of the New Testament?**

**Answer:** We must keep in mind that the Bible is intended to be taken as a whole. The books preceding the four Gospels are anticipatory, and the books which follow are explanatory. Throughout the whole Bible, God requires faith (see Genesis 15:6; Habakkuk 2:4; Mark 2:5; John 20:27; Ephesians 2:8; Hebrews 10:39). Salvation comes not by our own works but by trusting what God does on our behalf.

Each of the Gospels has its own emphasis on the ministry of Christ. Matthew, writing to a Jewish audience, emphasizes Jesus' fulfillment of Old Testament prophecy, proving that He is the long-awaited Messiah. Mark writes a fast-paced, condensed account, recording Jesus' miraculous deeds but not His long discourses. Luke portrays Jesus as the remedy of the world's ills, emphasizing His perfect humanity and humane concern for the weak, the suffering, and the outcast. John emphasizes Jesus' deity by selecting many conversations and sayings of Jesus on the subject and also including "signs" that prove Jesus is the Son of God.

The four Gospels work together to provide a complete testimony of Jesus, a beautiful portrait of the God-Man. Although the Gospels differ slightly in theme, the central Subject is the same. All present Jesus as the One who died to save sinners. All record His resurrection. Whether the writers presented Jesus as the King, the Servant, the Son of Man, or the Son of God, they had a common goal—that people believe in Him.

We'll delve into the theology of the Gospels now. John includes many commands to "believe." These inclusions fit his stated purpose, "that you might believe that Jesus is the Christ, the Son of God; and that by believing you might have life through His name" (20:31). The other Gospels (the Synoptics) are no less concerned that we trust in Christ. Their appeals to faith are less overt but are just as genuine.

Jesus proclaims the need for righteousness, and He warns of the penalty of sin, which is hell. However, Jesus always presents God as the standard of righteousness and Himself as the means of righteousness—without Christ, righteousness is unattainable and hell is inevitable. The Sermon on the Mount (Matthew 5—7) is a case in point. In that sermon Jesus meticulously deconstructs the pharisaical religion of good works, points to a holiness greater than our own, and offers Himself as the sole basis of religion. Accepting what

Jesus says in this sermon requires *faith* in His Person.

Matthew's Gospel goes on to emphasize faith in the following verses: 8:10, 13, 26; 9:2, 22, 28–29; 12:21; 13:58; 14:31; 15:28; 16:8; 17:17; and 18:6. Also, Matthew includes a very clear presentation of Jesus as the Son of God in this exchange: “‘But what about you?’ he asked. ‘Who do you say I am?’ Simon Peter answered, ‘You are the Christ, the Son of the living God.’ Jesus replied, ‘Blessed are you, Simon son of Jonah, for this was not revealed to you by man, but by my Father in heaven’” (Matthew 16:15–17).

Mark's Gospel contains the following references to faith in Christ: 1:15; 2:5; 4:40; 5:34, 36; 6:6; 9:19, 23, 42; 10:52; 11:23; and 16:14. In Luke's Gospel we see these verses promoting faith in Christ: 5:20; 7:9, 50; 8:12, 25, 48, 50; 9:41; 12:28, 46; 17:19; 18:8, 42; and 24:25. As we continue to see Scripture as a unified whole, we will see that there is only one message of salvation, and the four Gospels provide the basis for that message.

The Epistles which follow the Gospels elaborate on the same theme: salvation by faith in Christ. The overarching theme of Romans is the righteousness that comes from God and the doctrine of justification by grace through faith. The book of Hebrews stresses the pre-eminence and perfection of Christ, the “author and perfecter of our faith” (Hebrews 12:2). First Corinthians specifies the content of the gospel message—events that are recorded in the Gospels (see 1 Corinthians 15:3–5). The three Epistles of John reiterate the basics of the faith and warn against those who would deny the Lord. Revelation, the final book of the New Testament, presents the last act of God's plan for mankind and the fate of those who hold onto the same faith expounded in the entirety of the New Testament—faith in Christ alone.

The Bible does not present two ways of salvation. All of the Old Testament looks ahead to Jesus' death on the cross, as recorded in the Gospels, and the remainder of the New Testament looks back to the same. The whole Bible is clear that faith in Christ is the only way to heaven.

**Question: Is it necessary to fully understand the gospel to go to heaven? Is it enough to believe it, even if we do not fully understand it?**

**Answer:** It is important to recognize that no one fully understands the depth and all the nuances of the Bible's teachings. God is infinite, but the mind of man is finite and therefore incapable of fully understanding everything about God. Romans 11:33–34 expresses it this way: “Oh, the depth of the riches of the

wisdom and knowledge of God! How unsearchable his judgments, and his paths beyond tracing out! ‘Who has known the mind of the Lord? Or who has been his counselor?’” God reminds us through the prophet Isaiah, “As the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts” (Isaiah 55:9).

