Introduction by narrator accompanied by a cappella singing:

*THE GOSPEL OF CHRIST.* Spreading the soul-saving message of Jesus. And now, Ben Bailey.

The Scripture says, “Have no fellowship with the unfruitful works of darkness, but rather expose them” (Eph. 5:11). Welcome to our series of lessons titled “Answering Denominational Doctrines.” In this lesson we will be looking at the doctrine of “salvation by faith alone.” Is faith by itself all that a person has to have to be saved? Are we saved at the point that we mentally accept and recognize Jesus as the Son of God and Savior of the world? Multiplied millions of people believe this idea. They believe that at the point of belief alone, a person is saved. Is that what the Bible teaches?

First, let’s represent this doctrine fairly by quoting some of the famous believers and teachers of this doctrine to see exactly what they have to say concerning it. For example, Martin Luther said concerning faith alone: “Our salvation is through faith alone. We only need to believe that our sins are forgiven for Christ’s sake, Who died to redeem us.” One of the famous proponents of this doctrine was Martin Luther, who said that it is only by faith alone that we are saved. This means that all a person has to do is believe that Jesus died for his sins, and accept Him as Savior. But Luther is not the only one who believes that. In the Methodist *Book of Discipline* we read, “We are accounted righteous before God only for the merit of our Lord and Savior Jesus Christ by faith, and not for our own works or deservings. Wherefore, that we are justified by faith only is a most wholesome doctrine and very full of comfort.” Whether or not such a concept is comforting, we want to ask the question, “Is it of God?” Is such a teaching biblical? Some people believe that at the moment they mentally accept Jesus, they are saved. Is that what the Bible says? Please understand as we begin this lesson that we are not denying that a person must believe in Jesus to be saved. There is no doubt that the Scripture clearly teaches that a person must have faith. “Without faith, it is impossible to believe God” (Heb. 11:6). Jesus Himself said, “Unless you believe that I am He, you will surely die in your sins” (Jn. 8:24). As Philip was teaching the Ethiopian eunuch, they came to a certain water and the eunuch said, “Here is water. What hinders me?” Philip said, “If you believe with all your heart, you may” (Acts 8:36-39). We are not denying that a person must believe. But is belief all that a person must do? Are we saved the second we believe Jesus is the Son of God?

Like the doctrine of “once saved, always saved” (which says that a person cannot fall from grace), it is the case that in the exact language of false teachers, God has said that we are not saved by faith alone. James 2:24 is such a powerful passage that discusses true faith versus a faith that will not save. Notice what James said: “You see then that a man is justified by works, and not by faith only.” When we hear about the doctrine of salvation by faith alone, it is almost as if the doctrine is found on practically every page of the Bible. “Just have faith only!” Do you know how many times in Scripture “faith only” or “faith alone” is mentioned? It is mentioned only one time in the Bible. We hear it as if it was in every conversion account, yet it is mentioned only once in the Bible. The only time that God uses faith alone, He says the exact opposite of what millions are saying, what Martin Luther and
the Methodist *Book of Discipline* teach, and what multiplied millions of people believe concerning that “all a person has to do to be saved is have faith alone.” God mentions “faith only” one time, and there He says that a person is *not* justified by faith alone! The concept of being “justified” means “just as if I had never sinned.” But a person is not forgiven, is not a child of God, and is not redeemed at the point of faith alone! So while such a concept may be popular, and while many may agree that it is a comforting doctrine, the Bible does not teach that faith alone will save a person.

If we are going to show today that at the point of belief, a person is not saved, what would we have to do? We would need to present some clear-cut cases in Scripture of people who believed in Jesus, yet who were still lost. If we can do that, then we can show clearly that faith alone is not the point at which a person is saved. Let’s look at five examples in the New Testament of people who believed in Jesus (that is, all they had was faith), yet who were not saved.

John 1:12 tells us, “As many as received Him, to them He gave the right to become children of God.” At the point of belief, those people still had to become something that, at that particular point, they were not. Belief puts a person in the arena of those who may then do the rest of the things that God has said a person must do to become a child of God. But the passage does not say, “As many as received Him, He made children of God.” It does not say that at the point of belief, they were children of God. Rather, it says that they had the right to become children of God.

