# 11. IS MAN SAVED BY FAITH AND/OR GRACE ALONE?

Note: Scripture references used herein are from the New King James Translation

### INTRODUCTION

"Faith is the substance of things hoped for, the evidence of things not seen" (Heb. 11:1). "Without faith it is impossible to please God" (Heb. 11:6). Those who believe that Christ is the Son of God are given "the right to become children of God" (John 1:12; cf. John 3:36). Jesus declared: "...if you do not believe that I am He, you will die in your sins" (John 8:24). Justification is by faith in Christ (Rom. 5:1-2). The Scriptures, therefore, are emphatic that faith is essential to our salvation.

"Faith comes by hearing, and hearing by the word of God" (Rom. 10:17). The word of God plays a vital role in man's conversion and spiritual birth (1 Cor. 4:15; James 1:18; 1 Pet. 1:23). Man has the responsibility to "receive with meekness the implanted word, which is able to save your souls" (James 1:21). "It pleased God through the foolishness of the message preached to save those who believe" (1 Cor. 1:21). God calls man to Himself by the gospel (2 Thess. 2:13-14; cf. John 6:44-45) and man has the responsibility to make his calling and election sure (2 Pet. 1:10). Granted, faith is essential to our salvation, but can man be saved by faith alone as so many teach today? Let's let the Scriptures answer:

# 1. IS JUST ANY KIND OF FAITH OR BELIEF IN THE LORD ACCEPTABLE TO HIM?

#### James 2

19 You believe that there is one God. You do well. Even the demons believe -- and tremble!

Demons confessed Jesus Christ to be the Son of God (Matt. 8:28-29; Mark 1:23-24; Luke 4:34, 41; cf. Acts 19:15), but will they be saved?

The Scriptures speak of those who "profess to know God, but in works they deny Him, being abominable, <u>disobedient</u>, and disqualified for every good work" (Titus 1:16).

# 2. CAN ONE BELIEVE ON THE LORD WITHOUT KNOWING THE LORD? THEN WHAT DOES IT MEAN TO KNOW THE LORD?

1 John 2 3 Now by this we know that we know Him, if we keep His commandments.

- 4 He who says, "I know Him," and does not keep His commandments, is a liar, and the truth is not in him.
- 5 But whoever keeps His word, truly the love of God is perfected in him. By this we know that we are in Him.

# 3. IS SAVING FAITH LIVING OR DEAD, ACTIVE OR INACTIVE, OBEDIENT OR DISOBEDIENT?

### Matthew 7

- 21 [Jesus declared:] "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.
- 22 Many will say to Me in that day, 'Lord, Lord, have we not prophesied in Your name, cast out demons in Your name, and done many wonders in Your name?'
- 23 And then I will declare to them, 'I never knew you; depart from Me, you who practice lawlessness!'
- 24 Therefore whoever hears these sayings of Mine, and <u>does</u> them, I will liken him to a wise man who built his house on the rock:
- 25 and the rain descended, the floods came, and the winds blew and beat on that house; and it did not fall, for it was founded on the rock.
- 26 But everyone who hears these sayings of Mine, and does not do them, will be like a foolish man who built his house on the sand:
- 27 and the rain descended, the floods came, and the winds blew and beat on that house; and it fell. And great was its fall."

### Luke 6

46 [Jesus asked:] "But why do you call Me 'Lord, Lord,' and do not do the things which I say"?

# James 2

- 14 What does it profit, my brethren, if someone says he has faith but does not have works? Can faith save him?
- 15 If a brother or sister is naked and destitute of daily food,
- 16 and one of you says to them, "Depart in

peace, be warmed and filled," but you do not give them the things which are needed for the body, what does it profit?

- 17 Thus also faith by itself, if it does not have works, is dead...
- 24 You see then that a man is justified by works, and not by faith only...
- 26 For as the body without the spirit is dead, so faith without works is dead also.

The Scriptures speak of the "work of faith" (1 Thess. 1:3; 2 Thess. 1:11) and "faith working by love" (Gal. 5:6). After the establishment of the Lord's church in Jerusalem, it was recorded that "many of the Jewish priests were obedient to the faith" (Acts 6:7). God's people are admonished to "fight the good fight of faith" (1 Tim. 6:12).

# 4. WHEN DOES FAITH SAVE? IS IT BEFORE OR AFTER OBEDIENCE?

#### 1 Peter 1

22 ...you have purified your souls <u>in obeying</u> the truth...

