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**C0547 –12/14/2005 – The Terms of Salvation**  
**Summary**

This is going to be a condensed version of all that we have talked about. For a treatment of all the key texts you will have to consult the individual lesson(s) devoted to that topic. But if you've been with us or you are joining us know that this is a review of the terms of salvation and an application of these truths to the systems of Lordship Salvation and Roman Catholicism. Our goal has been to clarify the terms of salvation, clarify the gospel, discover the human condition for salvation, and to help you have compassion in your hearts for the lost. While some of this may seem academic it has very practical implications and our minds must become alert to the distortions of the gospel so that our hearts will be softened and motivated to learn other worldviews so we can effectively minister the free gospel of Jesus Christ.

**Galatians 1:8** But even if we, or an angel from heaven, should preach to you a gospel contrary to what we have preached to you, he is to be accursed!

- Paul to the "bewitched" Galatians

**I.    DEPRAVITY: MAN'S PREDICAMENT**

If we are ever to understand the gospel and the human condition for salvation, we must understand man's predicament: depravity. Depravity means that man "has failed the test" of pleasing God (the word is used in Rom 1:28). God did not create us in this condition<sup>i</sup> but rather acquired depravity by an act of the will at the fall. "The Fall affected all human beings, bringing depravity and death, and it will always be the darkest hour of all human history."<sup>ii</sup>

At the fall Adam and Eve (3:7) immediately acquired a sin nature that resulted in spiritual death or separation from God (Eph 2:3). This sin nature is transmitted from parent to offspring and is thus called inherited sin (Ps 51:5). God's remedy for spiritual death is redemption (the price paid) which Christ provided at the cross.

At the fall Adam and Eve began to experience physical death or the separation of their human spirit from their human body (Js 2:26). This aspect of sin is transmitted to us directly from Adam and is thus called imputed sin (Rom 5:12ff). God's remedy for imputed sin is the imputed righteousness of Christ which He generated in His perfect humanity.

The fall was the result of Adam's personal sin. At the fall Adam and Eve immediately lost fellowship with God. Personal sin is not transmitted. After the fall personal sin is sourced in our sin nature. All have sinned personally and fallen short of the glory of God (Rom 3:23). The divine remedy for personal sin is forgiveness which Christ provided at the cross.

Thus, we are condemned for our sin nature, we are condemned for our imputed sin and we are condemned for our personal sin. To describe this lost condition the Bible says we are all "under sin".

**Galatians 3:22** But the Scripture has shut up everyone *under sin*, so that the promise by faith in Jesus Christ might be given to those who believe.

## II. GRACE: GOD'S SOLUTION

If there is to be a solution for man's predicament it must be God's "grace...out from himself toward those who have deserved, not his favor, but his wrath."<sup>iii</sup> Grace is God's unmerited favor and in relation to salvation there is therefore nothing in man or that man can do to merit God's favor. Thus, if any are to be saved it must be on the basis of God's grace and not on the basis of human merit or works.

All grace comes from God through His Son Jesus Christ. Common grace is a measure of grace given to all mankind. It includes knowledge of God through creation, knowledge of God through conscience, basic provisions for living (such as breath), and restraining sin".

More grace is shown to some in the three-fold convicting ministry of the Spirit which God uses to draw men to trust in Christ. This ministry of the Spirit has three aspects: 1)

He convicts the world of sin, 2) He convicts the world of righteousness, and 3) He convicts the world of judgment. The conviction of sin has to do with the sin of unbelief. God has provided forgiveness for all sin on the cross. The only thing that separates men from enjoying that forgiveness is belief. The conviction of the world of righteousness has to do with Christ's work as satisfactory to the Father. God is therefore righteous to forgive sin on the ground of His Son's work on the cross. The conviction of the world of judgment has to do with the certainty of future judgment for all those who are aligned with Satan who was already judged at the cross. This three-fold ministry of the Spirit is essential for a person to believe and it operates when the word of God is preached or read by an individual. God uses the preacher and the word coupled with His convicting work to draw a person to belief in Christ. He never forces a person to believe. He gently woos us, persuades us, or convinces us to believe in Christ.

### III. FAITH: MAN'S RESPONSIBILITY

The Bible clearly teaches that the basis of salvation is grace.

**Romans 11:6** But if it is by grace, it is no longer on the basis of works, otherwise grace is no longer grace.

Thus, we developed the formula

grace + any human works = destruction of grace.

