# THE DOCTRINES OF SALVATION

# (Soteriology)

# A Look at What the Bible Says by Gary Ray Branscome

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## THE DOCTRINE OF SOTERIOLOGY

Soteriology is the area of theology focusing on what Christ's death means for us, and specifically how the benefits of His sacrificial death on the cross are applied to us. Although this application of benefits is expressed differently in different languages, in English it is usually known as, "The Way of Salvation", or "The Order of Salvation".

When unbelievers read the words, "**The LORD has laid on Him** [**Christ**] **the iniquity of us all**" (Isaiah 53:6), they often assume that we believe that God just transferred our guilt to Christ and let Him take the blame for what we did. However, that would not be just, and that is not what the Bible says.

The words, "The LORD has laid on Him [Christ] the iniquity of us all," tell us that God "laid" our sins on Christ (Isaiah 56:6). And, because He bore the punishment for our sins they have already been punished. However, the mere act of laying them on Christ is not what removes our guilt. On the contrary, while Christ hung on the cross our sins were in two places; they condemned us, and they condemned Christ as well. The words, "He was wounded for our transgressions. He was bruised for our iniquities," tell us that He was under condemnation the entire time that He was on the cross (Isaiah 53:5). The words, "Christ also suffered once for sins, the righteous for the unrighteous, that He might bring us to God," tell us that Christ, who was "righteous," suffered for us "the unrighteous" (1Peter 3:18). However, when Christ died, because He had no sin of His own, God forgave the sins that had been placed on Him. For that reason, those sins no longer condemn Christ. They have been forgiven! And, because they were our sins, and have been forgiven, that forgiveness extends to us when we place our faith in Christ. As it is written, "Scripture has concluded all under sin, that the promise might be given to those who believe, through faith in Jesus Christ" (Galatians 3:22).

"Being found in fashion as a man, He [Christ] humbled himself, and became obedient unto death, even the death of the cross. Wherefore God also has highly exalted Him, and given Him a name which is above every name" (Philippians 2:8-9). "For God made Him who knew no sin, to be sin for us; so that we might be made the righteousness of God in Him" (2Corinthians 5:21). "Blotting out the handwriting of ordinances that was against us, which was contrary to us... nailing it to His cross" (2Corinthians 2:14). "Therefore as through the sin of one judgment came upon all men to condemnation; even so through the righteousness of one the free gift abounds to all men bringing justification and life" (Romans 5:18). "He who believes in Him is not condemned: but he who does not believe is condemned already, because he has not believed in the name of the only begotten Son of God" (John 3:18).

#### The Means of Grace

Although Reformation theology usually describes the means of grace as "Word and Sacraments," that phrase is easily misunderstood because it appears to separate the "Word" from the "Sacrament," as if Sacraments were something entirely different from the Word. For that reason, I will be stressing the fact that the Word of God is the means of grace, the means by which God brings us to faith. As it is written, "**Faith comes by hearing, and hearing by the word of God**" (Romans 10:17).

"There is but one means by which the knowledge of grace and salvation, and grace and salvation itself, are imparted to us; it is the Gospel, the glad tidings of the grace of God in Christ Jesus." ("A Summary of Christian Doctrine," by Edward W. A. Koehler, pages 189-190.) "Sacraments are nothing else than the Word of God attached to a symbol." ("Law And Gospel," by C. F. W. Walther, page 347.)

Through the Gospel, God not only offers us forgiveness in Christ, but brings us to faith by making us aware of what Christ has done for us, assuring us of forgiveness through His death in our stead, and enabling us to believe in spite of all the world, the flesh, and the devil do to create doubt and undermine our faith. The words, "**The natural man does not accept the things of the Spirit of God: for they are foolishness to him: and he cannot understand them, because they are spiritually discerned**," tell us that without God's help none of us would ever believe the gospel (1Corinthians 2:14). The words, "**What is the exceeding greatness of His power toward us who believe, according to the working of <u>His mighty</u>**  **<u>power</u>**," tell us that we have faith in Christ, only because the power of God has enabled us to believe, and continues to enable us to believe (Ephesians 1:19).

The words, "We also have access by faith into this grace in which we stand," tell us that God's grace comes to us through faith in Christ (Romans 5:2). The words, "In whom we have redemption through His blood, the forgiveness of sins, according to the riches of His grace," tell us that the grace that we receive consists of the forgiveness Christ won for us through His death on the cross (Ephesians 1:7). The words, "Believe on the Lord Jesus Christ, and you will be saved," tell us that the grace that comes to us through faith in Christ is what saves us (Acts 16:31). The words, "A man is justified by faith without the deeds of the law," tell us that it is the forgiveness [grace] that we receive through faith in Christ, not what we do, that makes us righteous [just] in the sight of God (Romans 3:28). And, the words, "Being justified by faith, we have peace with God through our Lord Jesus Christ," tell us that we are reconciled to God through the forgiveness Christ won for us, (Romans 5:1).

Because "The natural man does not accept the things of the Spirit of God," men have in the past, "Changed the truth of God into a lie, and worshipped and served the creation more than the Creator," (1Corinthians 2:14, Romans 1:25). And, they do the same thing today. There is one cult that worships a god that they describe as an exalted man. However, it is more common in this country to find worship of the goddess "mother nature" disguised as science. Here are a few quotes that I found on the internet. "When it comes to efficient design, scientists are still learning from nature's smart evolutionary strategies." // "Nature gives us everything free – let's put it at the heart of everyday economic life." // "Nature has already solved many of the problems we are grappling with." Notice that those quotes ascribe intelligence and planning to nature, making it clear that men have not changed. Without peace with God they still try to escape guilt by inventing false gods, thereby changing "the truth of God into a lie" (Romans 1:25).

# What it Means to be Justified

To justify someone is to absolve them of guilt, vindicate them of any wrongdoing, and pronounce them innocent or righteous in the sight of the law. For that reason, we describe our justification before God as "forensic justification" [i.e. legal or courtroom justification]. In other words, because Christ "**Suffered once for sins, the righteous for the unrighteous**," the forgiveness that He won for us through His death on the cross vindicates us of all guilt before the judgment seat of God (1Peter 3:18). Because He took our place under the law, we will be, "blameless on the day of our Lord Jesus Christ," (1Corinthians 1:8). As it is written, "The blood of Jesus Christ His Son cleanses us of all sin" (1John 1:7).

When the Bible says, "God commends His love toward us, in that, while we were yet sinners, Christ died for us. Much more then, being now justified by His blood, we shall be saved from wrath through Him. For if we were reconciled to God by the death of His Son, when we were enemies, much more, having been reconciled, we will be saved by His life. And not only that, but we also rejoice in God through our Lord Jesus Christ, by whom we have now received the atonement," those words tell us that the same forgiveness that removes our guilt before God saves us from His wrath (Romans 5:8-11). The words, "God, who has called you into fellowship with His Son Jesus Christ our Lord, is true to His promise" // "He will keep you strong to the end, that you may be blameless on the day of our Lord Jesus Christ," assure us that the same grace that saves us will keep us strong in the face of persecution (1Corinthians 1:9 & 8). And, because we are kept by the power of God, "I am convinced, that neither death, nor life, nor angels, nor principalities, nor powers, nor things present, nor things to come, Nor height, nor depth, nor any other creature, will be able to separate us from the love of God, that is in Christ Jesus our Lord" (Romans 8:38-39).

# The Effects of Justification

Being cleansed of all sin by the forgiveness that is ours through faith in Christ, sin no longer separates us from God, and the Holy Spirit takes up residence in our heart. The words, "Abraham believed God, and it was accounted to him for righteousness," tell us that Abraham was justified by faith, and the forgiveness that he received (through faith) is what made him righteous in the sight of God (Galatians 3:6, see Rom. 4:3). The words, "The Scripture, having foreseen that God would justify the heathen through faith, proclaimed the gospel to Abraham in advance," tell us that Abraham believed the same gospel we believe (Galatians 3:8). The words, "By faith Abraham, when he was tried, offered up Isaac... Believing that God was able to raise him up, even from the dead," tell us that Abraham was willing to sacrifice his son because he believed that his seed [descendant] would die as a sacrifice for sin and rise again (Hebrews 11:17-19). And, the words, "Did you receive the Holy Spirit by the works of the law, or by the hearing of faith?" and "That Christ may dwell in your hearts by faith," tell us that all who have been cleansed of sin through faith in Christ receive the Holy Spirit (Galatians 3:2, Ephesians 3:17). As it is written, "**Don't you know that you are the temple of God, and that the Spirit of God dwells in you**?" (1Corinthians 3:16). (See also 1Cor. 6:19, John 14:23.)

The words, "The flesh lusts against the Spirit, and the Spirit against the flesh: and they are opposed to each other: so that you cannot do the things that you would," tell us that another fruit or effect of our justification is ability to resist and overcome fleshly passion (Galatians 5:17). The words, "The fleshly mind is hostile to God: for it is not subject to the law of God, nor indeed can be," tell us that apart from the help of God's Spirit, our thinking would be hostile to God (Romans 8:7). The words, "When we were in the flesh, the sinful passions, that were aroused by the law, were active in our members to bring forth fruit to death. But now we have been released from the law, having died to that which once bound us; that we should serve in newness of spirit," tell us that instead of trying to make ourselves righteous through the law, we should believe that we are already righteous through faith in Christ, and walking in that faith do what is what is right, and good, and godly as a way of letting the love of Christ shine forth in our lives [i.e. walk in newness of life] (Romans 7:5-6). The words, "I have been crucified with Christ: nevertheless I live; vet not I, but Christ lives in me," tell us that when we walk by faith, Christ lives in us (Galatians 2:20). The words, "Do not be conformed to this world: but be transformed by the renewing of your mind, that you may prove what is the good, and acceptable, and perfect, will of God," tell us that those who walk by faith will go through a process of transformation as their thinking is renewed through the influence of the Holy Spirit (Romans 12:2). The words, "Put off everything having to do with your former way of life, the old nature which is corrupt according to the deceitful lusts, and be renewed in the spirit of your mind," also speak of that renewal (Ephesians 4:22-24). And, the words, "Love does no harm to his neighbor. For this, You will not commit adultery, You will not kill, You will not steal, You will not bear false witness, You will not covet; and if there is any other commandment, it is summed up in this saying, namely, You will love your neighbor as yourself," tell us that those who are led by the Spirit will never twist the gospel into an excuse to sin (Rom 13:10 & 9).

## Justification Joins Us to God's People

The words, "By one Spirit we were all baptized into one body, whether we are Jews or Gentiles, whether we are slaves or free; and we have all been made to drink into one Spirit... God has arranged every one of the parts of the body, just as it He wanted them to be... That there should be no division in the body; but that the members should have equal concern for each another... You are the body of Christ, and each one of you is a part of it," tell us that all who trust in Christ have, through faith, been joined to Him and to everyone else who is joined to Him (1Corinthians 12:13-27). The words, "We are members of His body, of His flesh, and of His bones," tell us that this union with Christ is physical as well as spiritual (Ephesians 5:30). The words, "If we say that we have fellowship with Him [Christ], and walk in darkness, we are lying, and are not living the truth, but if we walk in the light, as He is in the light, we have fellowship with one another, and the blood of Jesus Christ His Son cleanses us of all sin," tell us that because we have been joined to Christ, we have fellowship with one another (1John 1:6-7). And, the words, "Remember those who are imprisoned for the faith, as if you were in prison with them; and those who are mistreated, as being yourselves also in the body," tell us that we should care for those who are persecuted for the faith, for we are all members of the same body (Hebrews 13:3).

#### Election

The words, "As I live, says the Lord GOD, I have no pleasure in the death of the wicked; but want the wicked man to turn from his way and live: turn, turn from your evil ways; why do you want to die, O house of Israel?" tell us that God does not want anyone to be lost (Ezekiel 33:11). The words, "O Jerusalem, Jerusalem, you who kill the prophets, and stone those who are sent to you; how often would I have gathered your children together, as a hen gathers her brood under her wings, but you would not have it!" tell us that men are lost because they resist His efforts to bring them to repentance (Luke 13:34). The words, "It pleased God to save those who believe through the foolishness of preaching," // "Who has saved us, and called us to a holy calling, not because of anything we have done, but according to His own purpose and grace, which was given to us in Christ Jesus before the world began," tell us that God works through the preaching of the gospel to bring us to faith, not because of anything good in us, but solely according to His grace (1Corinthians 1:21, 2Timothy 1:9). And, the words, "Compel them to come in, so that my house may be full," tell us that He brings us to faith, in spite of our resistance, so that Christ's death will not be in vain (Luke 14:23).

## THE DOCTRINE OF SAVING FAITH

#### **1. THE NECESSITY OF FAITH**

Although Christ secured forgiveness for us through His death on the cross, the words, "Without faith it is impossible to please God," // "He who believes on the Son has everlasting life: and he who does not believe the Son will not see life; but God's wrath remains on him," tell us that faith in Christ is not an option (Hebrews 11:6, John 3:36).

That raises a question as to what faith is. And, the Bible answers that question in many passages. For example: the words, "The kingdom of God is at hand: repent, and believe the gospel," describe faith as believing "the gospel," and also tell us that repentance precedes faith (Mark 1:15). The words, "I want to remind you of the gospel that I preached to you, that you believed, and upon which your faith rests... how that Christ died for our sins according to the scriptures; And that He was buried, and that He rose again the third day according to the scriptures," tell us that faith in the gospel is believing that Christ **died for our sins and rose again** (1Corinthians 15:1-4). The words, "In whom we have redemption through His blood, the forgiveness of sins, according to the riches of His grace," tell us that believing that Christ died for our sins is believing that we have "redemption through His blood," (Ephesians 1:7). And, the words, "We also have access by faith into this grace in which we stand," tell us that trough "faith" in what Christ did we "have access" to the forgiveness He won for us by His death on the cross (Romans 5:2). Faith is the hand that receives what Christ did for us.

The words, "No flesh will ever be justified in God's sight by the deeds of the law: because the knowledge of sin comes by the law. But now the righteousness of God apart from the law is revealed, being witnessed by the law and the prophets. Even the righteousness of God which comes through faith in Jesus Christ to all and upon all who believe: for there is no difference, for all have sinned, and come short of the glory of God being justified freely by His grace through the redemption that is in Christ Jesus," tell us: 1) that the "deeds of the law" will never make anyone righteous [justify them] "in God's sight;" 2) God has revealed a new way to become righteous "apart from the law;" 3) that righteousness comes to us "through faith in Jesus Christ;" and 4) that we become righteous before God [are justified] "through the redemption that is in Christ Jesus" (Romans 3:20-24). In addition, the words, "We have redemption through His blood, the forgiveness of sins," tell us that the

redemption that makes us righteous consists of "**the forgiveness of sins**" (Ephesians 1:7). In other words, it is forgiveness that makes us righteousness [or just] in the sight of God. As it is written, "**The blood of Jesus Christ His Son cleanses us of all sin**" (1John 1:7).

The words, "God so loved the world, that He gave His only begotten Son, that whosoever believes on Him should not perish, but have everlasting life," // "He who believes and is baptized will be saved; but he who does not believe will be damned," tell us that there is no salvation apart from faith in Christ (John 3:16, Mark 16:16). The words, "Christ is of no benefit to those of you who seek righteousness by the law; you are fallen from grace," should be a warning to all who profess to believe that they are saved by faith, yet trust in their own efforts to make them righteous (Galatians 5:4). Such thinking is "double minded" (James 1:7). Whatever gives you assurance of salvation is what you are putting your faith in. So if your assurance of salvation comes from what you do, then that is what you are trusting in. And, "All who trust in the law are under a curse," because they are denying their own sin instead of seeking forgiveness (Galatians 3:10). "There is no other name [than Jesus Christ] under heaven given among men, by which we must be saved," (Acts 4:12).