That said, however, man is certainly capable of understanding the basic doctrines of the Bible and the knowledge of God that He has made clear to us (Romans 1:19). He has provided in His Word all we need to know for salvation and godly living (2 Peter 1:3). God does not try to confuse us when it comes to any biblical topic, especially salvation—“For God is not the author of confusion, but of peace” (1 Corinthians 14:33 KJV).

God has made it simple to understand salvation. When the jailer asked Paul and Silas what he needed to do to be saved, they made it very clear: “Believe in the Lord Jesus, and you will be saved” (Acts 16:31). In John 6:28–29, Jesus was asked, “What must we do to do the works God requires?” to which Jesus answered, “The work of God is this: to believe in the one He has sent.” Jesus also said, “I am the resurrection and the life. He who believes in me will live, even though he dies” (John 11:25). The Bible declares that it is faith in the crucified and risen Lord Jesus that saves us. Having a perfect understanding of the process is not required. We don’t need to know, nor can we know, *everything* about Jesus to be saved, but genuine faith will result in more and more understanding of God’s Word as we grow in Christ. The Author of Scripture—the Holy Spirit—will lead us “into all truth” (John 16:13). Without Him, we are unable to fully understand and rightly apply spiritual truth (1 Corinthians 2:14).

John was quite specific: “For God did not send his Son into the world to condemn the world, but to save the world through him. Whoever believes in him is not condemned, but whoever does not believe stands condemned already because he has not believed in the name of God’s one and only Son” (John 3:17–18). There will always be mystery, and we will never understand everything there is to know about the gospel, but that is where faith comes in. We know God is good, we know Jesus saves, and that’s enough for us to take that step of faith.

### **Question: What does the Bible say about household salvation?**

**Answer:** Having a proper understanding of what the Bible teaches concerning household salvation must begin with an understanding of what the Bible teaches about salvation. To begin with, we know that there is only one way of salvation, and that is through faith in Jesus Christ (Matthew 7:13–14; John 6:67–68;

John 14:6; Acts 4:12; Ephesians 2:8). We also know that the command to believe is directed to individuals and the act of believing is an individual action. This is important when it comes to correctly understanding household salvation. Exercising faith is not something that a father can do for a son or daughter, and the fact that one member of a family believes is no guarantee that the rest will also.

Jesus Himself indicates that the gospel often divides families. For example, in Matthew 10:34–36 Jesus said, “Do not suppose that I have come to bring peace to the earth. I did not come to bring peace, but a sword. For I have come to turn ‘a man against his father, a daughter against her mother, a daughter-in-law against her mother-in-law—a man’s enemies will be the members of his own household.’”

So, if salvation is a personal matter, then how are we to understand those passages in the Bible that seem to contain a promise of household salvation? How can we reconcile the need for individuals to believe and verses like Acts 11:14, in which Cornelius is told that Peter would bring a message “through which you and all your household will be saved”? First of all, the fact that God promised Cornelius that his whole household would be saved does not mean the same promise applies universally to *all* households. In other words, this was a specific promise to a specific person at a specific point in time. One must be very careful about interpreting promises made to individuals as universal.

Second, we need to look at how God fulfilled His promise to Cornelius. In Acts 10:33 Cornelius and his household were gathered “to listen to everything the Lord has commanded you [Peter] to tell us.” In other words, they were in a place and position to hear the gospel, which “is the power of God for ... salvation” (Romans 1:16). Upon hearing the gospel preached by Peter, everyone in Cornelius’s household believed and was baptized (Acts 11:15–18). So, God promised Cornelius that his household would be saved, and the way they were saved was consistent with God’s plan of salvation, which is through the preaching of the gospel. They were not saved because Cornelius believed, but because they also heard the gospel and believed.

Another promise of household salvation is Acts 16:31. Here the Philippian jailer asks, “Sirs, what must I do to be saved?” (Acts 16:30), to which Paul and Silas respond, “Believe in the Lord Jesus, and you will be saved—***you and your household***” (emphasis added). Again, it is important to remember that this promise is given to a specific individual in a specific context. Unlike the promise to Cornelius, this one also contains a universal promise—not the promise of household salvation but the promise that, if you believe in the Lord Jesus “you



will be saved.” Also, in the very next verse, we see again that salvation came as the result of hearing the Word of God and responding in faith (Acts 16:32). So, in the Philippian jailer’s house, individual people heard the gospel and responded in faith and were saved. They were not saved because they were a part of the jailer’s household; instead, they were saved because they heard the gospel message and responded in faith.