#### Revelation 2

- 10 "...Be faithful until death, and I will give you the crown of life" -Jesus Christ
- 5. IS FAITH ONLY SUFFICIENT, OR IS MAN TO ADD TO HIS FAITH TO BE ACCEPTABLE UNTO GOD?

## 2 Peter 1

- 5 ...giving all diligence, <u>add to your faith</u> virtue, to virtue knowledge,
- 6 to knowledge self-control, to self-control perseverance, to perseverance godliness,
- 7 to godliness brotherly kindness, and to brotherly kindness love.
- 9 For he who lacks these things is shortsighted, even to blindness, and has forgotten that he was cleansed from his old sins.

# 6. IF A MAN BEARS NO FRUIT FOR THE LORD, WILL HIS FAITH ALONE SAVE HIM?

#### John 15

- 2 Every branch in Me that does not bear fruit He takes away; and every branch that bears fruit He prunes, that it may bear more fruit.
- 5 I am the vine, you are the branches. He who abides in Me, and I in him, <u>bears much</u> fruit; for without Me you can do nothing.

# 7. IF A PERSON HAD ALL FAITH, COULD HE BE SAVED BY FAITH ONLY?

#### 1 Corinthians 13

- 2 And though I have the gift of prophecy, and understand all mysteries and all knowledge, and though I have all faith, so that I could remove mountains, but have not love, I am nothing.
- 8. DOES THE NEW TESTAMENT MENTION SOME WHO BELIEVED, BUT WERE LOST, OR WERE IN DANGER OF BECOMING LOST BECAUSE THEY DID NOT OBEY THE LORD?
  - 1. The rich young ruler (Matthew 19:16-22)
  - 2. Certain rulers (John 12:42-43)
  - 3. Pharisees and lawyers (Luke 7:30)
  - 4. Ananias and Saphira (Acts 5:1-10)
  - 5. Simon (Acts 8:13, 18-21)
  - 6. Five of the seven churches of Asia (Rev. 2-3)

# 9. IN THE FINAL JUDGMENT, WILL MAN BE JUDGED ACCORDING TO HIS FAITH OR HIS WORKS?

#### Revelation 20

12 And I saw the dead, small and great, standing before God, and books were opened. And another book was opened, which is the Book of Life. And the dead were <u>judged</u> according to their works, by the things which were written in the books.

# 10. WILL MAN BE REWARDED ACCORDING TO HIS FAITH OR HIS WORKS?

#### Matthew 16

27 For the Son of Man will come in the glory of His Father with His angels, and then <u>He will reward each according to his works</u>.

--Jesus Christ

### **Revelation 22**

12 "And behold, I am coming quickly, and My reward is with Me, to give to every one according to his work." –Jesus Christ cf. Rev. 14:13

# **SOME OBJECTIONS CONSIDERED**

**Objection 1:** If works play a part in man's salvation, then man earns and merits his salvation.

**Response:** Works of obedience in response to commandments given by the Lord do not equate with meriting salvation. Jesus said:

### Luke 17

7 "And which of you, having a servant plowing or tending sheep, will say to him when

he has come in from the field, 'Come at once and sit down to eat'?

- 8 But will he not rather say to him, 'Prepare something for my supper, and gird yourself and serve me till I have eaten and drunk, and afterward you will eat and drink'?
- 9 Does he thank that servant because he did the things that were commanded him? I think not.
- 10 So likewise you, when you have done all those things which you are commanded, say, 'We are unprofitable servants. We have done what was our duty to do." -- Jesus Christ

Now carefully look at the above text in Luke 17:7-10. What if those servants had refused to do what their lord, master or employer had commanded? If a servant does not serve, is he a servant? And if the Lord's disciples do not obey Him, will there be a good servant and Lord relationship? Jesus said: "But why do you call Me 'Lord, Lord,' and do not do the things which I say" (Luke 6:46)? Let us remember that the Lord is coming to take "vengeance on those who do not know God, and on those who do not obey the gospel of our Lord Jesus Christ. These shall be punished with everlasting destruction from the presence of the Lord and from the glory of His power" (2 Thess. 1:8-9).