## 2. THE NATURE OF SAVING FAITH

Saving faith, the faith described in the words, "Whosoever believes in Him should not perish, but have everlasting life," is not a matter of just believing something in general, but a matter of relying on someone, namely Christ (John 3:16). Those who trust in Christ are relying on what He did on the cross, His triumph over sin and death, to get them into heaven.

Because our faith in Christ involves believing that He, "died for our sins," it is impossible for us to have faith in Him if we do not believe that we are sinners (1Corinthians 15:3-4). In other words: How can we believe that He died for our sins, if we do not believe that we have any sins? For that reason, true repentance, a humble willingness on our part to admit our sin and need of forgiveness, must precede faith. As it is written, "Repent, and believe the gospel," // "God will not despise a heart that is humbled and sorry for sin" (Mark 1:15, Psalm 51:17).

Although Christ is the object of our faith, without the Bible we would not even know that He lived, and we certainly would not know that His death atoned for our sins. Moreover, our faith is not just in the knowledge of His death, but in **God's promise of forgiveness** to all who trust in Him. As it is written, "If the inheritance comes by the law, it is not given by promise: but God gave it to Abraham by promise" (Galatians 3:18). And, "Christ redeemed us from the curse of the law, receiving the curse in our stead... that the blessing given to Abraham might come to the Gentiles through Jesus Christ, that we might receive the promise of the Spirit through faith" (Galatians 3:13-14).

The words of John 3;16, "Whoever believes on Him should not perish, but have everlasting life," <u>are God's promise</u> to all who trust in Christ. And, our faith is in that promise. The same can be said for the words, "I am the door: if anyone enters through Me, he will be saved," // "The sufferings of this present time are not worthy to be compared with the glory that will be revealed in us," // "There is therefore now no condemnation for those who are in Christ Jesus," // "Being now justified by His blood, we shall be saved from wrath through Him," // "Whoever shall call upon the name of the Lord will be saved," and "The blood of Jesus Christ His Son cleanses us of all sin" (John 10:9, Romans 5:9, Romans 8:1&18, Romans 10:13, 1John 1:7).

While faith in Christ consists of knowledge, assent and trust, the inner confusion and struggles of life tend to blur those distinctions in the minds of many. However, let it be said that true faith in Christ involves knowing and believing that He died for your sins, coupled with the inner assurance that because of what He did you will "not perish, but have everlasting life" (John 3:16). That being said, I want to make it clear that someone does not need to understand the way of salvation to be saved. The essential thing is that they trust in Christ. I am not saying that understanding the way of salvation is not important, but it is possible for someone to come to faith before they realize that faith saves them. Take for example John the Baptist. The words of his mother Elisabeth, "Why am I so favored, that the mother of my Lord should come to me? For, as soon as the sound of your greeting reached my ears, the babe leaped in my womb for joy," tell us that "the babe" [John] had a rudimentary faith while yet in the womb (Luke 1:43-44). The words, "My sheep hear my voice, and I know them, and they follow me," tell us that the Jews who followed Christ were His sheep, even though many of them did not yet understand that He would die for their sins (John 10:27). In a similar vein, many Christians who do not understand the way of salvation endure persecution by Moslems, and they endure the persecution, because they believe Christ's promise, "I am the resurrection, and the life: he who believes in me will yet live, even though he is dead. And whoever lives and believes in me will never die" (John 11:25-26).

In saying this, I by no means want to downplay the importance of understanding the way of salvation. Many who came to faith before understanding the way of salvation have testified to the joy and the assurance of salvation that they experienced when they finally did understand it.

Satan's attack on the gospel is two pronged. On one hand he tries to convince people that faith in Christ is not enough. Paul's words, "Christ is of no benefit to those of you who seek righteousness by the law" is directed at that attack (Galatians 5:4). On the other hand, Satan leads people to twist the gospel into an excuse to sin. The book of Hebrews describes that error as, trampling "the Son of God under foot," and treating "the blood of the covenant, by which he was sanctified, as an unholy thing" (Hebrews 10:29).

The words, "Christ is the end of the law for righteousness to every one who believes... For with the heart man believes unto righteousness; and with the mouth confession is made unto salvation," tell us that the forgiveness that is ours through faith in Christ "cleanses us of all sin" making us righteous in the sight of God (Romans 10:4,10, see 1John 1:7). And, if it makes us righteous it also makes us holy and obedient. As it is written, "By one offering He has perfected for ever those who are sanctified" (Hebrews 10:14). At the same time, because repentance and faith go hand in hand, a heart that is truly repentant, "A heart that is humbled and sorry for sin," will never twist the gospel into an excuse to sin (Psalm 51:17).

# 3. KNOWLEDGE, ASSENT, AND CONFIDENCE

I have mentioned that faith in Christ consists of knowledge, assent, and trust (or confidence), so let us take a deeper look at what the Bible says about those aspects of our faith.

## Knowledge

The words, "I have written these things to you who believe in the name of the Son of God; that you may <u>know</u> that you have eternal life," tell us that Scripture is a source of the knowledge that leads to eternal life (1John 5:13). The words, "Faith comes by hearing, and hearing by the

word of God," speak of that knowledge as the source of our faith (Romans 10:17). The words, "To give His people the <u>knowledge</u> of salvation by the remission of their sins," tell us that salvation comes through "knowledge" (Luke 1:77). And, the words, "This is life eternal, that they might <u>know</u> you the only true God, and Jesus Christ, whom you have sent," speak of faith in Christ although only knowledge is specifically mentioned (John 17:3). We know that faith in Christ is intended because the words, "He who does not believe will be damned," tell us that we are not saved by knowledge alone, but by knowing and believing (Mark 16:16).

#### Ascent

The words, "Whoever <u>believes</u> that Jesus is the promised Savior is born of God," tell us that we are born again through believing the Bible when it tells us that Christ "is the promised savior" (1John 5:1). The words, "They have not paid attention to my words, says the LORD, which I sent to them by my servants the prophets, sending them time and again; but you would not listen, says the LORD," speak of people being lost because they refused to believe the knowledge given to them by God's Word (Jeremiah 29:19). And, the words, "He who <u>believes</u> on Him is not condemned: but he who does not believe is condemned already, because he has not believed on the name of the only begotten Son of God," tell us that all who do not believe [asset to or accept] the gospel are under condemnation, not only for their sins, but also for their unbelief (John 3:18).

#### Confidence

The words, "We are made partakers of Christ, if we hold firmly to the end the <u>confidence</u> that we had at first," // "Christ as a son over His own house; whose house are we, if we continue to the end unshaken in our <u>confidence</u> and the hope of which we boast" and "Do not throw away your <u>confidence</u>, which has such a great promise of reward," all speak of faith in Christ as confidence" (Hebrews 3:14, 3:6, and 10:35). In those words Paul is urging Jewish believers not to turn away from the faith because of persecution. And, in the words, "We both labor and suffer reproach, because we <u>trust</u> in the living God, who is the Savior of all men, especially of those who believe," Paul speaks of his faith as trust (1Timothy 4:10).

# 4. WHY SAVING FAITH JUSTIFIES

The words, "A man is justified by faith without the deeds of the law," plainly tell us that faith cleanses us of sin [justifies us] "without the deeds of the law" (Romans 3:28). As it is written, "If we confess our sins, He is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness" (1John 1:9). It is true that "faith... produces works through love," but those works come after we are "justified by faith," not before (Galatians 5:6). The words, "Without faith it is impossible to please God," tell us that it is impossible for works to make us righteous (Hebrews 11:6). As it is written, "No flesh will ever be justified in God's sight by the deeds of the law: because the knowledge of sin comes by the law." (Romans 3:20). In fact, without the forgiveness that is ours in Christ, "All of our righteousnesses are like filthy rags," in the sight of God (Isaiah 64:6).

The reason that faith justifies has nothing to do with any value or virtue in faith itself. In fact the words, "You are saved by grace through faith; and that not of yourselves: it is the gift of God," tell us that our faith is itself a gift of God (Ephesians 2:8-9). "No one can say that Jesus is the Lord, but by the Holy Ghost" (1Corinthians 12:3). The words, "We have access by faith into this grace wherein we stand," tell us that faith justifies us because it gives us access to God's grace (Romans 5:2). In other words, faith is like a hand that receives God's free gift of forgiveness.

It is only after "the blood of Jesus Christ His Son cleanses us of all sin," that the Holy Spirit enters our heart through faith (1John 1:7). As it is written, "After you believed, you were sealed with the Holy Spirit of promise," (Ephesians 1:13). And, the words, "The flesh lusts against the Spirit, and the Spirit against the flesh: and they are opposed to each other: so that you cannot do the things that you would," tell us that any improvement in our behavior comes after the Holy Spirit is at work in our heart (Galatians 5:17). In saying this, I do not want to imply that those who are saved never have to struggle against the flesh. The words, "God who is faithful, will not allow you to be tempted beyond what you can bear; but when you are tempted, He will also provide a way out, giving you the ability to bear it," tell us that the Holy Spirit does not take away our sinful desires, but enables us to resist them (1Corinthians 10:13).

# **5. FAITH VIEWED AS A PASSIVE ACT OR INSTRUMENT**

The words, "You are saved by grace through faith... Not of works, lest any man should boast," tell us that our faith is not a work, or something we do to please God (Ephesians 2:8-9). And, the words, "We have peace with God through our Lord Jesus Christ, by whom we also have access by faith into this grace in which we stand," tell us that faith simply receives, or gives us access into, the grace Christ won for us by His death on the cross (Romans 5:1-2). That is why we view faith as a passive act or instrument. If God's grace was not already there for us, our faith would have nothing to receive.

Not only is faith not something we do, or something we deserve credit for, it is only by the power of the Holy Ghost that we are able to believe. The words, "May the God of this hope fill you with all joy and peace as you trust in Him, so that you abound in this hope, through the power of the Holy Ghost," tell us that it is the power of God that enables us to trust [have faith] in the gospel (Romans 15:13). The words, "I am not ashamed of the gospel of Christ: for it is the power of God to salvation to every one who believes;" tell us that the power of God that enables us to believe comes to us through the gospel (Romans 1:16). The words, "So will the word that goes out of my mouth be: it will not return to me empty, but it will accomplish what I want, and it will achieve what I sent it to do," also speak of God accomplishing His will [including bringing us to faith] through His Word (Isaiah 55:11). The words, "My message and my preaching were not with enticing words of man's wisdom, but in demonstration of the Spirit and power, that your faith should not rest in the wisdom of men, but in the power of God," tell us that Paul's preaching was effective because of the power of God (1Corinthians 2:4). The words, "Our gospel did not come to you only in word, but also in power, and in the Holy Ghost, and with much assurance," tell us that the power to produce faith came through the gospel (1Thessalonians 1:5). And, the words, "Who are kept by the power of God through faith unto salvation which is waiting to be revealed at the end of time," tell us that we are not only brought to faith by the power of God, but are also kept in faith by that power (1Peter 1:5).

In other words, we are not only saved by what Christ accomplished for us on the cross, the very faith by which we have access to that salvation is a gift of God. As it is written, "**The wages of sin is death; but the gift of God is eternal life through Jesus Christ our Lord**" (Romans 6:23). In conversion we do not do anything to save ourselves, on the contrary, it is God who is at work bringing us to faith. The words, "**What is the exceeding greatness of His power toward us who believe, according to the working of His mighty power**," plainly tell us that we are brought to faith by God (Ephesians 1:19). And, because our faith is like a hand that passively receives God's gift, the Bible sometimes speaks of faith as "**receiving**" Christ, or God's grace. The words, "**To as many as received Him**," and "**By whom we have now received the atonement**," are us two examples (John 1:12, Romans 5:11). However, the passages quoted in this section make it clear that receiving Christ is not a work that we perform, or our part in salvation. Receiving God's gift of salvation is no more a work than receiving a Christmas present. We simply receive what Christ purchased for us by His blood. Therefore, saying that we receive it is a just another way of describing faith's passive reception of God's free gift.

# 6. CONCERNING TRUE FAITH AND LIVING FAITH

Because our faith in Christ is so different from the caricature of faith that we encounter in the world, many who are young or new to the faith have to deal with doubts about their faith, or fear that it might not be a true or living faith. Such fears are often amplified by the words of James, "Faith, if it does not produce works, is dead, being alone," or Christ's warning, "Many will say to me in that day, Lord, Lord, have we not prophesied in your name? and in your name cast out devils? and in your name done many wonderful works? And then I will declare to them, I never knew you: depart from me, you who do evil" (James 2:17, Matthew 7:22-23). Therefore, we need to know how to deal with such doubts and fears.

Even though the words, "A man is justified by faith without the deeds of the law," plainly tell us that faith makes us just [i.e. righteous] "without the deeds of the law" (Romans 3:28), a believer will sooner or later encounter the words, "Faith without works is dead" (James 2:20). And, the way of the world is to affirm one passage while explaining away the other. However, because both passages are the Word of God that approach is totally wrong. Both passages need to be accepted as true. And, both are true because they are talking about two different things. The words, "A man is justified by faith without the deeds of the law," are speaking of works "of the law". In contrast, the statement, "Faith without works is dead," is not talking about the works of the law, but about conduct that is consistent with faith. James makes that clear when he says, "Wasn't Rahab the harlot also justified by works, when she received the spies, and sent them out another way?" (James 2:25). Notice that Rahab's works had nothing to do with the law, but with acting in a way that was consistent with her faith. The second chapter of James begins by pointing out how wrong and inconsistent it is for believers to treat poor brethren as inferior, instead of showing to them the same love that Christ has shown for us, and James points to Rahab to illustrate his appeal to put our faith into action.

That being said, I need to make it clear that it is impossible for faith in Christ to ever be dead. Those who have faith have forgiveness, those who have forgiveness have the Holy Spirit, and the words, "**The flesh lusts against the Spirit, and the Spirit against the flesh: and they are opposed to each other: so that you cannot do the things that you would,**" tell us that those who trust in Christ have the Holy Spirit's help in resisting the flesh (Galatians 5:17). Therefore, John's statement, "Anyone who claims to know Him, but does not keep his commandments, is a liar," is not talking about the struggles and shortcomings that beset a believer as he struggles against sin, but those who are unrepentant (1John 2:4). That would include those who claim to trust in Christ, but have no desire to give up their immoral lifestyle.

Just as those who have no desire to give up their immoral lifestyle are unrepentant, those who blind themselves to their own sins, convincing themselves that the rules they keep make them righteous or worthy of God's favor are equally unrepentant. The first group is condemned by the words, "Anyone who claims to know Him, but does not keep his commandments, is a liar" (1John 2:4). The second group is condemned by the words, "Christ is of no benefit to those of you who seek righteousness by the law; you are fallen from grace" (Galatians 5:4). True faith cannot exist without repentance, and true repentance is described in the words, "God will not despise a heart that is humbled and sorry for sin" (Psalm 51:17).

# 7. FAITH AND THE ASSURANCE OF SALVATION

Consider the words, "I have written these things to you who believe in the name of the Son of God; that you may know that you have eternal life, and that you may believe in the name of the Son of God" (1John 5:13). Those words tell us that we can "know" (not just feel certain, but know) that we have eternal life. They also tell us that Scripture is the source of that knowledge, and that our faith rests upon that knowledge.

The words, "Like sheep we have all have gone astray; each of us has turned to his own way; and the LORD has laid on Him [Christ] the iniquity of us all," tell us that while Christ was hanging on the cross our sins were in two places, on Him and on us (Isaiah 53:6). Then, after He died, because He had no sins of His own, God forgave the sins that had been "laid on Him". And, because those sins were our sins, and because He received

forgiveness for them, that forgiveness extends to us when we trust in Him. As it is written, "All the prophets testify of Him, that through His name whoever believes in Him will receive forgiveness of sins" (Acts 10:43).