Yet time and again the Bible implores men to "believe".

**Acts 16:31** "Believe in the Lord Jesus, and you will be saved,

Is faith a work and therefore contrary to grace? Paul teaches that faith is not a work but is the opposite of works.

**Romans 4:5** But to the one who does not work, but believes in Him who justifies the ungodly, his faith is credited as righteousness,

Since faith is not a work Paul teaches that faith is in accordance with grace.

**Romans 4:16** For this reason *it is* by faith, in order that *it may be* in accordance with grace,

Therefore, faith is consistent with grace. There is no other human condition ever mentioned that is ever said to be the opposite of works and in accordance with grace. Faith is special in that it alone stands in opposition to works. Thus, any other condition added to faith or any false addition to the definition of faith destroys grace. Can such a statement measure up to the Scriptural testimony? Does the Scripture provide any evidence that faith and faith alone is the sole condition on the human side for salvation? Chafer said,

“Upwards of 115 New Testament passages condition salvation on *believing*, and fully 35 passages condition salvation on *faith*, which latter word in this use of it is an exact synonym of the former. These portions of Scripture, totaling about 150 in all, include practically all that the New Testament declares on the matter of the human responsibility in salvation;”<sup>iv</sup>

If more than faith is required on the human side to be saved then these 150+ passages are only partial gospels! Those who originally heard them only heard a lie from the lips of Jesus, Peter, and Paul.

#### **IV. BELIEVE AND REPENT?**

But mustn't one also repent in order to be saved? Chafer said, “repentance—conceived of as a separate act—is almost universally added to believing as a requirement on the human side for salvation,”<sup>v</sup> However, Chafer also said, “it is as dogmatically stated as language can declare, that repentance is essential to salvation and that none could be saved apart from repentance.”<sup>vi</sup> What is the solution to this supposed contradiction? The solution is two-fold. First, the definition of repentance and second, the relationship between faith and repentance.

First, the lexical evidence and usage argues that repentance should be defined as “a change of mind” regarding someone or something. This change may be for the better or for the worse but anytime a change of mind takes place repentance has occurred. The definition does not include “turning from sin”. What one repents about is always designated by the context.

There are three basic contexts: 1) Non-saving repentance. Whenever a person has any change of mind that has nothing to do with salvation non-saving repentance has taken place (e.g., Heb 12:16-17). 2) Believer's repentance. Whenever a believer has a change of

mind within the experience of Christian living (2 Cor 7:9-11; 2 Pt 3:9). 3) Saving Repentance. Whenever a person has a “change of mind” about the person and work of Jesus Christ salvation is the result (Luke 24:47; Acts 3:19, et. al). No person can believe in Christ without of necessity having a change of mind regarding Him. That is all the repentance a dead man can affect.

Second, the relationship between faith and repentance in relation to saving repentance is that it “is included in believing and could not be separated from it.”<sup>vii</sup> Faith that results in salvation includes repentance. What is totally absent from this relationship is the idea that one must “turn from sin” in order to be saved. To make repentance always include a “turning from sin”<sup>viii</sup> reduces man’s predicament to personal sin. How can one repent of his sin nature or his imputed sin?

It should be noted that in some contexts, repentance is used as a synonym for “belief”. This is most clear in

**Acts 11:17-18** "Therefore if God gave to them the same gift as *He gave* to us also after believing in the Lord Jesus Christ, who was I that I could stand in God's way?" <sup>18</sup> When they heard this, they quieted down and glorified God, saying, "Well then, God has granted to the Gentiles also the repentance to life." (also, cf Acts 2:38; 3:19; 5:31; compare with 10:43; 17:30 with 34; 20:21; 26:20; et. al.)

## V. BELIEVE AND BE BAPTIZED?

It is not uncommon for people to add the condition of water baptism to faith in order to be saved. One author writes, “If the Bible says that baptism saves us, why would anyone teach that it is not necessary for salvation?”<sup>ix</sup> First we must know what “baptism” means. It means “to dip” or “to sink”. It was used of dyeing fabrics. When applied to a person “baptism” identifies one with some sect. In the Bible there are eight baptisms, three are ritual and five are real. Water baptism is a ritual baptism. It is performed by men and does not save anyone from hell. There are a few passages used to promote baptismal regeneration but none of these holds water when closely evaluated. Such an addition would destroy grace (Rom 11:6). The chief passages are Mark 16:16; John 3:5 and Acts 2:38. In Mark 16:16 the condemnation is conditioned on disbelief alone making salvation conditioned on faith alone. In John 3:5 “being born of water” has to do with physical birth as the next verse clearly shows. In Acts 2:38 the repentance is necessary for forgiveness of sins all as indicated by the plural while the baptism is in the singular and simply has to do with separating from Judaism and identifying with Christianity. Besides,

Peter leaves out baptism in his preaching in Acts 3:19, 5:31, and 10:43. There are other difficult passages of lesser importance that you can study in the original lesson dedicated to this question.