In John 12:42 the Bible says, “Nevertheless even among the rulers many believed in Him, but because of the Pharisees they did not confess Him, lest they should be put out of the synagogue.” Even among the religious leaders, there were many who believed in Jesus. If the doctrine of faith-only salvation, then at this point these people must have been saved. But can a person be saved without confessing Jesus? Not according to what Jesus Himself said! In Matthew 10:32-33 Jesus said, “If you do not confess Me before men, I will not confess you before the Father who is in heaven. But if you do confess Me before Men, I also will confess you before the Father who is in heaven.” In John 12:42 we find people who believed in Jesus. If the doctrine of faith-only salvation is true, then those people must have been saved. Yet Jesus said, “If you do not confess Me before men, I will not confess you before the Father who is in heaven. If you will not say that you believe in Me, I will not say to the Father, ‘This is a child of Mine.’ ” So, here we find an example of people who believed in Jesus, yet who would not do the rest of what God commanded them to do.

In John 8:30,44 we find an example that makes it abundantly clear that a person can believe in Jesus yet still be a child of the devil. John 8:30 says, “As He spoke these words, many believed in Him.” Then, in verse 44 Jesus said to those same people,

“You are of your father the devil, and the desires of your father you want to do. He was a murderer from the beginning, and does not stand in the truth, because there is no truth in him. When he speaks a lie, he speaks from his own resources, for he is a liar and the father of it.”

Jesus had been preaching. And what happened? Many believed in Him. Yet to that same group of people Jesus said, “You are of your father the devil.” What do we learn from this teaching? A person can believe in Jesus, yet still be a child of the devil. Why? If a person is not willing to do the rest of what God said, then you are not yet a child of God but are still a child of the devil. At the point of belief, a person must then work toward obeying God’s plan of salvation.

In Acts 9:4-6 we find Saul being confronted by the Lord while traveling to Damascus. He responds by asking, “Who are You, Lord?” Christ said, “I am Jesus, whom you are persecuting.” Saul then asked, “Lord, what would You have me to do?” Saul recognized that Je-
sus was Lord, and he believed in Him as Lord. He even called him “Lord.” But was Saul saved at the point that he recognized Jesus as Lord? Absolutely not! In Acts 22:16 we see the rest of the story. Ananias comes to Saul and asks, “Why are you tarrying?” He then tells Saul, “Arise and be baptized, washing away your sins, calling on the name of the Lord.” At the point of Saul’s belief, his sins were not gone. He was not yet a child of God because he had to do God’s will. Let’s stop here and think about something else. Oftentimes, in association with the idea of faith-only salvation, I hear people say, “To be saved, all a person must do is believe in Jesus and say the sinner’s prayer.” That prayer goes something like this: “Dear Jesus, I believe that You are the Savior. I accept You into my heart, and ask you to come and fill my life.” Is that correct? To be saved, must a person say a sinner’s prayer? We hear about it all the time, and people mention it frequently. But do you know how many times it occurs in the New Testament? In how many cases of New Testament conversion were people told to say a sinner’s prayer? Zero! You will not find the sinner’s prayer anywhere in the Bible. You can read it from Genesis to Revelation until your eyes bug out, but you will not find the sinner’s prayer. In fact, if there had ever been a sinner who could have been saved that way, it would have been Saul. In Acts 9:10-12 we see that Saul had been praying for three days without food. Don’t you know that Saul said many a sinner’s prayer? But was he saved at that point? Absolutely not! He was not saved until he obeyed God’s will concerning baptism, and thus had his sins washed away. Saul is an example of a man who believed in Jesus, and who even prayed, but he was not saved at that point.

Look at James 2:19, which is a clear example of how, if faith alone saves a person, we will be presented with some very awkward conclusions. James 2:19 says, “You believe that there is one God. You do well. Even the demons believe—and tremble!” If the idea of salvation by faith only is true, then demons are going to be saved. Why? Because they recognize that there is one God. Who says that demons will be saved? No one does! But logically they must be if belief alone is all that is required. Do you know what belief will get you? It will get you the same thing it’s going to get demons: a front-row seat in the halls of Hell. Why? If all a person has is “belief,” and that person never does the rest of what God has said he must do to be saved, then that person will not be saved. Remember that faith alone will not justify us (Jas. 2:24).