Therefore, our salvation does not rest on anything that we do, but on what Christ has done for us. It does not even matter how strong our faith is. Even if it is "**faith like a mustard seed**," it is enough, because it is not our faith that saves us, but what Christ did (Luke 17:6). Our assurance of salvation should always rest on what Christ did, not how strong we imagine that our faith is.

The words, "Scripture, having foreseen that God would justify the heathen through faith, proclaimed the gospel to Abraham in advance, saying, In you shall all nations be blessed," tell us that Abraham was saved through believing the same gospel that we believe, namely God's promise of forgiveness in Christ (Galatians 3:8). And, the words, "So then those who have faith in Christ are blessed with Abraham, who also believed... That the blessing given to Abraham might come to the Gentiles through Jesus Christ; that we might receive the promise of the Spirit through faith," tell us that our faith is faith in God's promise (Galatians 3:9,14).

Now I have asked certain people about the doctrine of salvation only to have them say, "I just believe in Christ". And, that is fine if they truly are trusting in Christ. However, they would not even know that Christ existed if it were not for Scripture. And even if they did know; apart from Scripture they would not know that He died for their sins or that those who trust in Him receive forgiveness. That is why Jesus said, "Search the scriptures; for in them you think that you have eternal life: and they are they that testify of me" (John 5:39). And, that is why John wrote, "These are written, that you might believe that Jesus is the Messiah, the Son of God; and that believing you might have life through His name" (John 20:31). So I repeat, our faith is faith in God's promise of forgiveness in Christ. And, the words, "God so loved the world, that He gave His only begotten Son, that whosoever believes on Him should not perish, but have everlasting life," is one expression of that promise (John 3:16).

One of the problems that we encounter has to do with people who base their assurance of salvation on a "salvation experience" rather than on the Word of God. Now I do not deny that there are valid salvation experiences. Martin Luther had such an experience. The problem is false experiences. Suppose that you were to base your faith on the fact that an angel appeared to you and told you that you were saved. What would happen to that faith if, on your death bed, Satan appeared to you and told you that he was that angel disguised as an angel of light. Where would your faith be then? **That is why our faith must rest on the sure Word of God**. And, Luther's experience stemmed from the Joy that filled his heart when he understood what the Bible means when it says that we are justified by faith (see Rom. 3:28).

Hold fast to the Word of God. The opinions of men may contradict the words of Scripture, but the facts never do.

# 8. CAN THE BELIEVER BE SURE HE HAS SAVING FAITH?

The words, "I have written these things to you who believe in the name of the Son of God; that you may know that you have eternal life," tell us that we can "know" whether we have saving faith or not (1John 5:13). However, because of the inner confusion, doubts, and fears that are "bound in the heart" of man, many believers lack the "full assurance of faith," (see Proverbs 22:15, Hebrews 10:22). And, we need to know how to deal with that lack of assurance.

The words, "The natural man does not accept the things of the Spirit of God: for they are foolishness to him," coupled with the words, "No man can come to me, unless the Father who has sent me draws him," tell us that God is dealing with those who seek assurance of salvation (1Corinthians 2:14, John 6:44). And, if they believe that there is forgiveness in Christ, and simply want assurance that they have it, then the seed of faith has already been planted in their hearts. A person with such doubts might be pointed to the words, "If we confess our sins, He is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness," and then asked to confess his sins to God, asking for forgiveness (1John 1:9).

However, it is not always that simple. There are always some who lack assurance of salvation because they are seeking righteousness by the law. Having gone through that struggle as a teenager, I know that it is possible for a person to profess to believe that salvation is by grace, while looking to works to make them righteous, because they are using the law as a motivation to resist the flesh. My deliverance from that double-mindedness came from realizing that God's standard of righteousness was so much higher than mine that it would condemn all my efforts at making myself righteous "**as filthy rags**" (Isaiah 64:6). And, realizing that I had to confess my sins and throw myself on God's mercy. It is only as I realized that the law would condemn me no matter how hard I tried, that I understood that

freedom from the law is not freedom to sin, but freedom to be righteous. As it is written, "By Him all who believe are justified from all things, from which you could not be justified by the law of Moses" (Acts 13:39). And, "Christ is the end of the law for righteousness to every one who believes" (Romans 10:4).

God wants us to be sure of our faith. The words, "Being justified by faith, we have peace with God through our Lord Jesus Christ," tell us that our faith should bring us peace with God (Romans 5:1). But, we are not going to have that peace if we are not even sure that we have faith. The words, "Let us draw near to God with a sincere heart in full assurance of faith," tell us that faith should give us "full assurance" of salvation (Hebrews 10:22). And, the words, "Being <u>confident</u> of this, that He who has begun a good work in you will continue it until the day of Jesus Christ," tell us that God expects us to be "confident" that God will keep us safe unto salvation (Philippians 1:6). However, we cannot be confident if we are not even sure that we have faith.

God has not only given you His Word so that, "You may know that you have eternal life" (1John 5:13). The words, "The Spirit Himself bears witness with our spirit, that we are the children of God," tell us that the Spirit of God works through that Word to give us the inner assurance that what it says is true, and applies to us (Romans 8:16). The words, "He who believes in the Son of God has this testimony in his heart," again testify to the internal witness of the Holy Spirit (1John 5:10). However, the Bible also speaks of an external witness.

The words, "He who is of God hears God's words: therefore you do not hear them, because you are not of God," tell us that those who truly have faith are not going to reject what the Bible says (John 8:47). While the words, "The fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faith, meekness, self-control: against such there is no law. And they that are Christ's have crucified the flesh with its passions and lusts," tell us that those who trust in Christ will see an improvement in their behavior (Galatians 5:22-24). However, the words, "Who will transform our vile bodies, and make them like His glorified body, by the power by which He is able to bring everything under His control," tell us that none of us is going to be totally free of sin in this life (Philippians 3:21). At the same time, even though the external witness exists; whenever people base their assurance of salvation on what they do, they are in danger of trusting in works rather than in Christ. And, they need to be reminded of the words, "Satan himself masquerades as an angel of light. Therefore it is not surprising if his servants also disguise themselves as ministers of righteousness" (2Corinthians 11:14-15). Those words tell us that even the unsaved are able to appear outwardly as righteous. And, those who look to external behavior for their assurance of salvation can easily deceive themselves. As it is written, "You... outwardly appear righteous to men, but inwardly you are full of hypocrisy and wickedness" (Matthew 23:28).

# 9. THE FAITH OF INFANTS

Many families over the centuries have had children that died in infancy or at a very young age. And, understandably, they wanted assurance that those children were in heaven. However, in giving comfort to such families it is important that we do not contradict Scripture, or go beyond what it says.

Matthew tells us that, "Jesus called a little child to him, and set him in the midst of them, and said... Whoever offends one of these little ones who believe in me, it would be better for him if a millstone were hung around his neck, and he were drowned in the depth of the sea" (Matthew 18:1-6). In those words, Jesus speaks of little children having faith in Him. And, that should be of great comfort to Christian families who have lost small children. However, Jesus was speaking of the children of believers. In contrast the words, "The wicked are estranged from the womb: they go astray as soon as they be born, speaking lies," tell us that we cannot spin that comfort into a blanket rule that applies to all infants (Psalm 58:3).

The Augsburg Confession says, "Children, too, should be baptized, for in Baptism they are committed to God and become acceptable to him" (Tappert, page 33). And, we should commit our children to God. However, we should never assume that the mere act of baptism conveys grace apart from faith in Christ. Of that error, C.F.W. Walther says, "If the Word that is preached will not benefit a person unless he believes it, neither will being baptized and taking Communion benefit any one without faith". (Law and Gospel, page 351).

The words, "Without faith it is impossible to please God," tell us that no infant will ever get to heaven without faith in Christ (Hebrews 11:6). The words, "Nor is there salvation in any other: for there is no other name under heaven given among men, by which we must be saved," tell us the same thing (Acts 4:12). The words, "If there had been a law given

that could have given life, righteousness truly would have been by the law," tell us that no one, infants included, can be saved by their own innocence (Galatians 3:21). And, the words, "He has given you life, who were <u>dead</u> in trespasses and sins... And were by nature the children of wrath, even as others," tell us that all men are by "nature" spiritually "dead", and, therefore, in need of salvation (Ephesians 2:1-3). All of those passages tell us that infants are in need of salvation. How then can the Psalmist say, "Out of the mouth of babes and sucklings you have ordained praise"? (Psalm 8:2).

The Bible answers that question with the words, "**The LORD'S hand** is not shortened, that it cannot save" (Isaiah 59:1). The words, "What is the exceeding greatness of his power toward us who believe, according to the working of his mighty power," tell us that God's hand is not shortened because our faith is a gift of God (Ephesians 1:19). And, the words, "When Elisabeth heard Mary's greeting, the babe leaped in her womb; and Elisabeth was filled with the Holy Spirit, and in a loud voice she exclaimed... why am I so favored, that the mother of my Lord should come to me? For, as soon as the sound of your greeting reached my ears, the babe leaped in my womb for joy," tell us that John the Baptist leaped for "Joy" in the presence of Mary, and Christ who was in her womb (Luke 1:41-44). That leap on the part of John the Baptist tells us that he had faith, even while yet in the womb. And, if God can give an infant faith while yet in the womb, He can give our children faith.

So when it comes right down to it, we have to commit the spiritual well being of our children (born and unborn) to God's mercy, and entrust them to His justice. I prayed for my daughters while they were still in the womb. And, one of them would say, "Jesus died for my sins," before she was two years old. My point is that we should never neglect them spiritually, as if they are too young for it to matter.

## CONVERSION, OR THE BESTOWAL OF FAITH

# **1. THE SCRIPTURAL BASIS OF THE DOCTRINE**

Jesus' words, "I tell you truly, Unless you are converted, and become like little children, you will not enter into the kingdom of heaven," tell us that conversion is not an option (Matthew 18:3). However, that raises two questions. What is conversion? And, why do we need it? The words, "**Repent, and be converted, that your sins may be blotted out**," tell us that conversion brings forgiveness (Acts 3:19). The words, "**Just as sin entered the world by one man, and death by sin; so death passed upon all men, because all have sinned**," tell us that all men need forgiveness because all have sinned (Romans 5:12). The proof that we have all sinned lies in the fact that we are all going to die. And, the very fact that you can do nothing to prevent your death proves that you can do nothing to prevent your death proves that you can do nothing to save yourself. "The wages of sin is death" (Romans 6:23). In short, we need to be converted because we are sinners who need forgiveness, and that forgiveness brings with it the promise of eternal life.

The words, "Men are appointed to die once, and after that the judgment," tell us that death does not end our existence, but after death we will face God's judgment (Hebrews 9:27). The words, "Men will account for every idle word that they speak, on the day of judgment," tell us that on that day we must account for everything that we have done (Matthew 12:36). And, because we are all sinners, unless God forgives us we will all be condemned. For God "Is an holy God; He is a jealous God; He will not overlook your transgressions or your sins" (Joshua 24:19).

However, the words, "For God so loved the world, that He gave His only begotten Son, that whosoever believes on Him should not perish, but have everlasting life," tell us that God has provided a way for us be forgiven, namely, through the death of His son (John 3:16). And, a comparison of the words, "Whoever believes in Him will receive forgiveness of sins," with the words, "Be converted, that your sins may be blotted out," tell us that being "converted" and "believing in Christ" go hand in hand. Conversion is the change from unbelief to faith, and faith brings forgiveness (Acts 10:43 and Acts 3:19).

The words, "What does a man profit, if he gains the whole world, and loses his own soul? or what will a man give in exchange for his soul?" remind us that nothing we can gain in this world even comes close to the value of our soul (Matthew 16:20). The words, "All who trust in the law are under a curse: for it is written, Cursed is every one who does not continue to do everything that is written in the book of the law," tell us that the law cannot save us, for it places us under a curse (Galatians 3:10). And, the words, "None of them can by any means redeem his brother, or give God a ransom for him: (For the price to be paid for their soul is too costly, and what they give will never suffice,)" tell us that no mere man could ever atone for his own soul, or the soul of anyone else (Psalm 49:7-8).

The words, "When the time had fully come, God sent forth His Son, born of a woman, born under the law. To redeem those who were under the law, that we might receive the adoption of sons," tell us that even though we were in a hopeless mess, and could not save ourselves, God sent Christ into the world to save us (Galatians 4:4-5). The words, "He was wounded for our transgressions. He was bruised for our iniquities: the punishment that brought us peace was upon Him; and by His stripes we are healed. Like sheep we have all have gone astray; each of us has turned to his own way; and the LORD has laid on Him the iniquity of us all," tell us that Christ saved us by taking our sins upon Himself, and suffering the punishment that we deserved (Isaiah 53:5-6). "For God has done what the law could not do, in that it was weak through the flesh. By sending His own Son in the likeness of sinful flesh, as an offering for sin, He condemned sin in the flesh: That the righteousness of the law might be fulfilled in us" (Romans 8:3-4). "And He has made you, who were dead in your sins and the uncircumcision of your flesh, alive together with Him, having forgiven all of your sins; Blotting out the handwriting of ordinances that was against us, which was contrary to us, and took it out of the way, nailing it to His cross," (Colossians 2:13-14). Faith is believing that Christ died for your sins, conversion is the beginning of faith, and the words, "All the prophets testify of Him, that through His name whoever believes in Him will receive forgiveness of sins," tell us that faith brings forgiveness (Acts 10:43). So, to put it briefly, conversion is the instantaneous change from being someone who is not forgiven to being someone who is forgiven.

# 2. CONVERSION ACCORDING TO SCRIPTURE

The words, "Jesus went into Galilee, preaching the gospel of the kingdom of God, and saying, The time has come, and the kingdom of God is at hand: <u>repent</u>, and <u>believe the gospel</u>," tell us that conversion involves both repentance and faith (Mark 1:14-15). And, the words, "God will not despise a heart that is humbled and sorry for sin," describe a repentant heart as a heart that is "sorry for sin" (Psalm 51:17). However, the words, "Godly sorrow results in repentance leading to salvation, not regret: but the sorrow of this world brings death," tell us that sorrow alone is not enough (2Corinthians 7:10). It is not sorrow that brings forgiveness, but faith in Christ. And, the words, "Nor is there salvation in any other" tell us that there is no other source of forgiveness (Acts 4:12).

When we compare the words, "The sorrow of this world brings death," with the words, "Judas, who had betrayed Him, having seen that He was condemned, repented, and brought the thirty pieces of silver back to the chief priests and elders, Saying, I have sinned for I have betrayed innocent blood... and after leaving hung himself," we see that Judas had "the sorrow of this world," he "repented," he was sorry for his sin (2Corinthians 7:10, Matthew 27:3-5). However, his repentance was incomplete because it was not coupled with faith in Christ. It was the sorrow that "brings death".

The "sorrow of this world" does not always result in suicide. Many times it leads those who are guilty to rationalize their sins. Instead of turning to God for forgiveness they make up excuses for their sins, as a way of easing their conscience. However, because they do not look to God for forgiveness they go into eternity unforgiven. My point is this, although being sorry for sin is part of repentance, without faith that repentance is incomplete. As it is written, "Without faith it is impossible to please God" (Hebrews 11:6).

It is a mistake to think of repentance as a one-time thing. While conversion is a one-time thing, just as the faith that begins at conversion will continue throughout our lifetime, the mental attitude that constitutes repentance, the attitude described in the words, "God will not despise a heart that is humbled and sorry for sin," should continue throughout our lifetime (Psalm 51:17).

