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C0528 – 7/27/2005 – The Terms of Salvation

Faith: Man's Responsibility

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I. DEPRAVITY: MAN'S PREDICAMENT

This is lesson 3 in our series "The Terms of Salvation". We began with the scriptural teaching on Depravity: Man's Predicament. God created everything good but when Eve exalted her autonomous human reasoning above God's revelation the Fall of man and nature took place. Someone here brought to my attention a solid observation about the Fall. They said, for all their lives the Fall had been a trivialized event, just an ancient myth about two naked people and some fig leaves. They also noted that Satan had done a good job trivializing the story of Adam and Eve so that its terrible results have been overlooked by humans. As a result, most people think man is good at heart. They have failed to see clearly man's predicament. So I hope you realized that the story of the fall is not trivial at all. It is the darkest hour of human history and it gives an explanation for the present condition of this dark world and sets the stage for the necessity of a Redeemer. As per the event of the Fall, it took place at the moment Adam ate. At that moment Gen 3:7 says "then the eyes of both of them were opened". When Adam ate there were three immediate results:

1. loss of fellowship due to personal sin
2. loss of spiritual life due to an acquired characteristic
3. loss of physical life due to their position before God

Now, the cause was personal sin, deliberate disobedience on the part of Adam. The first result for Adam was the loss of fellowship with God. The second result for Adam was that he acquired a new characteristic, a sin nature. The third result for Adam was the fact that his body immediately began to decay so that he ultimately experienced physical death.

Since Adam acquired a new characteristic, a sin nature, then everyone who is a descendant of Adam inherits a sin nature. David said, “in sin my mother conceived me” (Ps 51:5). People call it “inherited sin” because it is inherited from your parents and they from theirs all the way back to Adam. Others call this the “sin nature” because sin has corrupted every aspect of our nature.¹ Others call it “original sin” because it was Adam’s original sin that originally produced the sin nature which is passed on from generation to generation. Yet this is not the totality of man’s predicament.

Romans 5:12 says that in some way all sinned when Adam sinned. All took active participation in the sin of Adam. How can this be? There are two answers, both of which are true. First, Adam was our federal representative, when he sinned his sin was directly imputed to your account so that you stand guilty. Second, since the whole human race was consolidated in Adam seminally, then we who were in Adam sinned. This is supported by the story of Levi who was in the loins of Abraham and yet was considered to have paid tithes to Melchizedek even before being born into the world. This is because Levi was seminally in Abraham. All this to say, folks, that we are in a terrible predicament. We are not just condemned for our personal sins. We are condemned on three basic counts.

1. We stand condemned for our personal sin (Rom 3:23).
2. We stand condemned for our inherited sin (Eph 2:2).
3. We stand condemned for our imputed sin (Rom 5:12).

The bottom line is that there is no escaping condemnation unless God’s grace initiates. By will, by nature, and by position “we stand condemned” before a holy God. The world wants an escape from this condemnation. They want an escape from their overwhelming position of guilt. Usually that answer comes in the form of “I’m just a victim. I’m a victim of my genetics. I can’t help it that I’m a murderer. I can’t help it that I’m a homosexual. I was genetically predisposed to those behavior patterns. My mother dropped me on my head when I was a baby. I’m not responsible, I’m just a victim.” No, you are a responsible creature. The problem is not the environment, it’s not the culture, and it’s not our genetics. Those may serve to enhance the problem but those are not the problems. “We are the problem”. The problem is inherent in our very beings inside of each and every one of us.

Therefore, the only escape from this problem is the grace of God. Nothing except the grace of God can change our condemned standing before God. Grace can only be rightly understood when seen against the backdrop of man's wickedness.

II. GRACE: GOD'S SOLUTION

Therefore, I taught you about grace. We found that in the NT the Greek word *charis* has two senses depending on the context.

1. God's unmerited or undeserved favor in providing salvation for sinners through Christ's sacrificial death (e.g. Eph 2:8).
2. Providing enablement for the believer (Eph 4:7, 29; 1 Cor 15:10; Acts 20:32).