## **VI. BELIEVE AND CONFESS?**

Must one confess Christ before men in order to be saved? Yes, but it is not initial salvation that is under consideration in such texts, but rather present salvation for those who already possess eternal life. Verbal confession of Christ is necessary to be saved from physical enemies as in Matt 10:32-33. Verbal confession of Christ is also necessary to be saved from the reigning power of sin in the Christians life in Rom 10:9-10. Finally, confession of known sin is necessary to restore fellowship with God as in 1 John 1:9. But confession of Christ or sin is never set forth as a condition for receiving eternal life. That is received through faith alone in Christ alone.

## **VII. BELIEVE AND IMPLORE GOD TO SAVE?**

Under this heading we questioned whether a person must believe and pray in order to be saved. Most gospel tracts close with a sinner's prayer. It leads to thinking that one must pray in order to be saved or that one was saved because he said the right prayer. The clear response to such nonsense is that no passage of Scripture even hints that prayer is required for a person to receive eternal life. We may thank God for saving us but never let prayer be perceived as something a person must do to receive eternal life.

Under this heading we also asked whether a person must "seek God" as a condition for being saved. The simple answer is that no one seeks God. When sin entered the scene Adam and Eve hid from God and it was God that came looking for them. Besides, it is not God that needs to be found but us. God is not lost, we are. God came forth to seek and to save that which was lost (Luke 19:10), not that which thought it was already found.

What we ask a person to do at the close of a gospel message should not be tainted with repentance as an extra addition to faith, with water baptism, with confession of Christ or sin, with prayer or seeking God. All these are false additions to the sole human condition of faith and faith alone. The Bible teaches that faith alone is the requirement on the human side and anything else destroys grace.

## **VIII. WHAT IS FAITH?**

We should recall that all of the prior additions just discussed are satanic deceptions. All deception is sourced in Satan and one of his chief aims is to blind the minds of those who hear the gospel so that they would not be saved (2 Cor 4:4). Some of the more devious ways he has distorted the gospel include changing the definition of faith. The lexical meaning and usage of the words for faith simply mean “trust, reliance, or confidence” in someone or something.

Popular teachings on faith try to invest it with such meanings as “absolute submission”, “obedience”, “forsaking oneself”, “unconditional surrender”, and “complete resignation of self”? Such changes of the meaning of faith change everything. Two people may agree that we are justified by faith alone in Christ alone; but if one defines faith differently, then don’t they mean something totally different by justification by faith alone? We argue that justification is by faith alone in Christ alone and the faith is alone! It simply means “trust, reliance, or confidence” in Christ’s death for our sin and resurrection from the dead.

## **IX. LORDSHIP SALVATION**

We evaluated the popular teaching often called “Lordship Salvation”, “Mastery Salvation” or “Discipleship Salvation”. The buzz words to detect this teaching are “cheap grace” and “easy believism.”

*First* of all, this teaching has an unbiblical definition of faith claiming that it includes such elements as “absolute submission”, “obedience”, “forsaking oneself”, “unconditional surrender”, and “complete resignation of self”. This is unwarranted and the result is that justification by *faith* takes on a whole new meaning.

*Second*, this teaching has an unbiblical definition of repentance claiming that repentance “always includes turning from sin”.

*Third*, as a result of a false definition of repentance, it inevitably makes repentance distinct from faith and thus adds a second condition for salvation, thereby violating the 150+ texts that say faith alone.