Those who are truly sorry for their sin will not want to repeat those sins. At the same time, because sin is in our very nature, there are many ways in which we all fall short. Sinful thoughts intrude into our minds even though we do not want them there. It is easy to fall into strife and contention. It is also easy for our sinful flesh to want to make excuses for those sins instead of looking to Christ for forgiveness. However, the words, "Men will account for every idle word that they speak, on the day of judgment," tell us that instead of making excuses for such sins, we need to be sorry for them and humbly confess them to God, trusting in His promise of forgiveness in Christ (Matthew 12:36). As it is written, "If we confess our sins, He is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness" (1John 1:9). At the same time, that forgiveness does not come because we confess our sins to God, but because we are trusting in Christ, for it is "The blood of Jesus Christ His Son" that "cleanses us of all sin" (1John 1:7). The words, "Whoever believes in Him will receive forgiveness of sins," tell us that forgiveness comes to us through faith in Christ (Acts 10:43). The words, "We have redemption through His blood, the forgiveness of sins, according to the riches of His grace," tell us that the forgiveness that Christ won for us is ours through "grace" (Ephesians 1:7). And, the words, "We also have access by faith into this grace in which we stand," tell us that faith is the hand that receives that grace (Romans 5:2). Therefore, because forgiveness comes to us through faith in Christ, true conversion takes place the instant we come to faith in Christ. It is faith that changes us from someone who is not forgiven to someone who is forgiven.

The words, "Some of them... upon arriving in Antioch, spoke to the Grecians, preaching the Lord Jesus. And the hand of the Lord was with them, and a great number believed, and turned to the Lord," describe conversion as believing the gospel that was preached (Acts 11:20-21). The words, "Philip opened his mouth, and beginning at the same scripture, told him the good news about Jesus. And as they went on their way, they came to some water: and the eunuch said, Look, here is water; what prevents me from being baptized? And Philip said, If you truly believe, you may. And he said, I believe," describe conversion as believing the "good news about Jesus" (Acts 8:35-37). And the words, "They said, Believe on the Lord Jesus Christ, and you will be saved, you and your household. And they spoke the word of the Lord to him, and to all who were in his house... and he and all his house were baptized," describe conversion as believing the "word of the Lord" regarding Jesus Christ (Acts 16:31-33).

The words, "We have also come to believe in Jesus Christ, that we might be justified through faith in Christ, and not by the works of the law: for the works of the law will not make anyone righteous," tell us that our works [i.e. things done to make ourselves righteous] do not make us righteous, and, therefore, contribute nothing to our conversion (Galatians 2:16). At the same time, because true repentance brings with "a heart that is humbled and sorry for sin," those who repent do not want to sin (Psalm 51:17). Moreover, the words, "After you heard the word of truth, and were also sealed with the holy Spirit of promise, after you believed," tell us that once we come to faith in Christ we receive the Holy Spirit (Ephesians 1:13). And, the words, "The flesh lusts against the Spirit, and the Spirit against the flesh: and they are opposed to each other: so that you cannot do the things that you would," tell us that the Holy Spirit

works in us after we are saved to help us resist temptation (Galatians 5:17). Therefore, even though works cannot make us righteous, and contribute nothing to our conversion, they will follow faith, not as a part of faith, but as a fruit or by-product of faith. As it is written, "**If any man is in Christ, he is a new creation, the old things have passed away; behold, all things have become new**" (2Corinthians 5:17).

# **3. THE BEGINNING AND END OF CONVERSION**

Because conversion is the inner change from unbelief to faith, the beginning point of conversion is unbelief, while its end is faith, faith in our Lord Jesus Christ.

Although "The God who made the world and everything in it... has made of one blood all nations of men to live on all the face of the earth, and has determined their appointed times, and the boundaries they live in; So that they should seek the Lord, in the hope that they might grope for Him, and find Him" (Acts 17:24-27). The words, "There is a way that seems right to a man, but its end is the way of death," tell us that man's reason (the blind struggle of our sin-corrupted finite little minds to find the truth) regards the way of unbelief [death] as perfectly reasonable (Proverbs 14:12). That is true because, "The natural [unbelieving] man does not accept the things of the Spirit of God: for they are foolishness to him" (1Corinthians 2:14). "For the minds of those who do not believe have been blinded by the god of this world, that the light of the glorious gospel of Christ, who is the image of God, might not reach them" (2Corinthians 4:4). And, because of that unbelief the Apostle Paul described those "without Christ" as "having no hope, and without God in the world" (Ephesians 2:12). That is where conversion begins.

While the immediate end of conversion is faith in Christ, and the forgiveness that is ours through faith, Biblical descriptions of conversion sometimes include the fruits of faith [the change in our life and behavior that is the result of repentance and faith in Christ]. The words, "There were some of them, men of Cyprus and Cyrene, who, upon arriving in Antioch, spoke to the Grecians, preaching the Lord Jesus. And the hand of the Lord was with them: and a great number believed, and turned to the Lord," describe the end of conversion as faith in Christ (Acts 11:20-21). The words, "To open their eyes, and to turn them from darkness to light, and from the power of Satan to God, that they may receive forgiveness of sins, and inheritance among those who are sanctified through faith in me," describe conversion in terms of turning from darkness to light, being

delivered from the power of Satan, forgiveness, and sanctification all of which come through faith in Christ (Acts 26:18). The words, "You turned to God from idols to serve the living and true God," describe conversion as turning from idols to God, which is a fruit of repentance and faith (1Thessalonians 1:9). And, the words, "You should turn from these fantasies to the living God, who made heaven, and earth, and the sea, and everything in them," describe the end of conversion as turning from fantasy [idol worship, or evolution] to God, which, again, is a fruit of repentance and faith (Acts 14:15). These descriptions of conversion all point to faith in Christ, and to the change that takes place as a result of that faith.

# 4. THE EFFICIENT CAUSE OF CONVERSION

Even though Jesus Himself said, "No man can come to me, unless the Father who has sent me draws him," instead of giving God total credit for their salvation (the credit that is due Him) men, in their blindness, continually try to take some credit for their own salvation (John 6:44). [See Jeremiah 17:9.] One reason for this is lack of faith. Men who are not sure they are saved want something they can do to be sure. However, that does not really work, because we are saved by what Christ did, not by what we do. As a teenager, I would listen to radio preachers, and time after time would ask Jesus into my heart etc., yet nothing I did gave me assurance of salvation. That assurance only came when I actually placed my faith in Christ. Before that I thought that I believed in Him, but did not really understand. Assurance only came when I realized that all of my efforts were "like filthy rags" in the sight of God, and that I could only be saved by looking to Christ for mercy (Isaiah 64:6). And, the words, "No one can say that Jesus is the Lord, but by the Holy Ghost," tell me that it was God who brought me to that point, and God who gave me faith in His promise of forgiveness in Christ (1Corinthians 12:3).

The words, "What is the exceeding greatness of His power toward us who believe, according to the working of His mighty power," tell us that our faith is produced in us by God's power (Ephesians 1:19). The words, "No man can come to me, unless the Father who has sent me draws him," tell us that no one can come to God without that power (John 6:44). The words, "Giving thanks to the Father... For He has rescued us from the power of darkness, and transferred us into the kingdom of His dear Son," tell us that God has rescued us (Colossians 1:12-13). The words, "You were without Christ... having no hope, and without God in the world," tell us that if God had not rescued us we would have had no hope of salvation (Ephesians 2:12). And, the words, "You are saved by grace through faith; and that <u>not of yourselves</u>: it is the gift of God," tell us that our salvation does not come from us, but is a gift of God (Ephesians 2:8).

The words, "It has been granted to you that for the sake of Christ, you should not only believe in Him, but also suffer for His sake," tell us that faith is something that God has granted to us (Philippians 1:29). The words, "God, who once commanded light to shine out of darkness, made His light shine in our hearts, to give us the light of the knowledge of the glory of God in the face of Jesus Christ," compare God's act of filling our hearts with the light of faith, with His act of creating physical light (2Corinthians 4:6). The words, "Whoever believes that Jesus is the promised Savior is born of God: and everyone who loves the Father also loves the child born of Him," tell us that we become God's children [are born again] through God's gift of faith in Christ (1John 5:1). [See Galatians 4:4-7.] The words, "To as many as received Him, He gave power to become the sons of God, even to those who believe in His name," tell us that God gives those who believe the power to become the sons of God [be born again] (John 1:12). And, the words, "Who are not born of blood, or of the will of the flesh, or of the will of man, but of God," tell us that our will plays no part in our becoming God's children [i.e. being born again] (John 1:13). At the same time, the words, "I will never turn away anyone who comes to me," tell us that God is not going to turn away anyone who wants to be saved (John 6:37).

Far from helping in our salvation, the Bible tells us that, "**The minds** of those who do not believe have been blinded by the god of this world, that the light of the glorious gospel of Christ, who is the image of God, might not reach them" (2Corinthians 4:4). Because of that blindness, "The natural man does not accept the things of the Spirit of God: for they are foolishness to him: and he cannot understand them," (1Corinthians 2:14). "The heart is deceitful above all things, and desperately wicked" (Jeremiah 17:9). And, "The carnal [i.e. fleshly] mind is hostile to God: for it is not subject to the law of God, nor indeed can be" (Romans 8:7).

# **5. THE MEANS OF CONVERSION**

The gospel is the means by which God brings us to faith, and the means by which He keeps us in faith. The words, "**The kingdom of God is at hand: repent, and believe the gospel**," point to the fact that we enter God's kingdom through believing the gospel (Mark 1:15). The words,

"**Faith comes by hearing, and hearing by the word of God**," tell us that God brings us to faith through His Word (Romans 10:17). And, the words, "**Kept by the power of God through faith unto salvation**," tell us that God keeps us in faith "**through faith**," and thus through the gospel which produces that faith (1Peter 1:5).

Those who deny that the Gospel is the means by which God brings us to faith often point to Adam, Noah and Abraham. However, the words, "Scripture, having foreseen that God would justify the heathen through faith, proclaimed the gospel to Abraham in advance," tell us that Abraham was saved through believing the gospel (Galatians 3:8). The words, "By faith Abraham, when he was tested, offered up Isaac... Believing that God was able to raise him up, even from the dead," tell us that Abraham believed that his "seed" would die as a sacrifice for sin and rise again (Hebrews 11:17-19). The words, "I will put hostility between you and the woman, and between your seed and her seed; it will bruise your head, and you will bruise His heel," tell us God gave His promise of a Savior to Adam and Eve (Genesis 3:15). The words, "That the blood of all the prophets, that was shed from the foundation of the world... From the blood of Abel to the blood of Zechariah," tell us that Able was a prophet, and, therefore, one who understood the way of salvation (Luke 11:50-51). For, "All the prophets testify of Him [Christ], that through his name whoever believes in Him will receive forgiveness of sins" (Acts 10:43). And, the words, "Noah found grace in the eves of the LORD," tell us that Noah was saved through faith in Christ, for "there is no other name under heaven given among men, by which we must be saved" (Genesis 6:8, Acts 4:12).

However, the words, "You are a chosen generation, a royal priesthood, a holy nation, a people valued by God; that you should show forth the praises of Him who has called you out of darkness into His marvelous light," tell us that those who are lost are in darkness (1Peter 2:9). The words, "Being alienated from the life of God through the ignorance that is in them, because of the blindness of their heart," tell us that those who are lost are alienated from God and spiritually blind (Ephesians 4:18). The words, "They are all estranged from me through their idols," tell us that those who worship idols are cut off from God. (Ezekiel 14:5). That means that even if they earnestly prayed to their idol for salvation they would never receive it, because an idol can never answer their prayer. And, the words, "Of His own will He gave us life through the word of truth, that we should be a kind of first-fruits of His creation," tell us that God brings us to faith [i.e. gives us life] through "the word of truth" (James 1:18).

All this points to the fact that the gospel is the means which God uses to convert the lost, and bring them to salvation. As it is written, "The gospel of Christ... is the power of God to salvation to every one who believes" (Romans 1:16). "For the preaching of the cross is foolishness to those who perish; but it is the power of God to us who are saved... For since... the world through its wisdom did not know God, it pleased God to save those who believe through the foolishness of preaching" (1Corinthians 1:18-21).

The words, "**repent, and believe the gospel**," reveal that conversion requires both repentance and faith (Mark 1:15). The words, "**God will not despise a heart that is humbled and sorry for sin**," describe repentance as being humbled and sorry for sin (Psalm 51:17). The words, "**No flesh will ever be declared righteous in God's sight by the deeds of the law: because the knowledge of sin comes by the law**," tell us that the law is the means God uses to make us aware of our sin, and bring us to the point where we are "humbled and sorry for sin" (Romans 3:20). And, the words "**Christ did not send me to baptize, but to preach the gospel**," compared with the words, "**Faith comes by hearing, and hearing by the word of God**," tell us that hearing the gospel is the means that God uses to bring us to faith (1Corinthians 1:17, Romans 10:17).

The words, "Whatever the law says, it says to those who are under the law: that every mouth may be stopped, and all the world may become guilty before God," tell us that God's law is designed to convict every last person on earth (Romans 3:19). Therefore, if they are not "humbled and sorry for sin," it is only because they have hardened their heart (Psalm 51:17). And, the words, "That repentance and remission of sins should be preached in His name among all nations," tell us that the purpose of preaching is to call all nations to repentance and faith in Christ (Luke 24:47).

The words, "How many of my father's hired servants have food enough to spare, and I am dying with hunger! I will get up and return to my father, and will say to him, Father, I have sinned against heaven, and before you," and "It is good for me that I have been afflicted; that I might learn your statutes," tell us that God sometimes uses affliction, together with His law, to bring us to repentance (Luke 15:17-18, Psalm 119:71). While the words, "When you received the word of God that you heard from us, you did not receive it as the word of men, but as it is in truth, the word of God, which effectively works in you that believe," tell us that the word works in us to produce faith (1Thessalonians 2:13).

Rightly understood, baptism works together with preaching the Word, not as a work, but as a ceremonial proclamation of the gospel. To "**Repent, and be baptized**... in the name of Jesus Christ for the forgiveness of sins," is to repent and be baptized believing that there is forgiveness in Christ (Acts 2:38). And, baptism is God's way of telling every convert who comes, believing that there is forgiveness in Christ, and that their sin has been washed away – not by the water, but by the blood of Jesus Christ and faith in that blood. As it is written, "Scripture has concluded all under sin, that the promise might be given to those who believe, through faith in Jesus Christ," (Galatians 3:22). God designed that ceremony to give His promise of forgiveness in Christ to every convert, because preachers often fail to.

Likewise, rightly understood, the Lord's Supper works together with preaching as a ceremonial proclamation of the gospel. Christ's words, **"Take, eat: this is my body, which is broken for you**," are saying "My body was broken [sacrificed] for you on the cross (1Corinthians 11:24). And, His words, **"This is my blood... which is shed for many for the forgiveness of sins**," are saying "My blood was shed for you on the cross so that you can have forgiveness (Matthew 26;28). And, everyone who believes those words, everyone who believes that Christ's body was "**given**" for them (**on the cross**), and that His blood was "**shed**" for them (**on the cross**) so that they could have forgiveness, truly receives Christ's body and blood, not as something physical but as the atonement for their sin.

God designed that ceremony to give every believer who is, "**humbled** and sorry for sin," His promise of forgiveness in Christ because churches often fail to.