We also found that, in the broad sense, all grace comes from God and in the narrow sense, all grace comes through the one man Jesus Christ (Rom 5:15; 1 Cor 1:4). Jesus Christ and His work on the cross become the basis of all grace. I also showed you that there are different measures of grace that God dispenses. All do not receive the same amount of grace. Yet, no matter the measure of grace an individual receives it is based on the cross of Jesus Christ and the degree is determined by God Himself. It is not based on anything in man. All grace is therefore based on His work and not on our works. Let's expand this important teaching.

A. GRACE + HUMAN WORKS = DESTRUCTION OF GRACE

grace + any human works = destruction of 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.

Galatians 1:6-8 I am amazed that you are so quickly deserting Him who called you by the grace of Christ, for a different gospel; ⁷ which is *really* not another; only there are some who are disturbing you and want to distort the gospel of Christ. 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!

So, the gospel can be distorted. The way this is done is by adding human works. In the case of the Galatians some were trying to add the human work of circumcision. Yes, it was by

grace but then it was also + circumcision. To Paul this meant that the new message was not really another gospel. This person was to be “accursed”. So,

grace + any human works = destruction of grace

Even advanced Bible teachers can destroy grace. Turn to **Galatians 2:11-21**. Here we have an apostle falling from grace alone

¹¹ But when Cephas [Kephas – the rock. This guy is a Rock in Christianity] came to Antioch, I opposed him to his face, because he stood condemned. ¹² For prior to the coming of certain men from James, he used to eat with the Gentiles; but when they came, he *began* to withdraw and hold himself aloof, fearing the party of the circumcision. ¹³ The rest of the Jews joined him in hypocrisy, with the result that even Barnabas was carried away by their hypocrisy. ¹⁴ But when I saw that they were not straightforward about the truth of the gospel, I said to Cephas in the presence of all, "If you, being a Jew, live like the Gentiles and not like the Jews, how *is it that* you compel the Gentiles to live like Jews? ¹⁵ "We *are* Jews by nature and not sinners from among the Gentiles; ¹⁶ nevertheless knowing that a man is not justified by the works of the Law but through faith in Christ Jesus, even we have believed in Christ Jesus, so that we may be justified by faith in Christ and not by the works of the Law; since by the works of the Law no flesh will be justified. ¹⁷ "But if, while seeking to be justified in Christ, we ourselves have also been found sinners, is Christ then a minister of sin? May it never be! ¹⁸ "For if I rebuild what I have *once* destroyed, I prove myself to be a transgressor. ¹⁹ "For through the Law I died to the Law, so that I might live to God. ²⁰ "I have been crucified with Christ; and it is no longer I who live, but Christ lives in me; and the *life* which I now live in the flesh I live by faith in the Son of God, who loved me and gave Himself up for me. ²¹ "I do not nullify the grace of God, for if righteousness *comes* through the Law, then Christ died needlessly."

Clearly, even advanced Bible teachers need to be called on the carpet for nullifying the grace of God by adding human works.

B. HIDING WORKS IN GRACE

Today, we have people attempting to hide works in the definition of grace. Lot's of people like to think that grace means that we now have the ability to cooperate with God in our

justification; that justification is a cooperative process. God must do his part and man must do his part.

For example, Roman Catholicism teaches that grace is administered through the seven sacraments. What is a “sacrament”? A sacrament is “A formal Christian rite, as baptism or matrimony, esp, one thought to have been instituted by Jesus as a means of grace.”ⁱⁱ Sacramentalism is “The doctrine that observance of the sacraments is necessary for salvation and that such participation can confer grace.”ⁱⁱⁱ This is one way human works are hidden in grace so that by doing human works (the sacraments) God confers grace on the individual in the process of salvation.