Here are five examples of individuals who believed in Jesus, yet who were not saved. Why else will “belief only” not save a person? It will not save because the passages that people use to promote this doctrine do not actually teach it. Let’s look at three such passages. Probably the most familiar is Acts 2:21 where Peter said (quoting the prophet Joel), “It shall come to pass that whoever calls on the name of the Lord shall be saved.” Someone might say, “Do you deny that?” Of course not! We do not deny that if a person calls on God’s name, that person will be saved. But the question is, “What does it mean to ‘call on God’s name’?” Does it mean that all a person has to do is say, “I believe in Jesus,” and he will be saved? Let’s allow the Bible to be its own best commentary. What does the Bible say that it means to “call on the name of the Lord”? Notice Acts 22:16, where Ananias came to Saul and said, “Why are you waiting? Arise and be baptized, and wash away your sins, calling on the name of the Lord.” How does the Bible tell a person to call on the name of the Lord? Does it say, “All you have to do is express faith in Jesus?” No, that is not what it means to call on the name of the Lord. According to Acts 22:16, calling on the name of the Lord means that a person obeys God by being baptized in order to have his sins washed away. That is how a person “calls on the name of the Lord.”

There is another passage that is often misused, and that probably is one of the most well-known among religious people today. John 3:16 says, “God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have ev-
erlasting life.” People look at that and say, “God said that if we believe in Jesus, we will have eternal life.” But does the passage say that all a person has to do is “believe”? That is not what the text says. How can we come to understand John 3:16 correctly? First we need to understand the context. In John 3:14-16 the background is a discussion of the serpent that Moses raised up in the wilderness. The people of God had begun to murmur and complain. God therefore sent fiery serpents among them to bite the people, who then began to die. They cried out to God, and Moses approached God on their behalf. God then told him what to do to provide salvation for the people. Moses was instructed to erect a bronze serpent on a pole and place it in the middle of the camp. Then, those who had been bitten by the serpents had to stop what they were doing, find the serpent, and physically look at it. Then they would be saved. John uses that example and says, “Even so must the Son of Man be lifted up, that whoever believes in Him should not perish but have eternal life.” In the context of the Book of Numbers where the event is recorded about the bronze serpent, is it true that the moment a person believed in the serpent, he would be saved? Suppose a person had been bitten by one of the fiery serpents. He knows what God has said. So, he says, “I believe I’ll be saved.” Will that person be saved at that point? He believes, but belief is all he has. Will he be saved? No, he will not. Only when he physically locates the serpent and looks at it will he be saved. There were actions he had to take (things required by God). He was not saved at the moment he believed that the serpent would save him. Instead, he had to do the things that God had commanded. The word “belief” never means “just mental acceptance by itself.” Rather, it is the “obedience of faith” (Rom. 1:5; 16:26) that saves people.

Now let’s examine Romans 10:9-10. I often hear people talk about “the Roman road to salvation.”

“If you confess with your mouth the Lord Jesus and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart one believes unto righteousness, and with the mouth confession is made unto salvation.”

We do not deny that belief is an important step in God’s plan of salvation. But is belief alone all that is required? Romans 10:9 does not teach that. It says, “If you believe in your heart and confess with your mouth….” Uh oh! There is another step involved, which indicates that salvation does not come by belief alone. We must consider what the rest of the Book of Romans, and the rest of the Bible, has to say. In Romans 6:1-4 we read,

“What shall we say then? Shall we continue in sin that grace may abound? Certainly not! How shall we who died to sin live any longer in it? Or do you not know that as many of us as were baptized into Christ Jesus were baptized into His death? Therefore we were buried with Him through baptism into death, that just as Christ was raised from the dead by the glory of the Father, even so we also should walk in newness of life.”

What else does the Book of Romans say is essential to salvation? If we are going to contact the blood of Christ, be buried with Him, and rise to a new life, Romans teaches that we must be baptized. Thus, the passages that people often use to defend faith-only salvation do not teach that faith alone is enough to procure salvation.