# 6. THE INTERNAL MOTIONS IN CONVERSION

The Bible uses the word "repentance" in three ways. When the Bible says that, "Judas... repented, and brought the thirty pieces of silver back to the chief priests and elders," it is telling us that Judas was sorry for what he had done (Matthew 27:3). However, his repentance was incomplete because it never led him to seek God's mercy or look to Christ for forgiveness. The words, "Repent of this wickedness, and pray to God, that the thought of your heart may be forgiven you," again speak of repentance as sorrow for sin (Acts 8:22). However, the words, "There will be more joy in heaven

over one sinner who repents, than over ninety and nine just persons, who do not need to repent," use the word "repent" as a synonym of conversion – of complete repentance consisting of sorrow for sin coupled with faith in Christ (Luke 15:7). Without that faith in Christ there would be nothing for heaven to rejoice over. The words, "Unless you repent, you will all perish," again speak of conversion as repentance (Luke 13:5). In contrast, the words, "They should repent and turn to God, and live lives consistent with repentance," speak of a change in behavior that is "consistent with repentance" (Acts 26:20). That change of behavior is a fruit of repentance, not repentance itself. However, sometimes repentance is described by its fruits.

Because the focus of this section is conversion, we want to look at the internal change that leads to faith in Christ. And, the words, "**This is the man to whom I will look, even to him who is humble and of a contrite spirit, and trembles at my word**," give us a description of that internal change (Isaiah 66:2). To be "**contrite**" is to be sorry for sin. Picture a young child who, upon being rebuked for wrongdoing, breaks into tears and cries "I'm sorry," meaning it from the heart. The words, "**Whoever will humble himself like this little child, the same is greatest in the kingdom of heaven**," tell us that God wants us to come to Him as little children, who are truly sorry and want to do what is right (Matthew 18:4). At the same time God does not want us to take sin lightly as did King Saul, who said "I have sinned: for I have transgressed the commandment of the LORD, and your words... Therefore, I pray, pardon my sin" (1Samuel 15:24-25). Notice that Saul asked Samuel for pardon, not God, and did not indicate any fear of God or desire for God's forgiveness.

The words, "If you love the LORD, hate evil," and "The fear of the LORD is to hate evil," tell us that all who fear and love God will hate evil (Psalm 97:10, Proverbs 8:13). And, all who truly hate evil will not want it in their life. Moreover, the words, "He who covers [excuses] his sins will not prosper: but whoever confesses and forsakes them will have mercy," tell us that those who truly fear and love God will not excuse their sins, but will confess and forsake them (Proverbs 28:13). In fact, we could say that those who excuse their sins, and try to justify wrongdoing, really love those sins, and that is the opposite of true repentance.

When Ezekiel said, "If the wicked person turns from all the sins that he has committed, and keeps my law, and does that which is lawful and right, he will surely live, he will not die," he was describing repentance by its fruits (Ezekiel 18:21). What those who pull this verse out of context fail to realize is that God's law demands "**a heart that is humbled and sorry for sin**," not just a heart that just puts on an outward show of righteousness. (Psalm 51:17). Christ condemned such outward show when He said, "You also outwardly appear righteous to men, but inwardly you are full of hypocrisy and wickedness," (Matthew 23:28). However, that error can be avoided if we interpret those words of Ezekiel in the light of Christ's parable of the Pharisee and the publican. In fact, the words, "He [Christ] spoke this parable to those who trusted in themselves that they were righteous, and looked down on others," tell us that this parable was directed against those who, like the Pharisees, would twist Ezekiel's words to support works-righteousness (Luke 18:9).

When "The Pharisee stood up and prayed thus to himself, God, I thank you, that I am not like other men are, extortioners, evil doers, adulterers, or even like this publican. I fast twice in the week, I give tithes of everything I possess," he undoubtedly thought that he had turned from any sins he had committed, and was keeping God's law (Luke 18:11-12). However, Jesus did not share that opinion, and the reason He did not share it may be summarized in the following words by Dr. Walter A. Maier.

The Pharisee lied when he posed as an example of goodness and obedience. He had harbored unclean, lust-filled, greedy, hate-charged thoughts. His soul, as every man's, was a source of vicious, destructive evil. Deny it though he did this Bible verdict condemned him: "From within, out of the heart of men, proceed evil thoughts, adulteries, fornications, murders, thefts, covetousness, wickedness, deceit, lasciviousness, an evil eye, blasphemy, pride, foolishness." (From the 1947 sermon, "The Prayer God Answers".)

In contrast, when "the publican, standing afar off, would not even look up to heaven, but beat upon his breast, saying, God be merciful to me a sinner." He was doing what God's law required (Luke 18:13). And, the words, "This man went down to his house justified," tell us that his repentance was coupled with faith (Luke 18:14). For, "A man is not justified by the works of the law, but through faith in Jesus Christ... for the works of the law will not make anyone righteous" (Galatians 2:16).

In short, the law prepares our heart for conversion by revealing our sin and need for forgiveness. The internal change that God works in us through the law takes place when we stop excusing our sin and come to God with a humble heart that is sorry for sin and wants to be delivered from it. Conversion then takes place when we believe God's promise of forgiveness in Christ. For, "Scripture has concluded all under sin, that the promise [of forgiveness] might be given to those who believe, through faith in Jesus Christ" (Galatians 3:22). As it is written, "Repent, and be converted, that your sins may be blotted out," (Acts 3:19). Knowing that "God will not despise a heart that is humbled and sorry for sin" (Psalm 51:17). For "If we confess our sins, He is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness," and "The blood of Jesus Christ His Son cleanses us of all sin" (1John 1:7,9).

#### 7. CONVERSION IS INSTANTANEOUS

The change that takes place in conversion, takes place the instant our sins are forgiven. Until we receive that forgiveness, we are "dead in trespasses and sins" (Ephesians 2:1). Those who fail to understand this often confuse incomplete repentance, or the works that follow repentance, with conversion, giving people the idea that conversion is some sort of process in which they determine the outcome. However that is clearly contrary to what the Bible teaches. The words, "God, who is rich in mercy, because of His great love for us, Even when we were dead in sins, has made us alive together with Christ," tell us that it is God who "has made us alive," not us (Ephesians 2:4-5). And, the Bible describes that change – from being "dead in trespasses and sins," to being "alive together with Christ" – as a resurrection, saying that God, "Has raised us up together with Him, and made us sit with Him in heavenly places in Christ Jesus" (Ephesians 2:6). This resurrection - from being "dead in trespasses and sins," to being "alive together with Christ" - is the "first resurrection," and "the second death [hell] has no power over," those who, "have risen with Christ" (Revelation 20:5-6, Colossians 3:1).

Conversion is also spoken of as a new birth. Here again, the change is from being "dead in trespasses and sins," to being "alive together with Christ". The words, "Who are not born of blood, or of the will of the flesh, or of the will of man, but of God," tell us that man's will plays no part in the new birth (John 1:13). And, the words, "Whoever believes that Jesus is the promised Savior is born of God," tell us that this new birth takes place the moment we come to faith in Christ (1John 5:1). "He who believes on Him [Christ] is not condemned: but he who does not believe is condemned already, because he has not believed on the name of the only begotten Son of God," (John 3:18).

### 8. THE GRACE OF CONVERSION IS RESISTIBLE

Although the Bible tells us that God, "Wants all men to be saved, and to come to the knowledge of the truth," He does not force them to be saved (1Timothy 2:4). On the contrary, the words, "O Jerusalem, Jerusalem, you who kill the prophets, and stone those who are sent to you, how often I longed to gather your children together, as a hen gathers her chicks under her wings, and you would not!" tell us that even though God reaches out to the lost, they resist His efforts to bring them to repentance (Matthew 23:37). The words, "You stiffnecked and uncircumcised in heart and ears, you always resist the Holy Ghost: as your fathers did, so do you," tell us the same thing (Acts 7:51). At the same time, the words, "What is the exceeding greatness of His power toward us who believe, according to the working of His mighty power," tell us that those who do believe, do so because they have been brought to faith by the **power of God**, not because of something in them (Ephesians 1:19). In fact, the words, "Who are not born of blood, or of the will of the flesh, or of the will of man, but of God," tell us that our own "will" plays no part in our salvation (John 1:13). "No one can say that Jesus is the Lord, but by the Holy Ghost" (1Corinthians 12:3). And, the fact that our own will plays no part in our salvation tells us that those who are saved, are not saved because they did not resist the Holy Ghost, but because God chose to bring them to faith in spite of their resistance. We do not know why He chose some and not others, but the words "I know that nothing good dwells in me," tell us that He does not choose us because of anything good in us, but solely because of His grace (Romans 7:18). As it is written, "You are saved by grace through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast" (Ephesians 2:8-9).

The words, "John came to you in the way of righteousness, and you did not believe him: but the publicans and harlots believed him: and when you saw it, you did not repent, and believe him," were spoken to the Pharisees, and the Pharisees resisted God's call to repentance by excusing and rationalizing their own sins (Matthew 25:32). They did not repent because they had convinced themselves "that they were righteous" (Luke 18:9). That is why Jesus told them that they had, "Made the commandment of God of no effect" (Matthew 15:6). However, what we want to make clear is that God is not going to turn anyone away. His words, "Come to me, all you who labor and are carrying a heavy load, and I will give you rest," extend to all men (Matthew 11:28). Those who resist are opposing "their own interest". However, we should still instruct them "with gentleness... in the hope that God will give them repentance" (2Timothy 2:25). Knowing that, "It is God who works" in both you and them "to will and to do His good pleasure" (Philippians 2:13).

# 9. CONVERSION ACCORDING TO LAW AND GRACE

I have already mentioned the fact that the Law prepares our heart for conversion by showing us our sin and need of forgiveness. And, in reading the words, "The law was our schoolmaster to bring us to Christ, that we might be declared righteous by faith," it is easy to assume that the Law does nothing more than show us our sins (Galatians 3:24). However, the Law not only condemned sin, it also required God's people to acknowledge their sin and seek forgiveness. We see that aspect of the Law in all of the sacrifices required by the Old Testament. At the same time, the words, "If the inheritance comes by the law, it is not given by promise: but God gave it to Abraham by promise," tell us that forgiveness and salvation did not come to Abraham or anyone else because of the sacrifices, but because they believed God's promise of forgiveness in Christ (Galatians 3:18). As it is written, "Scripture, having foreseen that God would justify the heathen through faith, proclaimed the gospel to Abraham in advance," (Galatians 3:8). And, "Those who have faith in Christ are blessed with Abraham, who also believed," (Galatians 3:9).

God not only used the Law to show His people their sins, but also to teach them the necessity of repentance, and give them His promise of mercy. By requiring animal sacrifice, God taught His people that forgiveness is not cheap. However, because He instituted those sacrifices as a type of Christ's ultimate sacrifice, He counted faith in the promise of forgiveness connected with those sacrifices as faith in Christ. David trusted in that promise, saying, "I have placed my faith in your grace [mercy]; my heart will rejoice in your salvation" (Psalm 13:5). And, that promise of grace (mercy) is why God said, "I desired mercy, and not sacrifice" (Hosea 6:6). The actual sacrifices were just a means of teaching God's people to acknowledge their sin and look to God for mercy.

However, "Now that faith has come, we are no longer under a schoolmaster. For you are all the children of God through faith in Christ Jesus" (Galatians 3:25-26). Therefore, there is no longer any need for animal sacrifices. However, we still need to repent and look to Christ for

forgiveness and salvation. The words, "God now commands all men every where to repent" // "Repent, and be converted, that your sins may be blotted out," command us to repent (Acts 3:19). (Acts 17:30). And, all such commands are law. Nevertheless, because Christ said "No man can come to me, unless the Father who has sent me draws him," we know that it is a law that we cannot keep, at least in our own strength (John 6:44). But, it does not depend on us! The words, "What is the exceeding greatness of His power toward us who believe, according to the working of His mighty power," tell us that we are brought to faith and kept in faith by the power of God (Ephesians 1:19). So the Law commands us to repent, but both repentance and faith are gifts of God. For that reason, if we repent and look to Christ in faith, our action and God's action in us are one and the same.

Here we see a fine line of distinction between the grace that Christ won for us on the cross, and the grace that brings us to faith. Yet Christ is the reason for both. He not only died for our sins, He caused the Bible to be written, and sent the Holy Spirit to bring us to faith so that His death would not be in vain.

The words, "**Turn me, and I will be turned**; for you are the LORD my God," call upon God to empower repentance (Jeremiah 31:18). The words, "**I will give them a heart to know me, and know that I am the** LORD: and they will be my people, and I will be their God: for they will return to me with their whole heart," speak of repentance as a gift of God (Jeremiah 24:7). And, the words, "It is God who works in you both to will and to do His good pleasure," tell us that God is at work in us (Philippians 2:13).

[Note: The words, "The blood of all the prophets... From the blood of Abel to the blood of Zechariah," tell us that Able was a prophet (Luke 11:50-51). The words, "Abel, also brought of the firstlings of his flock and of its fat. And the LORD had regard for Abel and his offering," tell us that Able instituted animal sacrifice. And, the words, "All the prophets testify of Him [Christ], that through His name whoever believes in Him will receive forgiveness of sins," tell us that as God's prophet, Able instituted animal sacrifice as a way of testifying of Christ (Acts 10:43).]

# **10. CONTINUED CONVERSION**

When we speak of continued conversion we are not saying that people need to be converted over and over again, but that the change that comes over us when we come to faith in Christ will continue throughout our life. As it is written "If any man is in Christ, he is a new creation: the old things have passed away; behold, all things have become new" (2Corinthians 5:17).

Because repentance lays the groundwork for faith, a repentant heart, "a heart that is humbled and sorry for sin," will continue throughout our life (Psalm 51:17). Moreover, because the Holy Spirit comes into our heart "through faith" in Christ, once we come to faith the Holy Spirit will be at work in us (Galatians 3:14). That does not mean that there will not be a struggle. Our flesh will lust "against the Spirit, and the Spirit against the flesh (Galatians 5:17). But, because we are sorry for our sins we will not want to do evil and will fight against it. Those who are truly repentant do not want to be sinners. That is not to say that we never fall short. We all have unclean, lust-filled, greedy, and hate-charged thoughts. When we are angry it is easy to utter hateful and hurtful words, words that we are later sorry for. However, when that happens, instead of ignoring or excusing our sins like we did before we came to faith, we should confess them to God, looking to Christ for forgiveness. And, and since that is what happened when we came to faith in Christ, that is what I am calling "continued conversion". Here again, I am not saying that we need to be converted again every time we sin, but that being sorry for sin and looking to Christ for forgiveness is an attitude that should continue throughout our life.

The words, "Put on the new nature, which after *the image of* God is created in righteousness and true holiness," call upon us to conduct ourselves in a way that is in accord with the image of God (Ephesians 4:24). The words. "Let us lay aside every weight, and the sin that so easily entangles us, and let us run with patience the race that is set before us," urge us to avoid sin (Hebrews 12:1). The words, "Just as Christ was raised from the dead through the glory of the Father, even so we should also walk in newness of life," urge us to conduct ourselves as we would if we had no sinful desires (Romans 6:4). And, the words, "Knowing this, that our old man was crucified with Him, that the body of sin might be destroyed, so that we would no longer serve sin," tell us that we should no longer serve sin (Romans 6:6).

The words, "The flesh lusts against the Spirit, and the Spirit against the flesh: and they are opposed to each other," tell us that as we seek to do right there will be an inner struggle against the flesh (Galatians 5:17). And, the words, "When I want to do good, evil is present with me," // "I buffet my body, and bring it under my control: lest there be any way that I, after having preached to others, might be rejected," tell us that even the Apostle Paul had a struggle with sin (Romans 7:21, 1Corinthians 9:27).