A similar system which claims to be Protestant, but is not, is found in the Church of Christ. “In the salvation of man's soul there are 2 necessary parts: God's part and man's part. Though God's part is the big part, man's part is also necessary if man is to reach heaven. Man must comply with the conditions of pardon which the Lord has announced. Man's part can clearly set forth in the following steps:

1. Hear the Gospel.
2. Believe.
3. Repent of past sins.
4. Confess Jesus as Lord.
5. Be baptized for the remission of sins.
6. Live a Christian life.”

While the Bible clearly teaches that a person must hear and believe the gospel the other four requirements listed here, when interpreted as the Church of Christ interprets them, destroy grace. This is, as Paul said, not another gospel for there is no other. For example, what they mean by “repent of past sins” is that you must “turn from past sins”. But right here we have a problem. Can anyone see what their view of man’s predicament is? What do they think a person is condemned for? They only think a person is condemned for personal sins. Chafer said, “*Those who stress repentance as a second requirement along with believing, inadvertently disclose that, in their conception, the problem of personal sin is all that enters into salvation. The sin nature must also be dealt with; yet that is not a legitimate subject of repentance.*”^{iv} What they mean by “confess Jesus as Lord” is a public verbal confession. What they mean by “be baptized for the remission of sins” is that a person must be water baptized in order to be saved. Their final requirement of “living a Christian life” shows that a certain degree of works must necessarily be present in a person’s life. Who determines the degree of works necessary? The bottom line is requirements 3-6 are human works which destroy grace.

grace + any human works = destruction of 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.

A person cannot be saved by this gospel for, according to Paul it is no gospel at all. These people are not clinging to grace alone in Christ alone but grace + human works.

III. WHAT HUMAN CONDITION, IF ANY, DOES NOT NULLIFY GRACE

Therefore, what we have to find out is if there are any human conditions revealed in Scripture that are not considered works and therefore do not nullify grace. There is one such condition revealed. It is faith/belief which Paul teaches is the opposite of works.

Romans 4:1-6 What then shall we say that Abraham, our forefather according to the flesh, has found? ² For if Abraham was justified by works, he has something to boast about, but not before God. ³ For what does the Scripture say? "ABRAHAM BELIEVED GOD, AND IT WAS CREDITED TO HIM AS RIGHTEOUSNESS." ⁴ Now to the one who works, his wage is not credited as a favor, but as what is due. ⁵ But to the one who does not work, but believes in Him who justifies the ungodly, his faith is credited as righteousness, ⁶ just as David also speaks of the blessing on the man to whom God credits righteousness apart from works:

In other words,

if work then boasting before men and a wage is due
if no work but faith in Christ then credited as righteousness

Therefore,

faith is not a work.

Indeed, Paul said in the previous chapter,

Romans 3:27 Where then is boasting? It is excluded. By what kind of law? Of works? No, but by a law of faith.

and in chapter 4 he says,

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. Importantly, there is no other human condition ever mentioned that is ever said to be the opposite of works (e.g. water baptism, verbal confession, repentance of past sin, matrimony, etc...). Faith and faith alone stands in opposition to works. Therefore, faith and faith alone does not destroy grace. Therefore, if anyone, whether or angel or a man ever says you must also do X then they are destroying grace. Thus, faith and faith alone is the human requirement for salvation. This is because faith and faith alone is in accordance with grace. But can this thesis 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;”^v

I actually counted 58 verses that condition salvation on *faith*^{vi} and 140 verses that condition salvation on believing.^{vii} That’s a total of 198 verses that offer as the sole condition for salvation on the human side, faith or belief, which are synonymous terms. This is an enormous amount of evidence.