A third verse that some use to teach household salvation is 1 Corinthians 7:14: “For the unbelieving husband has been sanctified through his wife, and the unbelieving wife has been sanctified through her believing husband. Otherwise your children would be unclean, but as it is, they are holy.” Is this verse somehow teaching that an unbelieving spouse can be saved on the basis of his spouse’s faith in Christ or that their children will be holy before the Lord because one of their parents is saved? The answer is “no” because such a basis for salvation would be inconsistent with the overall teaching of Scripture. The passage is not dealing with salvation or being made holy before God. It is dealing with the marriage relationship.

Paul taught that Christians should not be “yoked together with unbelievers” (2 Corinthians 6:14). In chapter 7, he clarifies that, if a believer is already married to an unbeliever, they should remain married as long as the unbeliever consents to do so. The reason this is allowable is that the marriage *relationship* is sanctified (holy or set apart in God’s eyes) based on the faith of the believing spouse. There is no need for them to divorce. Likewise, the children of that marriage are legitimate in the sight of God, despite the fact that their parents are “unequally yoked.”

The fact that 1 Corinthians 7:14 is not speaking of some type of household salvation is clearly seen in the rhetorical question that Paul asks in 1 Corinthians 7:16: “How do you know, wife, whether you will save your husband? Or, how do you know, husband, whether you will save your wife?” The obvious answer is they don’t, because only God knows who will be saved.

While there really is no promise of “household salvation” for believers, that does not mean we should not earnestly hope, pray, and work for the salvation of our families. One believer in a family can have a profound impact. The God of Abraham also becomes the God of Sarah, and then of Isaac, and then of Jacob. As Charles Spurgeon said, “Though grace does not run in the blood, and regeneration is not of blood nor of birth, yet doth it very frequently—I was about to say almost always—happen that God, by means of one of a household, draws the rest to himself. He calls an individual, and then uses him to be a sort of spiritual decoy to bring the rest of the family into the gospel net.”<sup>9</sup>

God has not only appointed or elected individuals to salvation. He has also ordained the means by which they will be saved, which is by hearing and responding in faith to the gospel message. This often involves a family member, as God saves one person and then uses him or her in such a way that others in the family hear the Word of God, believe, and are saved.

# APPENDIX— STATEMENT OF FAITH

## **Section 1: The Bible**

We believe the Bible, comprised of the Old and New Testaments, to be the inspired, infallible, and authoritative Word of God (Matthew 5:18; 2 Timothy 3:16–17). In faith we hold the Bible to be inerrant in the original writings, God-breathed, and the complete and final authority for faith and practice (2 Timothy 3:16–17). While still using the individual writing styles of the human authors, the Holy Spirit perfectly guided them to ensure they wrote precisely what He wanted written, without error or omission (2 Peter 1:21).

## **Section 2: God**

We believe in one God, who is Creator of all (Deuteronomy 6:4; Colossians 1:16), who has revealed Himself in three distinct Persons—Father, Son, and Holy Spirit (2 Corinthians 13:14), yet who is one in being, essence, and glory (John 10:30). God is eternal (Psalm 90:2), infinite (1 Timothy 1:17), and sovereign (Psalm 93:1). God is omniscient (Psalm 139:1–6), omnipresent (Psalm 139:7–13), omnipotent (Revelation 19:6), and unchanging (Malachi 3:6). God is holy (Isaiah 6:3), just (Deuteronomy 32:4), and righteous (Exodus 9:27). God is love (1 John 4:8), gracious (Ephesians 2:8), merciful (1 Peter 1:3), and good (Romans 8:28).

## **Section 3: Jesus Christ**

We believe in the deity of the Lord Jesus Christ. He is God incarnate, God in human form—the expressed image of the Father, who, without ceasing to be God, became man in order that He might demonstrate who God is and provide the means of salvation for humanity (Matthew 1:21; John 1:18; Colossians 1:15).

We believe that Jesus Christ was conceived of the Holy Spirit and was born of the virgin Mary (Matthew 1:23); that He is truly fully God and truly fully man (John 1:1, 14); that He lived a perfect, sinless life (Hebrews 4:15); that all His teachings are true. We believe that the Lord Jesus Christ died on the cross for all humanity (1 John 2:2) as a substitutionary sacrifice (Isaiah 53:5–6). We hold that

His death is sufficient to provide salvation for all who receive Him as Savior (John 1:12; Acts 16:31); that our justification is grounded in the shedding of His blood (Romans 5:9); and that it is attested by His literal, physical resurrection from the dead (Matthew 28:6; 1 Peter 1:3).

We believe that the Lord Jesus Christ ascended to heaven in His glorified body (Acts 1:9–11) and is now seated at the right hand of God as our High Priest and Advocate (Romans 8:34; Hebrews 4:14).