The words, "Have mercy upon me, O God, according to your loving-kindness: blot out my transgressions according to the multitude of your tender mercies. Wash me thoroughly from my iniquity, and cleanse me from my sin. For I acknowledge my transgressions: and my sin is ever before me," reveal that David was truly sorry for his sin, and looked to God for forgiveness (Psalm 51:1-3). And, while we should never sin willfully as David did, like David we should all be sorry when we sin, instead of trying to excuse our sin.

Let me make it clear that I am not saying that our salvation depends upon confessing every sin. It is not through confession but through faith in Christ that we receive forgiveness. And, "**The blood of Jesus Christ His Son cleanses us of all sin**," not just some sins (1John 1:7). As Horatio Spafford put it, "**My sin not in part but the whole, is nailed to His cross and I bear it no more**" (From the Hymn, "It is Well With My Soul).

Just as the words "**faith comes by hearing**" tell us that Holy Spirit plants faith in our hearts through His Word: as we continue to humbly look at our sin, taking comfort daily in God's promise of forgiveness in Christ, the words, "**I planted, Apollos watered**; **but God gave the increase**," tell us that Holy Spirit continues to work through His Word to nurture and strengthen [water] our faith (Romans 10:17, 1Corinthians 3:6).

### **11. SUSTAINED CONVERSION**

It is a great comfort to know that we do not have to keep ourselves from falling away from the faith. On the contrary, the Bible plainly tells us that we "**are kept by the power of God through faith unto salvation**" (1Peter 1:5). Nevertheless, the only reason God needs to keep us from falling from faith is that without His help we would all fall away. As it is written, "**No one can keep his own soul alive**" (Psalm 22:29).

However, Satan is attacking that aspect of the gospel **on two fronts**. **On one hand** we have to deal with those who trust in works, rather than grace, to keep them from losing salvation. That error is refuted by the words, "kept by the power of God" and by the words "To Him who is able to keep you from falling, and to present you faultless before His glorious presence with great joy, To the only wise God, our Savior," which tell us that it is God who keeps us "from falling," not us (1Peter 1:5, Jude 1:24-25).

**On the other hand**, we have to deal with those who claim that once a person is saved they can live in sin and still be saved. And, that doctrine comes straight out of hell. Now many who teach that doctrine would never actually live in sin themselves. However, they have come from a background where they were in constant fear of losing salvation, and in trying to counter one false doctrine have created another. The vile fruit of that heresy is seen in congregations that tolerate fornication and abortion, accept unrepentant homosexuals, and even elevate those guilty of sexual sin to positions of leadership. That heresy is condemned by the words, "**They commit adultery, and walk in lies: they strengthen the hands of evildoers, so that no one repents of his wickedness: all of them are like Sodom in my sight**" (Jeremiah 23:14).

Because explaining away passages of Scripture is rebellious and irresponsible, we need to take a serious look at all of the passages that warn us of danger. At the same time, we should never interpret those passages contradict the passages that plainly tell us that we are "**kept by the power of God through faith unto salvation**," not by our own efforts (1Peter 1:5). So let us look at some of those passages.

The first tells us that, "Those on the rock are those, who, when they hear, receive the word with joy; but having no root, <u>believe</u> for a while, and in time of temptation fall away" (Luke 8:13). This passage seems to be speaking of those who like the gospel message when they first hear it, but do not think that they have much to be forgiven of, and, therefore, do not value forgiveness. As it is written, "He who [*thinks that he*] is forgiven little, loves little" (Luke 7:47).

The second passage says, "It is impossible for those who have once been enlightened, and have tasted the heavenly gift, and became partakers of the Holy Spirit, And have tasted the good word of God, and the powers of the world to come, And have then fallen away, to be brought back again to repentance" (Hebrews 6:4-6). This passage was written as a warning to those from a Jewish background who were thinking about returning to Judaism, in order to escape persecution.

The third passage says, "Christ is of no benefit to those of you who seek righteousness by the law; you are fallen from grace" (Galatians 5:4). Those words are God's warning to anyone seeking to make himself righteous through obedience to the law.

The fourth passage says, "I buffet my body, and bring it under my control: lest there be any way that I, after having preached to others, might be rejected" (1Corinthians 9:27). Those words of Paul are God's warning to those who think that they can live in sin and still be saved.

And, the words, "<u>The law is not meant for a righteous man, but for</u> <u>those who are lawless and rebellious</u>, for the ungodly and sinful, for the irreverent and profane, for those who strike or kill their fathers or mothers, for murders, For those who sin sexually, for sodomites, for kidnapers and slave traders, for liars and perjurers, and for any other thing that is contrary to sound teaching," tell us that those who sin willfully place themselves back under the condemnation of the Law (1Timothy 1:9-10).

Every one of the passages just quoted is the Word of God, and as such should be taken seriously. Far from letting us sin, the Bible tells us that "The flesh lusts against the Spirit, and the Spirit against the flesh: and they are opposed to each other: so that you cannot do the things that you would," (Galatians 5:17). At the same time, none of those passages should ever be interpreted to contradict the fact that we, "are kept by the power of God through faith unto salvation" (1Peter 1:5). Or the words, "Neither death, nor life, nor angels, nor principalities, nor powers, nor things present, nor things to come, nor height, nor depth, nor any other creature, shall be able to separate us from the love of God, which is in Christ Jesus our Lord" (Romans 8:39-39). Because, "The heart is deceitful above all things," God wants us to teach His Word faithfully instead of trying to make it agree with our ideas (Jeremiah 17:9). And, if some things seem contradictory to our puny finite minds, then we should admit our ignorance instead of trying to change what the Bible says.

# How God Sustained Job

The book of Job tells us that God did not withdraw His blessing from Job because Job had sinned, but because Job was becoming self-righteous. And, everything that God allowed Job to suffer worked "together for good," to keep Job from losing his salvation (Romans 8:28).

Because, "No flesh will ever be declared righteous in God's sight by the deeds of the law," the words, "There was a man in the land of Uz, whose name was Job; and that man was blameless and upright," are not telling us that Job was righteous because he kept the law, but because he

trusted in Christ (Romans 3:20, Job 1:1). In fact, Job's own words, "I know that my redeemer lives, and that He will stand at a future time upon the earth," tell us that he was trusting in Christ (Job 19:25). The words, "So these three men stopped answering Job, because he was righteous in his own eyes... For Job has said, I am righteous: and God has treated me unjustly," then tell us that Job had become self-righteous, and, therefore, was in danger of losing his salvation (Job 32:1 and 34:5). And, the words, "Then Job answered the LORD, and said... Who am I but one who obscures your purpose without understanding? I have spoken about things that I did not understand; things too wonderful for me... Therefore I am ashamed of myself, and repent in dust and ashes," tell us that what Job suffered led him to see his sin, humbled him, and kept him from losing his salvation (Job 42:1-6). As it is written, "When we are judged, we are chastened by the Lord, so that we will not be condemned with the world" (1Corinthians 11:32). [Note: The words, "After this Job lived for one hundred and forty years, and saw his sons, and his grandsons, even to the fourth generation," tell us that Job lived sometime after the flood, during the period when people lived far longer than they do now.]

## **12. DIVINE MONERGISM IN CONVERSION**

The words, "No man can come to me, unless the Father who has sent me draws him," and "No one can say that Jesus is the Lord, but by the Holy Ghost," tell us that we are brought to faith in Christ by the grace of God alone (John 6:44, 1Corinthians 12:3). And, the fact that our conversion and salvation is work of God alone (without any help on our part) is known in theology as divine monergism.

Some who oppose that doctrine do so because they assume that God would never command us to do something we are unable to do. However, that is a silly argument because the words, "**Keep my commandments, and live**," command us to keep God's commandments, while the words, "**Whatever the law says, it says to those who are under the law: that every mouth may be stopped, and all the world may become guilty before God**," tell us that no one can keep them (Proverbs 7:2). Is that unfair, as some contend? Absolutely not! The Bible plainly tells us that "**The law was our schoolmaster to bring us to Christ, that we might be declared righteous by faith**" (Galatians 3:24). And, how was the Law our schoolmaster? The words, "**The knowledge of sin comes by the law**," tell us that God works through the Law to show us our sin, and, therefore, our

need for the forgiveness that Christ won for us on the cross (Romans 3:20). For, "Scripture has concluded all under sin, that the promise might be given to those who believe, through faith in Jesus Christ," (Galatians 3:22).

The words, "The kingdom of God is at hand: repent, and believe the gospel," // "Believe on the Lord Jesus Christ, and you will be saved," command us to repent and believe (Mark 1:15, Acts 16:31). And, the words, "Come to me, all you who labor and are carrying a heavy load, and I will give you rest," command us to come to Christ (Matthew 11:28). However, the words, "No man can come to me, unless the Father who has sent me draws him," plainly tell us that coming to Christ is not something we are able to do (John 6:44).

The words, "It is God who works in you both to will and to do His good pleasure," tell us that it is God who is at work in us bringing us to faith (Philippians 2:13). The words, "Seeing that it has been granted to you that for the sake of Christ, you should not only believe in Him, but also suffer for His sake," tell us that our faith is a gift – something that has been granted to us (Philippians 1:29). And, the words, "What is the exceeding greatness of His power toward us who believe, according to the working of His mighty power," tell us that it is the power of God that brings us to faith (Ephesians 1:19).

This brings us to the question: If we are brought to faith by the power of God, why doesn't He bring everyone to faith? And, the Biblical answer to that question is that in bringing us to faith He does not deal with us directly in a way that we cannot resist, but deals with us through His Word. The words, "As I live, says the Lord GOD, I have no pleasure in the death of a wicked," tell us that God does not want people to be lost (Ezekiel 33:11). At the same time, the words, "O Jerusalem, Jerusalem, you who kill the prophets, and stone those who are sent to you, how often I longed to gather your children together, as a hen gathers her chicks under her wings, and you would not," tell us that He does not try to bring them to faith by force but deals with them through His Word (Matthew 23:37)

The words, "So will the word that goes out of my mouth be: it will not return to me empty, but it will accomplish what I want, and it will achieve what I sent it to do," tell us that the Word of God has power (Isaiah 55:11). The words, "You stiff necked and uncircumcised in heart and ears, you always resist the Holy Ghost: as your fathers did, so do you," tell us that men resist that power (Acts 7:15). The words, "The natural man does not accept the things of the Spirit of God: for they are foolishness to him: and he cannot understand them, because they are spiritually discerned," tell us that resistance to the truth of God is rooted in our sinful nature (1Corinthians 2:14). And, the words, "The fleshly mind is hostile to God: for it is not subject to the law of God, nor indeed can be," tell us that our sinful nature is actively hostile to the truth (Romans 8:7).

The words, "It pleased God to save those who believe through the foolishness of preaching." // "For the preaching of the cross is foolishness to those who perish; but it is the power of God to us who are saved," tell us that God works through preaching to save the lost (1Corinthians 1:21, 18). The words, "Faith comes by hearing, and hearing by the word of God," tell us that God works through His Word to bring us to faith (Romans 10:17). And, the words, "I have planted, Apollos watered; but God gave the increase," tell us that God not only brings us to faith by His Word, but also nurtures [waters] our faith through the regular preaching of His Word (1Corinthians 3:6). At the same time, the words, "Let the little children come to me, and do not hinder them: for of such is the kingdom of God," tell us that God works through parents and families to overcome sinful resistance to the gospel (Luke 18:16).

The words, "Whoever commits sin is the servant of sin," and "When you yield yourselves to someone to obey him as servants, you are the servants of the one vou obey; whether of sin to death, or of obedience to righteousness?" suggest that sin increases our natural resistance to spiritual truth (John 8:34 and Romans 6:16). At the same time, the words, "I tell you truly, That the publicans and harlots will enter the kingdom of God before you," suggest that social condemnation that agrees with the Word of God, can reinforce the Word of God in bringing people to repentance (Matthew 21:31). However, even though there are many things in our lives that can increase or decrease our resistance to the Word of God, the words, "But God, who is rich in mercy, because of His great love for us. Even when we were dead in sins, has made us alive together with Christ, (you are saved by grace,)" and the words, "To as many as received Him, He gave power to become the sons of God, even to those who believe in His name: Who are not born of blood, or of the will of the flesh, or of the will of man, but of God." Make it clear that our conversion is the work of God alone (Ephesians 2:4-5, John 1:12-13).

# The Pernicious Character of Synergism

Even though the Bible plainly tells us that we are, "**Not born of blood, or of the will of the flesh, or of the will of man, but of God,**" there are some who seem driven to teach that man has some part in his salvation (John 1:13). In theology that error is known as synergism.

Some who hold that error would make works play a role, others would reduce man's part to "making a decision for Christ," "asking Jesus into their heart," "praying for God to tell them that they are saved," or "ceasing to resist". Now, some who seek God in this way do wind up coming to faith in Christ, and they are often the most passionate defenders of synergism. Having come to faith in Christ, they do not see what the problem is. So let me explain it.

Having come to faith in Christ, they are blind to the fact that many who "make a decision for Christ," or "ask Jesus into their heart," etc. fail to actually place their faith in Christ. Many ask Jesus into their heart expecting Him to help them live a more righteous life – thus earning God's favor by works. Young people who are told to ask Jesus into their heart, often do so without understanding what faith is. And when those same unsaved young people are told that they cannot lose salvation no matter what they do, that can become a way of rationalizing immorality.

A man once told me that after praying and praying for God to tell him that he was saved he saw sunlight making a circle on the floor and when he moved into that circle and began to pray he just knew that he was saved. He said nothing about Christ dying for his sins, forgiveness, or faith. His entire assurance of salvation rested on that experience. And that is the heart of the problem! Whenever synergists teach that man has some role in his own salvation, there will always be some whose faith will be in what they did, rather that in what Christ did on the cross.

What you are counting on to get you into heaven is what you are placing your faith in. If you believe that God will let you into heaven because; on a certain date you "gave your life to Christ," "asked Him to come into your heart," or "prayed to receive Him" then you are placing your faith in what you did, rather than what Christ did for you. Faith in Christ consists in believing that God will let you into heaven because Christ took our sins upon Himself and suffered in our stead, "**The just for the unjust, that He might bring us to God**" (1Peter 3:18).

# **13. SYNONYMS OF CONVERSION**

Our conversion involves far more than just a change of opinion. It is a transformation that changes our standing with God, our spiritual nature, and

the place where we will spend eternity. For that reason, in order to fully appreciate conversion we need to understand the synonyms of conversion used in Scripture.

While the Bible sometimes speaks of repentance as nothing more than sorrow for sins, one example being when it tells us that Judas "**repented**," at other times it uses repentance as a synonym for conversion, such as when it tells us that, "**There will be more joy in heaven over one sinner who repents, than over ninety and nine just persons, who do not need to repent**" (Matthew 27:3, Luke 15:7). [See Mark 14:21.]

Whenever the Bible speaks of repentance bringing salvation, such as when it says, "Unless you repent, you will all perish," repentance is being used as a synonym for conversion (Luke 13:5). However, whenever it separates repentance from faith or forgiveness, it is speaking only of sorrow for sins. For example: The words, "The kingdom of God is at hand: repent, and believe the gospel," separate repentance from faith (Mark 1:15). The words, "Testifying... of repentance toward God, and faith in our Lord Jesus Christ," separate repentance from faith (Acts 20:21). And, the words, "That repentance and remission of sins should be preached in His name among all nations, starting at Jerusalem," separate repentance form forgiveness (Luke 24:47).

The words, "Unless a man is born of water and of the Spirit, he cannot enter the kingdom of God," use the phrase "born of water and of the Spirit" as a synonym for conversion (John 3:5,6). The words, "Whoever believes that Jesus is the promised Savior is born of God," use the phrase "born of God" as a synonym for conversion (1John 5:1). And, the words, "To as many as received Him, He gave power to become the sons of God, even to those who believe in His name: Who are not born of blood, or of the will of the flesh, or of the will of man, but of God," use the phrases "become the sons of God" and "born... of God," as synonyms of conversion (John 1:12,13).