That being said, there are a few verses here and there that seem to add another condition, such as repentance. We will look at these few verses in following weeks. Nevertheless, our goal today is not to deal with these passages yet but to show you the weight of evidence in favor of “belief/faith alone in Christ alone for eternal salvation.” The Gospel of John, for instance, “which is written to present Christ as the object of faith unto eternal life, does not once employ the word *repentance*. Similarly, the Epistle to the Romans, which is the complete analysis of all that enters into the whole plan of salvation by grace, does not use the word *repentance* in connection with the saving of a soul, except in 2:4 where repentance is equivalent to salvation itself.”^{viii}

IV. HOW MAN IS RESPONSIBLE TO BELIEVE WHILE HE CANNOT BELIEVE

Now, clearly, faith/belief is the sole condition on the human side for salvation, barring the fact that we must deal with a very few verses here and there that often cause confusion and are often used to ruin the gospel message, but really do not when the terms employed by the divinely inspired authors are properly understood. But, now we have the difficulty of putting together last weeks teaching on the unwillingness and inability of man to meet this sole condition of faith unaided by the effective grace of God. How is it that man, who must believe to be saved, yet cannot of himself believe be held responsible for not believing? This is a problem that has vexed every believing soul who has seriously sought an answer from Scripture. And century after century we are all still waiting for a man to step forward who can remove all the difficulties and satisfy our mind's desire. I do not think there is a man who will be forthcoming with an answer to this difficulty. Oh, answers have been given but all these answers have been put together by the imaginations of men's hearts and not rooted firmly in Scripture which does not give us a total answer. It is a thing to high and lofty to grasp. May we stay with the apostle Paul when he said,

1 Corinthians 4:6 so that in us you may learn not to exceed *what is written*, so that no one of you will become arrogant in behalf of one against the other.

Let us not try to reason beyond what has been written. It is foolish and merely results in arrogance against one another. Paul confronted this very problem in Rom 9:18-20. People kept asking Paul to go beyond the Scripture, to tread on ground where there is nothing written. On the difficult question of election and responsibility, Paul says, it is a bona fide truth that...

Romans 9:18-20 ...He has mercy on whom He desires, and He hardens whom He desires. ¹⁹ You will say to me then, "Why does He still find fault? For who resists His will?" ²⁰ On the contrary, who are you, O man, who answers back to God? The thing molded will not say to the molder, "Why did you make me like this," will it?

Notice Paul presents the truth (v 18) and then he says, "when I give you the truth then you're going to come to me and ask certain questions (v 19). And I'm not going to answer those questions (v 20). Instead, realize something, you are creatures, who are you to argue with God's bona fide truth of election and human responsibility. The thing that is created will not say to the Creator, "why did you make me like this," will it? It is a very foolish thing to question the Creator on a bona fide truth. You may ask questions such as, "Lord, what does this passage mean?" or "Lord, help me to understand". But we are not to ask questions that contradict His sovereign authority. Job learned this painful but helpful

lesson. After 35 chapters of rationalizing, condemning, justifying, and searching for an answer to Job's suffering, God steps on the scene with a few questions for Job,

"Who is this that darkens counsel By words without knowledge? ³ "Now gird up your loins like a man, And I will ask you, and you instruct Me! ⁴ "Where were you when I laid the foundation of the earth? Tell *Me*, if you have understanding," (Job 38:2-4).

in total in Job 38-40 God asks Job 44 questions. Job's response can only be,

"Behold, I am insignificant; what can I reply to You? I lay my hand on my mouth. ⁵ "Once I have spoken, and I will not answer; Even twice, and I will add nothing more." (Job 40:4-5)

Then the Lord asks Job 20 more questions in chapters 40-41. Job's response to God's questions is,

Job 42:2-6 "I know that You can do all things, And that no purpose of Yours can be thwarted. ³ 'Who is this that hides counsel without knowledge?' "Therefore I have declared that which I did not understand, Things too wonderful for me, which I did not know." ⁴ 'Hear, now, and I will speak; I will ask You, and You instruct me.' ⁵ "I have heard of You by the hearing of the ear; But now my eye sees You; ⁶ Therefore I retract, And I repent in dust and ashes."