Additionally, in Scripture a “saving faith” is always a faith that demands action. For example, in John 14:15 Jesus clearly taught that if a person is going to please Him, that person must have an active faith. Jesus said, “If you love Me, keep My commandments.” To say, “I love Jesus” is not enough. Anyone can say that. What is Jesus saying? “If you really love Me, you will keep My commandments.” Think about the ten lepers in Luke 17. They came to Jesus and implored Him to heal them. Jesus said, “God, show yourself to the priest. Make your offering. And you will be healed.” Only one of the lepers returned to thank Jesus. But if they had not gone to the priest and made the offering required by the Old Law, would
they have been healed? Suppose they believed Jesus, yet the never did anything. Would they have been healed? Absolutely not! There are clear examples of people in the Bible who were not saved until they had done **everything** that God had said. That is the key to it all.

The problem with faith-only salvation is that it does not consider **all** that God has said concerning salvation. It is like trying to look at a painting by focusing on only one spot on the painting. It is like trying to read a novel by reading only one small part of a single chapter. It does not take into account all that God has said. But the Bible teaches that we must do that. Psalm 119:160 says, “The entirety of Your word is truth, and every one of Your righteous judgments endures forever.” How much of God’s Word is truth? Is it only bits and pieces? Can we just take what we like, and discard what we don’t? No, we must take **all** (“the entirety”) of what God has said. It is essential that we obey God’s Word in its entirety. In Luke 6:46 Jesus asked, “Why do you call Me ‘Lord, Lord,’ but do not do the things which I say?” Hebrews 5:8-9 clearly says that Jesus is the Author of eternal salvation to “all who obey Him.” Consider faith-only salvation in view of Matthew 7:21. If there was ever a clear passage that shows that faith alone will not save, this is it. Jesus said, “Not everyone who says to Me, ‘Lord, Lord,’ shall enter the kingdom of heaven, but he who does the will of My Father in heaven.” Not everyone who looks up and says, “Lord, Lord, I believe in You,” will be saved. Those are not the people who will be saved. Those who are saved will be those who “do the will of My Father in heaven.”

Faith-only salvation leaves out so much. It is like trying to bake a cake without using all of the ingredients. For example, suppose you were going to make a cake. On the bottom of one page there is a partial list of ingredients, and on the top of the next page are the other ingredients. Suppose at the bottom of the page the instructions say to add flour, eggs, and salt. So you do that. You mix those things together and throw them into the oven. Will you get something that will be a good-tasting cake? You forgot that on the top of the next page it told you to add spices, sugar, and other ingredients. Faith-only salvation takes only part of what God has said instead of all that He said on the matter of salvation. Adherents of faith-only salvation have not “put it all together” to see the total message of God’s plan of salvation. So let’s do that. What are **all** of God’s conditions for salvation?

A person must hear the Word of God. We know that hearing is essential because faith is essential. Hebrews 11:6 tells us that without faith, it is impossible to please God. So the manner in which a person obtains faith also must be essential. How does a person obtain faith? Romans 10:17 tells us, “Faith comes by hearing, and hearing by the word of God.” A person must listen to the Word of God in order to be saved. Psalm 95:7-8 says, “Today, if you will hear His voice: O not harden your hearts, as in the rebellion, as in the day of trial in the wilderness.” This means that we must accept the Bible as God’s inspired Word, and as our only authority relating to God and salvation. The Bible will be what judges us on the Day of Judgment. Jesus said, “He who rejects Me, and does not receive My words, has that which judges him—the word that I have spoken will judge him in the last day” (Jn. 12:48).