The words, "You formerly... were by nature the children of wrath, even as others. But God, who is rich in mercy, because of His great love for us, Even when we were dead in sins, has made us alive together with Christ," speak of conversion as a transformation from being "dead in sins" to being "alive together with Christ" (Ephesians 2:2-5). The words, "He has made you, who were dead in your sins and the uncircumcision of your flesh, alive together with Him, having <u>forgiven</u> all of your sins," again speak of conversion as a transformation from being ""dead in your sins" to being "alive together with" Christ (Colossians 2:13). Telling us also, that the transformation is the result of forgiveness.

The words, "To open their eyes, and to turn them from darkness to light, and from the power of Satan to God, that they may receive forgiveness of sins, and inheritance among those who are sanctified through faith in me [Christ]," speak of conversion as being brought "from darkness to light" and "from the power of Satan to God" (Acts 26:18). The words, "I [Jesus] have come into the world as a light, so that no one who believes in me will remain in darkness," speak of conversion [i.e. believing in Christ] as a change from darkness to light (John 12:46). And, the words, "You were once darkness, but now are light in the Lord: walk as children of light," again speak of conversion as a change from darkness to light (Ephesians 5:8).

The words, "Many are called, but few are chosen," separate being "called" from actual conversion (Matthew 22:14). In that context, to be called is to hear the gospel. In contrast, the words, "Who has saved us, and called us to a holy calling, not because of anything we have done, but according to His own purpose and grace, which was given to us in Christ Jesus before the world began," equate being called with being converted (2Timothy 1:9). The words, "You are also the called of Jesus Christ," also equate being called with being converted (Romans 1:6). As do the words, "Those He predestinated, He also called: and those He called, He also justified: and those He justified, He also glorified" (Romans 8:30).

## JUSTIFICATION BY FAITH

#### **1. JUSTIFICATION ACCORDING TO SCRIPTURE**

To be justified in the sight of God is to be absolved of all guilt, vindicated of any wrongdoing, and declared innocent and blameless before the court of divine justice. Now, in regard to justification, the Bible plainly tells us that even though we all deserve God's condemnation and wrath, **"The blood of Jesus Christ His Son cleanses us of all sin**" (1John 1:7). And, the phrase "Justification by Faith" points to the fact that we receive that cleansing through faith in Christ. Therefore, to be justified by faith is to be justified by what Christ did [His shed blood], rather than by what we do.

The Doctrine of Universal Condemnation

Romans 3:9-20 "All men, both Jews and Gentiles, are all under sin: As it is written: There is none righteous, no, not one; There is none who understands; there is none who seeks after God. They have all gone out of the way; they are together become unprofitable; there is none who does good, no, not one. Their throat is an open sepulcher; with their tongues they have used deceit. The poison of serpents is under their lips, whose mouth is full of cursing and bitterness. Their feet are swift to shed blood; Destruction and misery *are* in their ways, and the way of peace have they not known. There is no fear of God before their eyes. Now we know that whatever the law says, it says to those who are under the law, that every mouth may be stopped, and all the world may become guilty before God. Therefore by the deeds of the law no flesh shall be justified in His sight, for the knowledge of sin comes by the law," and "All of our righteousnesses are like filthy rags" (Isaiah 64:6).

### The Doctrine of Justification by Faith

Romans 3:21-28 "But now the righteousness of God without the law is revealed, being witnessed by the law and the prophets, Even the righteousness of God, *that is* by faith in Jesus Christ, unto all and upon all those who believe. For there is no difference, For all have sinned, and come short of the glory of God, Being justified freely by His grace through the redemption that is in Christ Jesus. Whom God has set forth *to be* a propitiation through faith in His blood, to declare His righteousness for the remission of sins that are past, through the forbearance of God; To declare, *I say*, at this time His righteousness: that He might be just, and the justifier of him who believes in Jesus. Where *is* boasting then? It is excluded. By what law? of works? No: but by the law of faith. Therefore we conclude that a man is justified by faith without the deeds of the law." [Note: faith without "the deeds of the law" is faith alone.]

In understanding what the Bible is saying about our justification it is important to understand that we are justified by the forgiveness Christ secured for us by His death on the cross, not our faith. There is no particular virtue in faith. Our faith can be described as a hand that passively accepts God's free gift of forgiveness. Or as Christ Himself put it, "This is my blood... which is shed for many for the forgiveness of sins" (Matthew 26:28). "For Christ also suffered once for sins, the righteous for the unrighteous, that He might bring us to God," (1Peter 3:18). And, "God was in Christ, reconciling the world to Himself" (2Corinthians 5:19).

That being understood, the Bible describes our justification both in terms of the sin and condemnation that is removed when we come to faith in Christ, and the righteousness that is imputed to us as a result of our sin being removed.

The words, "The blood of Jesus Christ His Son cleanses us of all sin," testify to the forgiveness that Christ won for us through His death on the cross (1John 1:7). The words, "All the prophets testify of Him, that through His name whoever believes in Him will receive forgiveness of sins," again testify to that forgiveness (Acts 10:43). While the words, "David also describes the blessedness of the man, to whom God imputes righteousness without works, Saying, Blessed are they whose iniquities are forgiven, and whose sins are covered. Blessed is the man to whom the Lord will not impute sin," speak of our justification both in terms of forgiveness, and the righteousness that is imputed to us because our sins are forgiven (Romans 4:6-8).

The following passages all testify to the fact that, we are absolved of all guilt, and declared righteous before the court of divine justice because of the forgiveness that is ours in Christ – forgiveness that we receive through faith in His blood (Romans 5:2).

"For I am not ashamed of the gospel of Christ... For in it the righteousness of God is revealed from faith to faith: as it is written, The just will live by faith" (Romans 1:16-17).

"But now the righteousness of God apart from the law is revealed, being witnessed by the law and the prophets; Even the righteousness of God which comes through faith in Jesus Christ to all and upon all who believe" (Romans 3:21-22).

"What does the scripture say? Abraham believed God, and it was counted to him for righteousness" (Romans 4:3).

"These are those who... have washed their robes, and made them white in the blood of the Lamb" (Revelation 7:14).

"When a man does not work, but trusts in Him who justifies the ungodly, his faith is counted for righteousness" (Romans 4:5).

# 2. JUSTIFICATION BY FAITH ALONE

In the third chapter of his Epistle to the Romans, the Apostle Paul describes Justification by Faith, as, "**The righteousness of God which comes through faith in Jesus Christ**" (Romans 3:22). And, to prevent all misunderstanding, he goes on in the next chapter to describe it as **imputed righteousness**. A righteousness that is ours, not because of anything we have done, but because when we trust in Christ, no sin is imputed to us. In that chapter he tells us that:

# **Righteousness Was imputed to Abraham**

Romans 4:3-5 "For what does Scripture say? Abraham believed God, and it was counted (imputed) to him for righteousness. Now to him who works is the reward not reckoned of grace, but of debt. But to him who does not work, but believes on Him who justifies the ungodly, his faith is counted for righteousness."

# **Righteousness Was Imputed To David**

Romans 4:6-8 "Even as David also describes the blessedness of the man, to whom God imputes righteousness without works, *Saying*, Blessed *are* those whose iniquities are forgiven, and whose sins are covered. Blessed *is* the man to whom the Lord will not impute sin."

**Righteousness is Imputed Apart From The Law** 

Romans 4:9-12 "Does this blessedness *only come* upon the circumcised, or also upon the uncircumcised? for we say that faith was reckoned to Abraham for righteousness. How was it reckoned? when he was circumcised, or uncircumcised? Not circumcised, but uncircumcised. And he received the sign of circumcision, a seal of the righteousness of the faith that *he had* while *still* uncircumcised: that he might be the father of all those who believe, though they are not circumcised; that righteousness might be imputed to them also: And the father of circumcision to those who are not of the circumcision only, but who also walk in the steps of that faith of our father Abraham, that *he had* while *still* uncircumcised."

**Righteousness is Imputed by Faith** 

Romans 4:13-16 "The promise, that he should be the heir of the world, was not to Abraham, or to his seed, through the law, but through the righteousness of faith. For if those who are of the law *are* heirs, faith is made void, and the promise made of no effect: Because the law works wrath: for where no law is, *there is* no transgression. Therefore *it is* by faith, that *it might be* by grace; that the promise might be sure to all the seed; not only to those who are of the law, but also to those who are of the faith of Abraham; who is the father of us all,"

**Righteousness is Imputed To All Who Trust In Christ** 

Romans 4:23-25 "Now it was not written for his sake alone, that it was imputed to him; But for us also, to whom it will be imputed, if we believe on Him who raised up Jesus our Lord from the dead; Who was delivered for our offences, and was raised again for our justification."

#### **Righteousness is Imputed Without Works**

The words, "God... did not save us by works of righteousness which we have done, but according to His mercy... Which He shed on us abundantly through Jesus Christ our Savior," specifically say that we are saved by mercy, not works (Titus 3:4-6). The words, "I [Paul] have suffered the loss of all these things, and regard them as dung, that I may win Christ, And be found in Him, not having any righteousness of my own, which is of the law, but that which is through faith in Christ, the righteousness that comes from God by faith," tell us that righteousness comes from God by faith, not by "the law" (Philippians 3:8-9). The words, "The Gentiles, who did not pursue righteousness, attained to righteousness, even the righteousness that is by faith. But Israel, which followed after the law of righteousness, has not attained to the law of righteousness. Why? Because they did not seek it through faith, but through the works of the law. For they stumbled at that stumblingstone... For I bear witness that they have a zeal for God, but not according to knowledge. For being ignorant of God's righteousness, and seeking to establish their own righteousness, they have not submitted to the righteousness of God. For Christ is the end of the law for righteousness to every one who believes," tell us that the Gentiles who looked to God for mercy had their sins forgiven, while the Jews who sought to make themselves righteous were condemned (Romans 9:30 - 10:4). And, the words, "We have redemption through His blood, the forgiveness of sins, according to the riches of His grace," tell us that we have forgiveness through the blood of Christ, the same blood that "**cleanses us of all sin**" (Ephesians 1:7, 1John 1:7).

Although the Bible plainly tells us that works do not make us righteous, and play no part in our salvation, Satan attacks that doctrine on two fronts. On one hand he attacks it through those who say, "Let us do evil that good may come. Whose damnation is just" (Romans 3:8). On the other hand he attacks it through those who, seek "to establish their own righteousness" (Romans 10:3). Furthermore, because Satan blinds whomever he can to "The light of the glorious gospel," those who believe that the law makes them righteous cannot understand how we can be righteous apart from the law (2Corinthians 4:4). And, they will not be able to understand it until they can say with Paul, "I know that nothing good dwells in me (that is, in my flesh,)" and truly see that all of their own "righteousnesses are like filthy rags" in the sight of God (Romans 7:18, Isaiah 64:6). For it is only as we see that the law condemns everything we do to make ourselves righteous, that we can understand that freedom from the law is not freedom to sin, but freedom to be righteous. It is freedom to walk in a clean conscience without constantly being condemned. It is the freedom to "lead a quiet and peaceable life in all godliness and honesty" (1Timothy 2:2). And, "The goal of our instruction is love flowing from a pure heart, a good conscience, and a sincere faith" (1Timothy 1:5).

# **3. WHY JUSTIFICATION BY FAITH IS CENTRAL**

The doctrine of justification by faith is central to everything that the Bible says, because it is central to the work of Christ, and everything that the Bible says was written to testify of Christ. As it is written, "All the prophets testify of Him, that through His name whoever believes in Him will receive forgiveness of sins," (Acts 10:43).

### The Bible Was Written to Testify of Christ

The words, "I have written these things to you who believe in the name of the Son of God; that you may know that you have eternal life, and that you may believe in the name of the Son of God," tell us that Scripture was given so that we might know about Christ and believe in Him (1John 5:13). The words, "For whatever things were written in the past were written for our learning, that we through patience and comfort of the scriptures might have hope," say the same thing (Romans 15:4). The words, "These are written, that you might believe that Jesus is the Messiah, the Son of God; and that believing you might have life through His name," tell us that Scripture was written so that we might believe, and through faith receive eternal life (John 20:31). The words, "He [John] who saw it [Christ's death] bears witness to it, and his witness is true: and he knows that what he says is true, so that you might believe," again tell us that Scripture was written so that we might know and believe (John 19:35). And, Christ Himself said of Scripture, "They are they that testify of me," // "When I was still with you I said, that everything must be fulfilled, that was written in the law of Moses, in the prophets, and in the psalms, concerning me" (John 5:39, Luke 24:44).

#### **Christ Came Into the World to Save Sinners**

The words, "This is a trustworthy statement, worthy of complete acceptance, that Christ Jesus came into the world to save sinners," tell us that Christ came into the world to save sinners (Titus 1:15). "For God so loved the world, that He gave His only begotten Son, that whosoever believes on Him should not perish, but have everlasting life. For God did not send His Son into the world to condemn the world; but that the world through Him might be saved" (John 3:16-17). In short, "God has shown His love for us, by sending His only-begotten Son into the world, that we might live through Him" (1John 4:9).

The words, "Just as sin entered the world by one man [Adam], and death by sin; so death passed upon all men, because all have sinned," tell us that sin entered the world through Adam (Romans 5:12). And, because of Adam's sin "judgment came upon all men to condemnation" (Romans 5:18). Therefore, according to God's plan, just as "many were made sinners by one man's disobedience, so by the obedience of one [Christ] many will be made righteous" (Romans 5:19).

### **Christ Died in Our Place to Secure Forgiveness for Us**

In order to save us, Christ "Suffered once for sins, the righteous for the unrighteous, that He might bring us to God, being put to death in the flesh, but made alive in the Spirit" and "by *that* one offering He has perfected forever those who are sanctified" (1Peter 3:18, Hebrews 10:14).

Rom 5: 6-11 "For when we were yet without strength, in due time Christ died for the ungodly. For one will hardly die for a righteous man: although it is possible that some would even dare to die for a good man. But God commends His love toward us, in that, while we were yet sinners, Christ died for us. Much more then, being now justified by His blood, we shall be saved from wrath through Him. For if, we were reconciled to God by the death of His Son, when we were enemies, much more, having been reconciled, we will be saved by His life. And not only that, but we also rejoice in God through our Lord Jesus Christ, by whom we have now received the atonement." Or as Isaiah put it.

Isaiah 53:4-11 "Surely He has taken on Himself our pains, and carried our sorrows: yet we regarded Him as condemned, struck down by God, and afflicted. But He was wounded for our transgressions, He was bruised for our iniquities: the punishment that brought us peace was upon Him; and by His stripes we are healed. Like sheep we have all 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 He was mistreated, 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. He was taken from prison and from judgment: and who at that time understood? for He was cut off from the land of the living: and struck down for His people's sins. And He made His grave with the wicked, and with the rich in His death; because He had not committed any crime, nor was any deceit in His mouth. Yet it was the will of the LORD to bruise Him; He has caused Him to suffer: and when you make Him an offering for sin, He will see His seed, He will prolong His days, and the will of the LORD will succeed by His hand. He will see it out of His anguish, and will be satisfied: by His knowledge my righteous servant will justify many; for He will bear their iniquities."