Now, do you see why I do not wish to exceed what is written? To philosophize vainly about such matters is far beyond human comprehension. It is a thing too great for me. It is too great a thing for any man. I do not understand fully how God says that a man must believe to be saved, yet of himself no man is either willing or able to believe and at the same time those who are neither willing nor able to believe are held responsible for not believing? But I do know that these are both bona fide truths. Although I do not know and the Scriptures do not declare this apparent difficulty is wholly known by God. It may be a mystery for us but it is not "mystery" in a vacuum for we know the One who does know. Ultimately, these things are inscrutable to the mind of man. God would rightly say to each of us who demands an answer or says, "this is a contradiction in God's word", "who is this who darkens counsel by words without knowledge."

At the same time, however, let us not stop short of declaring to the fullest extent what the Scriptures do reveal regarding this difficulty. Let us declare plainly what God's word

teaches and let the chips fall where they may. Let us be wise as Paul and not exceed what is written. Let us know when to be silent, trusting the Lord our God and not questioning His authority. Walvoord used to say, "I do not ask God why? because then I am questioning the sovereignty of God." On that note, let's see what the Scriptures unabashedly teach.

V. THE REVEALED PICTURE

Just because no man born into this world has the willingness or ability to come to the Son unless the Father draws him does not mean that men no longer have the responsibility to come to Him. In short, unwillingness and inability do not remove the responsibility for a man to believe in Christ. Apparently, this is because Christ died for all men provisionally (2 Cor 5:17-21; 2 Pt 2:1; 1 John 2:2) and He "desires that all would be saved" (1 Tim 2:4). The atonement was therefore *provided* for all but only *applied* to those who believe. The cross is where Jesus provided salvation for all men but the cross does not automatically save anyone. The cross must be appropriated by faith to be applied. Therefore, all and only those who believe in Jesus Christ benefit with eternal salvation. All who do not believe receive the benefits of common grace but remain condemned. If Christ did not die for all men then all men could not be held responsible for their unbelief. But since He did they are held responsible for their unbelief. This is taught in numerous passages.

The Bible teaches that God must influence a person if they are ever going to believe in Christ as Savior. John 6:44 "*No one can come to Me unless the Father who sent Me draws him;*" No one has the "power" the "ability" (*dunamis*) to come to Christ unless the Father draws (*helko* – to drag, to draw) him. The Father must influence a person or else they will never believe. Indeed, all whom the Father does influence will believe (v. 37). At the same time the Bible teaches that whosoever believes has eternal life. John 3:16 "*For God so loved the world, that He gave His only begotten Son, that whoever believes in Him shall not perish, but have eternal life.*" What John 3:16 does not teach is that everyone has the *ability* to believe. Indeed, some men never hear the gospel message. They rejected the knowledge of God in creation and would have rejected the gospel had they heard it. So, John 3:16 does not teach that all men will have the opportunity to believe or even that everyone who hears has the ability to believe. What the words teach are that God loves all men, that He gave Jesus Christ to die for all men, and that out of all men, anyone believes in Him has eternal life. Since men don't have the ability or willingness to believe in Christ God the Father must draw a person (influence them) to believe in Christ. Their choice to believe is free in the sense that they normally do not detect the superior influence of the Father. This is where misunderstanding arises. So far as a person is aware "they are certain that they act freely; yet every truly regenerate person will testify that he would not have

turned to God apart from that all-important drawing of his heart. Divine election is absolute. If this seems to some to be taking things out of the hands of men and committing them into the hands of God, it will at least be conceded that, when thus committed to God, things are in better hands and this, after all, is God's own universe in which He has sovereign right to do after the dictates of His own will."^{ix} Yet, at the same time those who DO NOT believe are condemned already because they have not believed (John 3:18). They are held responsible for their unbelief. And those who DO believe are held responsible for their belief. When a person believes in Christ it does not say that the faith was God's faith. Instead it says that faith was the person's faith. For example Abraham's "faith was credited as righteousness" (Rom 4:5). It does not say that God gave Abraham faith and then Abraham gave that faith back to God.

So, the Bible teaches that...