*Fourth*, this teaching is called Lordship or Mastery Salvation because it claims that one must “make” Christ Lord of his or her life at the point of initial salvation and that this is not an optional step subsequent to salvation. We must admit that the Bible says “believe

on the Lord Jesus Christ and you shall be saved” but we must be quick to add that lexically and in terms of usage the word “Lord” (*kurios*) simply denotes Christ as God. One’s object of faith must be Jesus Christ who is God and thereby can save. It is really quite futile to force these texts to place a subjective requirement on the sinner to make Jesus Lord of his life. Jesus is Lord over every area of life by definition. Whether one submits to His authority over every area of his life is not an issue at salvation but is *the issue* during sanctification.

*Fifth*, this teaching is often called Discipleship Salvation because it claims that the call to discipleship is not subsequent to the call to salvation but that they are one and the same call. To this we must say that the NT has three usages of the word disciple. First, *non-believing disciples* followed Christ around listening to His teaching and watching His lifestyle but they were not even believers. They were rather curious about Christ and His message (John 6:65ff, including Judas). This kind of discipleship was free of charge. Second, *believer-disciples*. All who believe in Christ receive the title *disciple*. This is a positional designation assigned to all believers in Christ (e.g., Acts 6:1, 2, 7). This is a title received free of charge. Third, *true disciples* are those believers who have counted the cost and dedicated themselves to Christ’s curriculum. True discipleship costs, salvation is free (Luke 14:28; Rev 22:17b). True discipleship requires “daily” cross-bearing and following Christ (Luke 9:23). It requires that one place Christ and His curriculum ahead of blood relations and yes, even one’s own life (Luke 14:26). But Christ promised, those who lose their life for His sake will find it (Matt 10:39). True disciples will be rewarded greatly (Matt 10:42). It is a terrible distortion of the gospel to place the high cost of true discipleship before an unbeliever.

*Sixth*, a real issue that has developed out of Lordship Salvation is its concept of justification by faith. They hold to justification by faith but that faith is not alone. Rather it accrues all sorts of unbiblical additions such as forsaking all, absolute submission, unconditional surrender. This changes the meaning of justification by faith. As a result, justification is closely attached to the fruit that should follow, so much so that a person’s justification can be measured by evaluating fruit. This only leads to a life of self-examination that is heart-centered rather than Christ-centered. The sad result is that many go to their death bed unsure whether they are going to heaven or not! The issue is not whether believers should bear fruit. The issue is whether one’s fruit can be used as a basis for evaluating whether he is justified or not. Since justification is a once-for-all declaration of God that comes through faith that is alone (simple trust, reliance, confidence in Christ) then fruit cannot be the basis for measuring whether one is justified or not. The issue is whether a person has believed. What happens after a person believes

can never invalidate what happened when a person believed. True, a person may not have genuinely believed to begin with (1 Cor 15:2). If not then they need to believe. But we should not write someone off as an unbeliever just because their fruit does not meet our standard. This kind of confusion between justification and sanctification is a step back toward the legalistic introspection of the Roman Catholic System.

## **X. ROMAN CATHOLICISM**

Our investigation of Roman Catholicism was meant first to inform you of the evolution of Catholic Dogma over the last 16 centuries. It had its origins in 324AD when Constantine made Christianity the state religion. With this came benefits to all who joined the church through water baptism. Pagans by the thousands flooded the church. Unable to disciple them all the pagan traditions and rituals were adopted to satisfy their pagan moorings. The results have been an abandonment of Scripture truth and the locking away of the gospel from the common man. This is why William Tyndale's life purpose was to get the Bible to the plowman, the common layman in his own tongue so he could read for himself the very words of God. But Roman Catholicism, at the Council of Toulouse, placed the Bible on the list of Forbidden Books (1229AD).

We evaluated the Roman Doctrine of the Priesthood which the priest takes the place of God and has the power to forgive sin. The Bible teaches that Christ is the sole mediator between God and men not human priests (1 Tim 2:5).

We evaluated the Roman Doctrine of the Pope asking the question "was Peter the first pope and did Peter transfer his power(s) to his successors?" Matt 16:18 "You are Peter and upon this the rock I will build My church" is central to these claims. But it is not Peter or Peter's confession or Peter's faith that is "the rock". Peter is just a small stone, a pebble, while this rock is the massive bedrock that is Christ Himself. The Church's one foundation is Jesus Christ her Lord (1 Cor 3:11). Peter will be given judicial authority in the millennial kingdom but that kingdom awaits Christ's return to establish it (also cf Matt 19:28).