#### **Forgiveness is What Justifies Us**

The words, "Justified freely by His grace through the redemption that is in Christ Jesus," tell us that we are "justified" [i.e. absolved of guilt and declared righteous] by God's "grace" [God's mercy] (Romans 3:24). While the words, "We have redemption through His blood, the forgiveness of sins, according to the riches of His grace," tell us that the "grace" by which we are justified consists of "the forgiveness of sins" (Ephesians 1:7). In short, we are not justified by works, but by forgiveness; the same forgiveness that Christ won for us on the cross. Moreover, because Christ came into the world so that we could be forgiven [i.e. justified], and, because we are "justified by faith," the doctrine of **"justification by faith" is central to everything the Bible says** (Romans 3:28).

# **Interpreting Scripture in the Light of Justification**

Furthermore, because we should never interpret any passage of Scripture to contradict what the Bible plainly says, we should never interpret any passage to contradict the doctrine of justification by faith. For example: A comparison of the words, "**He who has my commandments, and keeps them, loves me**," with the words "**No flesh will ever be justified in God's sight by the deeds of the law**," tells us that those who truly keep God's commandments are not those who seek righteousness through the law, but those who have their sins washed away by the blood of Christ (John 14:21, Romans 3:20). That being the case, while we should never sin willfully, and should try to do what is right, we need to realize that **it is not our works, but the forgiveness that Christ won for us, that cleanses us of all sin and makes us righteous and obedient in the sight of God**. [Compare Isaiah 64:6, Romans 16:26, 1John 1:7-9, Hebrews 10:14, Romans 9:30 – 10:4.]

# 4. TERMINOLOGY THAT GUARDS AGAINST ERROR

Even though the Bible plainly tells us that, "All of our righteousnesses are like filthy rags," that no one, "Will ever be justified in God's sight by the deeds of the law," and that we are, "Justified by faith without the deeds of the law," Satan continually works to blind people to that glorious good news, and get them to trust in themselves, and what they do, rather than in Christ (Isaiah 64:6, Romans 3:20 and 28). For that reason, we need to hold fast to sound words, and sound terminology, when telling others of "the faith and love that are in Christ Jesus" (2Timothy 1:13). Those who have been blinded to the truth continually try to twist the gospel message in a vain attempt to make salvation depend in part on what they do.

Satan often uses a person's own sinful desires to blind them to the gospel. He can do this by leading young people who want to be righteous, and are struggling against sin, to seek motivation in the lie that resisting sexual temptation makes them righteous. They can be argumentative, disrespectful to parents, and nasty yet still think that they are righteous because they resist sexual temptation. These are the kind of people who desperately want salvation to depend on works, and pervert the gospel in their own minds in order to convince themselves that God is pleased with them because of their works. What they fail to see is that if they were truly righteous they would not have any sinful desires to begin with.

It is right and good for believers to resist sexual temptation. "For this is the will of God, even your sanctification, that you abstain from sexual immorality," (1Thessalonians 4:3). The Apostle Paul said, "I buffet my body, and bring it under my control: lest there be any way that I, after having preached to others, might be rejected" (1Corinthians 9:27). At the same time, those who think that resisting sexual desire is what makes them righteous in the sight of God are under a delusion. And, as long as they think that works make them righteous they will not be able to see justification by faith as anything other than an excuse to sin, when nothing could be further from the truth. That is one way that Satan blinds people to the gospel (2Corinthians 4:4).

Because of this constant assault on the gospel: in teaching the gospel we need to make it clear; 1) that God's grace is His mercy and forgiveness, not some ability to resist temptation, 2) that we are saved by the blood of Christ and faith in what He did, not what we do, and 3) that salvation is a "gift of God, Not of works" (Ephesians 2:8-9).

The words, "If by grace, then is it no longer by works: if it were grace would no longer be grace. For if it is by works, then it is no longer by grace: otherwise work is no longer work," place grace in opposition to works (Romans 11:6). That means that when the Bible says, "You are saved by grace through faith; and that not of yourselves," it is stressing the fact that we are not saved by works (Ephesians 2:8-9). And, when the Bible says, "He did not save us by works of righteousness that we have done, but because of His mercy," it not only stresses the fact that we are not saved by works, but defines grace as mercy (Titus 3:5). At the same time, the words, "In whom we have redemption through His blood, the forgiveness of sins, according to the riches of His grace," tell us that we are saved by the blood of Jesus Christ, and that His grace consists of forgiveness, not works (Ephesians 1:7).

The words, "Being now justified by His blood, we shall be saved from wrath through Him," tell us that we are "justified" [i.e. absolved of guilt and pronounced innocent] by the blood of Jesus Christ, not by what we do (Romans 5:9). "The blood of Jesus Christ His Son cleanses us of all sin," (1John 1:7). However, "Christ is of no benefit to those... who seek righteousness by the law" (Galatians 5:4). The words, "Being justified freely by His grace through the redemption that is in Christ Jesus" // "So that being justified by His grace, we became heirs having the hope of eternal life," tell us that we are justified freely by God's grace, and being justified by that grace, have the assurance of eternal life (Romans 3:24, Titus 3:7).

The words, "Having come to know that a man is not justified by the works of the law, but through faith in Jesus Christ, we have also come to believe in Jesus Christ, that we might be justified by faith in Christ, and not by the works of the law: for the works of the law will not make anyone righteous," tell us that we are not justified by works, but through faith in Christ (Galatians 2:16). And, the words, "Being justified by faith, we have peace with God through our Lord Jesus Christ: By whom we also <u>have access by faith</u> into this grace in which we stand," tell us that faith receives the forgiveness that is already there for us (Romans 5:1-2). In response to that cult which pronounces a curse on those who believe that we are saved through out trust (faith) in God's mercy (grace), David said, "I have trusted in your mercy; my heart will rejoice in your salvation" (Psalm 13:5).

That being said, I want to make it clear that those who are saved will experience an Improvement in their behavior. It will not come all at once, and it will never be complete in this life. However, **it cannot even begin until we are saved**, for the Holy Spirit does not come into our hearts until we have been justified by faith. As it is written, "Did you receive the Holy Spirit by the works of the law, or by the hearing of faith?... Did God give you His Spirit, and work miracles among you, because you observed the law, or because you heard and believed the gospel?" You were "Sealed with the Holy Spirit of promise, after you believed" (Galatians 3:2,5, Ephesians 1:13).

After you have received the Spirit, "Walk in the Spirit, and you will not fulfill the lust of the flesh. For the flesh lusts against the Spirit, and the Spirit against the flesh: and they are opposed to each other: so that you cannot do the things that you would. But if you are led by the Spirit, you are not under the law" (Galatians 5:16-18). "Understanding this, that the law is not meant for a righteous man, but for those who are lawless and rebellious" (1Timothy 1:9).

## **5. JUSTIFICATION AND WORKS**

The words, "Whoever keeps the whole law, yet fails in one point, is guilty of all," tell us that in the eyes of God there are no shades of gray (James 2:10). A person is either totally condemned, or totally innocent, there is no middle ground. Therefore, if a person has not been justified by faith [forgiven] God sees no good in him. Even his "righteousnesses are like filthy rags;" (Isaiah 64:6). In contrast, once a person has been justified by faith [forgiven] God sees no fault in him. His "iniquities are forgiven," his "sins are covered," and "the Lord will not impute sin" to him (Romans 4:7-8).

That means that there are **two ways of looking at those who trust in Christ**. In the light of God's law, we are all sinners. **Judged by the law, none of us "will ever be declared righteous in God's sight**... **because the knowledge of sin comes by the law**" (Romans 4:20). We stress that fact because we are saved by "the forgiveness of sins," and Satan does all he can to keep people from seeking forgiveness (Ephesians 1:7).

At the same time, because no sin is imputed to those who trust in Christ, apart from willful sin God sees all who are justified by faith as righteous. That is why we read that, "David did what was right in the eyes of the LORD, and did not turn aside from any thing that He commanded him all the days of his life, except only in the matter of Uriah the Hittite" (1Kings 15:5). And, that is why John said, "Whoever is born of God does not sin; but he who is born of God keeps himself, and the wicked one does not touch him" (1John 5:18).

That being understood, the words, "Joseph her husband, being a just man," are telling us that Joseph was justified by faith [in the promised Messiah] (Matthew 1:19). We know that because the Bible plainly tells us that no one will ever, "be justified in God's sight by the deeds of the law" (Romans 3:20). And, the same holds true for all of the passages in which someone is said to be just. [See Proverbs 9:9, 13:22, 24:16 and 29:27.] At the same time, when judged by the law, "There is not a just man on earth, who does good, without sinning" (Ecclesiastes 7:20).

Since the only way to be righteous in the sight of God is to be justified by faith, the words, "**Don't you know that the unrighteous will not inherit the kingdom of God?**" are telling us that those who are not justified by faith "will not inherit the kingdom of God" (1Corinthians 6:9). Likewise, the words, "**They were both righteous before God, walking in all the commandments and ordinances of the Lord blameless,**" tell us that Zacharias and Elisabeth were justified by faith (Luke 1:5-6). The same holds true in every place where the Bible speaks of a particular work bringing God's favor. Without forgiveness that work would be "**like filthy rags**" in the sight of God (Isaiah 64:6). For example: When God said to Abraham, "**In your seed shall all the nations of the earth be blessed; because you have obeyed my voice,**" we know that without forgiveness Abraham's "obedience" would have been "**like filthy rags**" in the sight of God. Likewise, when the Bible says, "**If you forgive men their trespasses, your heavenly Father will also forgive you**," we know that without faith any forgiveness would be "**like filthy rags**" in the sight of God (Matthew 6:14). The words, "**Without faith it is impossible to please God**," tell us that **no work will ever be acceptable** to God unless it is done in faith, that is, by one who trusts in Christ.

At the same time, those who truly have "**a heart that is humbled and sorry for sin**," will not sin willfully, and if they did they would be grieved over it as David was (Psalm 51:17). For that reason, those who are truly justified by faith (and not double-minded) conduct themselves in a way that reflects the righteousness that they already have through faith in Christ.

## 6. THE EFFECTS OF JUSTIFICATION

To be justified by faith is to be **cleansed "of all sin,**" by the blood of Jesus Christ (1John 1:7). However, Christians all too often fail to realize the full significance of that cleansing. Therefore, I would like you to try to visualize your sins being washed away by the blood of Christ. Close your eyes if necessary and picture all of your sins being washed away. Picture a cleansing flood coming in, swirling all around you and washing away every filthy stain. Picture that flood flowing right through you, washing away every foul thought and every evil desire so that you begin to shine with a righteous glow. Picture yourself standing before God radiant with holiness. Radiant not because of your works, but because every sin has been washed away. That is true holiness! That is how God sees us when we trust in Christ! That is the perfect righteousness of Christ Himself (Romans 10:4). And, nothing that we do, no set of rules that we keep, could ever improve one bit on that perfection. Therefore, when we stand before God it is as if Christ Himself were standing there in our place, for His righteousness has become our righteousness (Galatians 3:6). He took our sin upon Himself and has given us His righteousness in exchange for it. As it is written, "By one offering He has perfected for ever those who are sanctified" (Hebrews 10:14).

Because all of our sins have been washed away, "All things work together for" our "good" (Romans 8:28). And, everything God has promised in His Word is ours. Or as Paul put it, "All the promises of God in Him are yea, and in Him Amen," (2Corinthians 1:20). For that reason, we do not need a different faith for each prayer or each promise of God, they are all ours through faith in Christ.

The Bible tells us that without justification we "were dead in trespasses and sins," and "walked according to the way of this world, according to the prince of the power of the air, the spirit that now works in the children of disobedience. Among whom we all likewise formerly lived in the lusts of our flesh, fulfilling the desires of the flesh and of the mind; and were by nature the children of wrath," (Ephesians 2:1-3). However, because forgiveness removes God's condemnation, when we are justified we rise from being spiritually "dead in trespasses and sins," to new life in Christ (Ephesians 2:1,6). That new life is, in effect, a new birth, for through it we are born, "Not of blood, nor of the will of the flesh, nor of the will of man, but of God" (John 1:13). And, being born of God we are "the children of God," "and if children, then heirs; heirs of God, and joint-heirs with Christ" (Romans 8:16-17). [See Gal. 3:26.]

"Being justified by faith, we have peace with God through our Lord Jesus Christ" (Romans 5:1). "Who has blessed us with all spiritual blessings in heavenly places" (Ephesians 1:3). And, one of those blessings is the Spirit of God. The words, "Did you receive the Holy Spirit by the works of the law, or by the hearing of faith?" tell us that when we come to faith in Christ the Holy Spirit comes into our heart (Galatians 3:2). However, the words, "God has sent the Spirit of <u>His Son</u> into your hearts, crying, Abba, Father," tell us that Christ Himself dwells in our heart (Galatians 4:6). And, the words, "If a man loves me, he will keep my words: and my Father will love him, and we will come to him, and make our home with him," tell us that when we trust in Christ both the Father and the Son reside in us (John 14:23).

Furthermore, the words, "**He who is joined to the Lord is one spirit** with Him," tell us that having received God's Spirit we are joined to God (1Corinthians 6:17). The words, "**We are members of His body, of His flesh, and of His bones**," tell us that being joined to Christ we are His offspring, His flesh and bone (Ephesians 5:30). And, the words, "**Don't you know that you are the temple of God, and that the Spirit of God dwells in you**?" tell us that our bodies are God's temple (1Corinthians 3:16).

The words, "The Spirit Himself bears witness with our spirit, that we are the children of God," tell us that the Spirit of God strengthens our faith (Romans 8:16). And, part of that faith is the assurance that Christ is "The resurrection, and the life" (John 11:25). And, that "Neither death, nor life, nor angels, nor principalities, nor powers, nor things present, nor things to come, Nor height, nor depth, nor any other creature, shall be able to separate us from the love of God, which is in Christ Jesus our Lord" (Romans 8:38-39).

The words, "We have been released from the law, having died to that which once bound us; that we should serve in newness of spirit, and not in the oldness of the letter," tell us that having been justified by faith, cleansed of all sin by the blood of Jesus Christ, the law no longer condemns us. (Romans 7:6). On the contrary, we are free from the law, not so that we can sin, but so that we can serve God in love rather than fear. For faith "Produces works through love." (Galatians 5:6). And, because, "The Spirit of life in Christ Jesus has set" us "free from the law of sin and death" (Romans 8:2). We "have been called to liberty; but do not use your freedom as an excuse to serve the flesh, instead serve one another in love" (Galatians 5:13). [See Eph. 2:10]

The words, "If we walk in the light, as He is in the light, we have fellowship with one another," tell us that we are not only united with God through our faith in Christ, we are united with all true believers (1John 1:7). For God has not called us to live in seclusion, but we are "called to be saints, together with all those everywhere who call upon the name of our Lord Jesus Christ" (1Corinthians 1:2) And, "We, being many, are one body in Christ, and every one members one of another" (Romans 12:5).

The words, "Do not call anyone on earth father: for you have one Father, who is in heaven" (Matthew 23:9). And, do not seek "to be called Master: for one is your Master, even Christ; and you are all brethren" (Matthew 23:8). Tell us that all who trust in Christ, all who are justified by faith, are brethren. And there is no clergy class that is over everyone else.

The words, "He [Christ] breathed on them, and said to them, Receive the Holy Ghost. If you forgive the sins of anyone, they are forgiven; and if you retain the sins of anyone, they are retained," apply to all who have received the Holy Spirit (John 20:22-23). And, the words, "He [Jesus] said to him, Friend, your sins are forgiven. And the scribes and the Pharisees began to think, Who is this man who speaks blasphemies? Who can forgive sins, but God alone?" tell us that we are to forgive sins by assuring those who repent that they have forgiveness in Christ (Luke 5:20-21).

"Eye has not seen, nor ear heard, nor has it entered into the heart of man, the things that God has prepared for those who love Him" (1Corinthians 2:9).

> SCRIPTURE ALONE GRACE ALONE FAITH ALONE