#### **Section 4: The Holy Spirit**

We believe in the deity and personality of the Holy Spirit (Acts 5:3–4). He regenerates sinners (Titus 3:5) and indwells believers (Romans 8:9). He is the agent by whom Christ baptizes all believers into His body (1 Corinthians 12:12–14). He is the seal by whom the Father guarantees the salvation of believers unto the day of redemption (Ephesians 1:13–14). He is the Divine Teacher who illumines believers' hearts and minds as they study the Word of God (1 Corinthians 2:9–12).

We believe that the Holy Spirit is ultimately sovereign in the distribution of spiritual gifts (1 Corinthians 12:8–11). We believe that the miraculous gifts of the Spirit, while by no means outside of the Spirit's ability to empower, no longer function to the same degree they did in the early development of the church (1 Corinthians 12:4–11; 2 Corinthians 12:12; Ephesians 2:20; 4:7–12).

#### **Section 5: Angels and Demons**

We believe in the reality and personality of angels. We believe that God created the angels to be His servants and messengers (Nehemiah 9:6; Psalm 148:2; Hebrews 1:14).

We believe in the existence and personality of Satan and demons. Satan is a fallen angel who led a group of angels in rebellion against God (Isaiah 14:12–17; Ezekiel 28:12–15). He is the great enemy of God and man, and the demons are his servants in evil. He and his demons will be eternally punished in the lake of fire (Matthew 25:41; Revelation 20:10).

#### **Section 6: Humanity**

We believe that humanity came into existence by direct creation of God and that humanity is uniquely made in the image and likeness of God (Genesis 1:26–27). We believe that all humanity, because of Adam's fall, has inherited a sinful nature; that all human beings choose to sin (Romans 3:23); and that all sin is

exceedingly offensive to God (Romans 6:23). Humanity is utterly unable to remedy this fallen state (Ephesians 2:1–5, 12).

## **Section 7: Salvation**

We believe that salvation is a gift of God's grace through faith in the finished work of Jesus Christ on the cross (Ephesians 2:8–9). Christ's death fully accomplished justification through faith and redemption from sin. Christ died in our place (Romans 5:8–9) and bore our sins in His own body (1 Peter 2:24).

We believe salvation is received by grace alone, through faith alone, in Christ alone. Good works and obedience are results of salvation, not requirements for salvation. Due to the greatness, sufficiency, and perfection of Christ's sacrifice, all those who have truly received Christ as Savior are eternally secure in salvation, kept by God's power, and secured and sealed in Christ forever (John 6:37–40; 10:27–30; Romans 8:1, 38–39; Ephesians 1:13–14; 1 Peter 1:5; Jude 24). Just as salvation cannot be earned by good works, neither does it need good works to be maintained or sustained. Good works and changed lives are the inevitable results of salvation (James 2:14–26).

## **Section 8: The Church**

We believe that the church, the body of Christ, is a spiritual organism made up of all believers of this present age (1 Corinthians 12:12–14; Ephesians 1:22–23; 5:25–27). We believe in the ordinances of believers' water baptism by immersion as a testimony to Christ and identification with Him, and the Lord's Supper as a remembrance of Christ's death and shed blood (Matthew 28:19–20; Acts 2:41–42; 18:8; 1 Corinthians 11:23–26). Through the church, believers are to be taught to obey the Lord and to testify concerning their faith in Christ as Savior and to honor Him by holy living. We believe in the Great Commission as the primary mission of the Church. It is the obligation of all believers to witness, by word and life, to the truths of God's Word. The gospel of the grace of God is to be preached to all the world (Matthew 28:19–20; Acts 1:8; 2 Corinthians 5:19–20).

## **Section 9: Things to Come**

We believe in the blessed hope (Titus 2:13), the personal and imminent coming of the Lord Jesus Christ to rapture His saints (1 Thessalonians 4:13–17). We believe in the visible and bodily return of Christ to the earth with His saints to establish His promised millennial kingdom (Zechariah 14:4–11; 1 Thessalonians 1:10; Revelation 20:1–6). We believe in the physical

resurrection of all men—the saints to everlasting joy and bliss on the New Earth, and the wicked to eternal punishment in the lake of fire (Matthew 25:46; John 5:28–29; Revelation 20:5–6, 12–13).

We believe that the souls of believers are, at death, absent from the body and present with the Lord, where they await their resurrection when spirit, soul, and body are reunited to be glorified forever with the Lord (Luke 23:43; 2 Corinthians 5:8; Philippians 1:23; 3:21). We believe that the souls of unbelievers remain, after death, in conscious misery until their resurrection when, with soul and body reunited, they shall appear at the Great White Throne judgment and shall be cast into the lake of fire to suffer everlasting punishment (Matthew 25:41–46; Mark 9:43–48; Luke 16:19–26; 2 Thessalonians 1:7–9; Revelation 20:11–15).

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