1. every person stands condemned under personal (Rom 3:23), inherited (Eph 2:3), and imputed sin (Rom 5:12)
2. Christ died for all men (2 Cor 5:17-21; 2 Pt 2:1; 1 John 2:2)
3. All men receive common grace to some degree (Rom 1; Acts 17)
4. Some men receive effective grace which certainly results in salvation (Rom 8:28-30; John 6:37)
5. No one can believe unless the Father draws them (John 6:44)
6. All who the Father influences will believe (John 6:37)
7. Whosoever believes has eternal life (John 3:16; 6:40, 47)
8. The one who believes is held responsible for his belief (Rom 4:5)
9. The one who does not believe is held responsible for *not* believing (John 3:18)

ⁱ Those who think that God's grace has been showered indiscriminately upon men in the area of salvation suppose that all men have the *ability* to believe in Christ and be saved. But if all unbelievers have a sin nature what makes us think that the sin nature could do something then that it cannot do now; namely, choose the good? Efficacious grace is the only solution as Walvoord, Ryrie, Lightner and others have suggested.

ⁱⁱ Webster's Dictionary.

ⁱⁱⁱ Webster's Dictionary.

^{iv} L.S. Chafer, *Systematic Theology, Vol 3* (Grand Rapids, MI: Kregel, 1993), 375.

^v L.S. Chafer, *Systematic Theology, Vol 3* (Grand Rapids, MI: Kregel, 1993), 376.

^{vi} 58 passages that condition salvation on "faith" alone; Matt 9:2; Mark 2:5; Luke 5:20; 7:50; Acts 14:27; 15:9; 24:24; 26:18; Rom 1:5; 1:17; 3:22; 3:26, 27, 28, 30, 31; 4:5, 9, 11, 13, 4:14, 16; 5:1, 2; 9:30, 32; 10:6, 17; 11:20; 16:26; 1 Cor 2:5; 15:14, 17; Gal 2:16; 3:2, 5, 7, 8, 9, 11, 14, 22, 24, 26; 6:10; Eph 2:8; 4:5; Phil 3:9; Col 2:12; 2 Thess 2:13; 3:2; 2 Tim 3:15; Heb 4:2; 10:39; 1 Pt 1:5, 9; 2 Pt 1:1; 1 John 5:4

^{vii} 140 passages that condition salvation on "belief" alone; Luke 8:12; 12:46; John 1:7, 12; 2:23; 3:15, 16, 18, 36; 4:39, 41, 42, 48; 5:24, 38; 6:29, 30, 36, 40, 47, 64, 69; 7:5, 31, 38, 39, 48; 8:24, 8:30, 31; 9:35, 36, 38; 10:25, 26, 37, 38, 42; 11:25, 26, 27, 40, 42, 45, 48; 12:11, 36, 37, 38, 39, 42, 44, 46; 13:19; 16:9; 17:8, 20, 21; 19:35; 20:31; Acts 2:44; 4:4, 32; 5:14; 8:12, 13, 37; 9:42; 10:43; 11:17, 21; 13:12, 39, 48; 14:1, 2, 23; 15:5, 7, 11; 16:1, 31, 34; 17:12; 34; 18:8, 27; 19:2, 4, 18; 21:20, 25; 22:19; 28:24; Rom 1:16; 3:3, 22; 4:3, 5, 11, 17, 18, 24; 9:33; 10:4, 11, 14, 16; 11:20, 23; 13:11; 1 Cor 1:21; 14:22; 15:2, 11; 2 Cor 4:4; Gal 2:16; 3:6, 9, 22; Eph 1:13, 19; 1 Thess 4:14; 2 Thess 1:10; 2:12; 1 Tim 1:16; 4:3, 12; 2 Tim 1:12; Jas 2:23; 1 Pt 1:8-9, 21; 2:6, 7; 1 John 3:23; 5:1, 5, 10, 13; Jude 1:5

^{viii} L.S. Chafer, *Systematic Theology, Vol 3* (Grand Rapids, MI: Kregel, 1993), 376.

^{ix} Chafer, L. S., *Systematic Theology: Volume 1* (Grand Rapids, MI: Kregel Publications), 242.

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