Once a person has heard God’s Word, then he must believe in Jesus. We are not denying that belief is essential. Jesus said, “Unless you believe that I am He, you will surely die in your sins” (Jn. 8:24). But remember that James 2:24 teaches that we are not justified by faith only. What else must a person do? He must repent. In Luke 13:3,5 Jesus said, “Unless you repent, you will all likewise perish.” In Acts 3:19 Peter proclaimed, “Repent and turn again, that your sins may be blotted out.” A person almost must confess. In Romans 10:10 we read, “With the heart one believes unto righteousness, and with the mouth confession is made unto salvation.” In Matthew 10:32-33 Jesus said, “Whoever confesses Me before men, him I will also confess before My Father who is in heaven. But whoever denies Me before men, him I will also deny before My Father who is in heaven.”
Then a person must be baptized in water for the forgiveness of sins. The Bible clearly teaches that a person cannot have his sins removed (and thus be saved) before being baptized. In Acts 2:38 we find such a clear statement on this matter from the Word of God: “Then Peter said to them, ‘Repent, and let every one of you be baptized in the name of Jesus Christ for the remission of sins; and you shall receive the gift of the Holy Spirit.’” What must a person do in order to have forgiveness of sins? He must be baptized for the forgiveness of sins. Acts 22:16 makes it abundantly clear that baptism is the point at which sins are washed away. Ananias told Saul, “Arise and be baptized, and wash away your sins, calling on the name of the Lord.” Jesus made it so clear in Mark 16:16 when He said, “He who believes and is baptized will be saved; but he who does not believe will be condemned.” Yes, a person must believe. In fact, if a person does not believe, then he is not even a candidate for baptism and salvation. But notice that Jesus conjoins “belief” and “is baptized” to indicate the person who will be saved. Does baptism come before or after salvation in Jesus’ statement? Baptism occurs before salvation, according to the words of Jesus.

In 1 Peter 3:21 we read, “Baptism does also now save us.” Baptism is something that a person must do to be saved. People frequently say, “Baptism does not save.” That is blatant error because the Scripture explicitly says, “Baptism does also now save us” (combined with hearing, believing, repenting, and confession). Baptism is essential to salvation. A few verses before John 3:16 Jesus said, “Unless a man is born of water and the Spirit, he cannot enter the kingdom of God.” A person must be baptized to get into God’s kingdom.

Will faith alone save? If you have bought into the idea that all you have to do to be saved is “believe in Jesus,” I would like to kindly say to you today that you are not saved. The Bible says that you are still lost, and you will go to Hell if you do not meet the other requirements. But the good news is that you can be saved. More than anything, we want you to be saved, as does God. God wants you to go to Heaven. Won’t you obey God’s plan of salvation today?

**Narrator accompanied by a cappella singing:**

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STUDY QUESTIONS FOR “SALVATION BY FAITH ALONE”

1. According to material contained in this lesson, what did Martin Luther teach concerning salvation by faith alone?

2. According to material contained in this lesson, what does the Methodist Book of Discipline teach concerning salvation by faith alone?

3. What important question did King Zedekiah ask in Jeremiah 37:17 that should represent our attitude today?

4. What important question did the apostle Paul ask in Romans 4:3 that should represent our attitude today?

5. What does James 2:24 say about salvation by faith alone?

6. If the denominational doctrine of salvation by faith alone is correct, what, then, would the Bible be teaching in John 12:42 when it says, “Nevertheless, even among the rulers many believed in Him, but because of the Pharisees they did not confess Him, lest they should be put out of the synagogue”?

7. According to John 12:42 (quoted above), at least one additional step is required for salvation. What is it?

8. If salvation by faith alone is correct, what, then, would John 8:30,44 teach us?

9. According to Acts 22:16, what did Saul of Tarsus have to do to be saved?

10. How many times in the New Testament do we find “the sinner’s prayer”?

11. If salvation by faith alone is correct, what, then, would James 2:19 teach us?

12. Acts 2:21 teaches that “whoever calls on the name of the Lord shall be saved.” According to Acts 22:16, how does one “call on the name of the Lord”?

13. The word “belief” in the New Testament never means just “mental acceptance”; rather, as Romans 1:5 and 16:16 point out, something else is involved. What is that “something else”?

14. According to Romans 10:9-10, at least one additional step is required for salvation. What is it?

15. What did Jesus say in Mark 16:16?

16. What did Jesus say in Matthew 7:21?

17. What command did the apostle Peter issue in Acts 2:38 regarding salvation?

18. What does 1 Peter 3:21 mean when it says, “Baptism does also now save us?”

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