We evaluated the Roman Doctrine of Justification. In Catholicism justification is a process not a once for all declaration of God. Rome claims that Christ's righteousness is *not* imputed to your account at the time of faith in Christ but that Christ's righteousness is infused into the sinners' heart over time as the sinner partakes of the sacraments. As a result of compliance with the sacraments, grace is released from the treasure chest of merit in heaven and conferred upon the sinner who gradually becomes righteous. At

physical death the Catholic enters purgatory for further cleansing which time, of course, can be shortened by penance done and indulgences purchased by those still alive on earth. When all the sin has been paid for and they are cleansed then they are pronounced righteous, *but not before*.

We also evaluated the Roman Doctrine of the Seven Sacraments, several of which are required for justification. In particular we looked at the Sacrament of Confession/Penance. “Penance is the sacrament by which sins committed after baptism are forgiven through the absolution of the priest”. “The penance given to me by the priest does not always make full satisfaction for my sins” (New Your Catechism). Thus, “You should perform other acts of penance also so that you can make up for the temporal punishment due to sin and to avoid a long stay in purgatory” (*Instructions for Non-Catholics*, 95). The sinner is left at the mercy of the priest. By demanding works of penance before giving forgiveness Rome implies that Christ’s sacrifice was not sufficient to fully atone for the sin of the world and therefore must be supplemented by our good works. Thus, salvation is not by faith alone but by faith + works. Rome teaches that salvation ultimately depends on what we do, our works, and through them we can “earn salvation” by being obedient to the priest’s judgments. Throughout history some people store up extra merit beyond what they need for their own personal salvation. This excess merit is deposited in a treasure chest of merit in heaven.<sup>x</sup> From here the pope may draw merit and dispense it to the faithful when they perform the works assigned to them by the priests. The bottom line to this complex system is that Christ’s satisfaction for sin on the cross did not fully atone for the sins of the whole world. To this we answer that Christ died “once...once for all” (Heb 10:10-12) and that He was a full satisfaction for our sins and not ours only but for the sins of the whole world (1 John 2:2). Christ died, the just for the unjust (1 Pt 3:18) and declares the ungodly to be righteous (Rom 4:5)! “We are, in fact, *nothing but receivers*; we never bring any adequate reward to God, we are always receiving from Him, and shall be unto all eternity”.

## **XI. WHAT IS THE GOSPEL?**

With all this said and clarified and the condition set forth on the human side as faith alone in Christ alone we finally dealt with the question of “what is the gospel”. We said the Gospel is not the Bible, the Gospel is not the Law of Commandments, the Gospel is not Reformation of life, and the Gospel is not Giving Up the World. The Gospel is that Christ died for our sins and was resurrected on the third day. The historical evidence of His death is that He was buried. The historical evidence of His resurrection is that He appeared to more than 500 (1 Cor 15:1ff).

In conclusion we can say that we have met the goals of this course. We have clarified the terms of salvation by defining faith, repentance, baptism, confession, prayer, Lord, discipleship, justification, sanctification, and the gospel. We have discovered that the human condition for salvation is faith as simple trust or reliance or confidence in the only object that can save, the Lord Jesus Christ who died for our sins and was raised on the third day. Whether the goal of developing compassion in your hearts for the lost has been accomplished is a matter between you and the Lord. I hope you realize however the depravity of man and that the gospel is under siege on all fronts and that for a person to be saved he must hear the true gospel and he must be told what he must do and we must never add one extra thing nor take one thing away if we are to be effective ministers for Christ.

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<sup>i</sup> Man was originally created with “unconfirmed creature holiness”. *Unconfirmed* because it had not been tested, *creaturely* because it was a created holiness and not God’s uncreated attribute, *holiness* because he was more than innocent.

<sup>ii</sup> Charles Ryrie, *Basic Theology* (Chicago, IL: Moody Press, 1999), 236.

<sup>iii</sup> Torrey, Feinberg, Wiersbe, *The Fundamentals* (Grand Rapids, MI: Kregel, 1990), 399.

<sup>iv</sup> L.S. Chafer, *Systematic Theology, Vol 3* (Grand Rapids, MI: Kregel, 1993), 376.

<sup>v</sup> *Ibid.*, 372.

<sup>vi</sup> *Ibid.*, 373.

<sup>vii</sup> *Ibid.*, 373.

<sup>viii</sup> As MacArthur and other Lordship teachers boldly proclaim.

<sup>ix</sup> <http://www.churchofchrist1.org/>

<sup>x</sup> Works of “supererogation”.

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