Furthermore, Christ implied that the value of a single soul's salvation exceeds the value of the whole world (Matt. 16:26). In our lifetime, most of us could never earn enough wealth to buy one city, much less a county, state, nation or the rest of the world. Thus, there is no way man could earn or merit salvation which has a value that exceeds the wealth of the whole world combined.

# **Objection 2:** "But didn't Jesus tell some, 'Your faith has saved you'"?

**Response:** Jesus told this to the woman who had washed His feet with her tears and wiped them with the hair of her head (Luke 7:36-50), and to a blind man who asked Jesus to give him his sight (Luke 18:35-43; cf. Mark 10:46-52). And to the woman who touched Jesus' garment, believing that she would be healed from her twelve year issue of blood, Jesus said. "Your faith has made you well" (Matt. 9:20-22; Mark 5:25-34).

Like the thief on the cross, Jesus made these statements to people during His earthly ministry before His last will and Testament came of force (Hebrews 9:15-17). While He was alive, He could save anyone He wanted to any way He wanted to, but after His last will and Testament came of force, one must comply with that if one is to benefit from the salvation He offers. The previous mentioned examples, therefore, are not approved examples for man's salvation today.

**Objection 3:** But after Christ's last will and Testament came of force, didn't the apostle Paul tell the Philippian jailer, "Believe on the Lord Jesus Christ, and you will be saved, you and your household" (Acts 16:31)?

First of all, this was given to an unbeliever who ask "What must I do to be saved?" There is no point in telling one all the things they must do that accompany salvation until they believe. Second, faith and belief are often times used in the sense of representing the whole of what man is to do to obey God. For example, was not Moses who God used to lead Israel out of Egypt and give His law to on Mount Sinai, a believer in God? Yet, when he disobeyed God, God said, "Because you believed me not" you will not enter the promised land (Numbers 20:12). One simply cannot separate saving belief/faith from obedience; they go together. Note, for example the following from the American Standard Version:

#### John 3

36 He that believeth on the Son hath eternal life; but he that obeyeth not the Son shall not see life, but the wrath of God abideth on him.

Third, in the New Testament, people were given different answers to "What must I do...?" because they were at different stages of progression toward salvation. Unbelievers were told to "Believe" (Acts 16:30). Believers were told to "repent and be baptized in the name of Jesus Christ for the remission of sins" (Acts 2:38; 22:16). It is much like a person moving from point A toward point E. At point A one is told that it is 2000 miles to point E. At Point B one is told it is 1500 miles to point E. At point C, 1000 miles to point E. Each answer was different, but each answer was correct. And that is exactly the same principle involved when different answers were

given to different people about what they needed to do to be saved.

And even when one is saved from his past sins when he is baptized from Christ, that within itself is no guarantee He will make it to the "promised land" of heaven. The children of Israel were delivered from their bondage to Pharoah when they crossed the waters of the Red Sea. But the vast majority of them never crossed the Jordan into the promised land of Canaan because they disobeyed God along the way. The same principle holds true today, and there is a whole lot more to comply with in obeying the Lord than just being baptized (Matthew 5:20; 18:3; Luke 13:3, 5; John 3:3, 5; 6:53; 15:4-6; 1 Corinthians 6:9-10; Hebrews 12:14; 2 Peter 1:5-11; Rev. chapters 2 & 3; etc.).

**Objection 4:** "But doesn't the Bible teach that we are saved by faith and not by works?"

#### Galatians 2

16 ...a man is not justified by the works of the law but by faith in Jesus Christ, even we have believed in Christ Jesus, that we might be justified by faith in Christ and not by the works of the law; for by the works of the law no flesh shall be justified.

## **Ephesians 2**

- 8 For by grace you have been saved through faith, and that not of yourselves; it is the gift of God,
  - 9 not of works, lest anyone should boast.

# Titus 3

- 4 But when the kindness and the love of God our Savior toward man appeared,
- 5 not by works of righteousness which we have done, but according to His mercy He saved us, through the washing of regeneration and renewing of the Holy Spirit,
- 6 whom He poured out on us abundantly through Jesus Christ our Savior,
- 7 that having been justified by His grace we should become heirs according to the hope of eternal life.

# 14. DOES THE BIBLE ALSO TEACH THAT WE ARE SAVED BY WORKS AND NOT BY FAITH ONLY?

## James 1

22 But be doers of the word, and not hearers only, deceiving yourselves.

#### James 2

- 24 You see then that a man is justified by works, and not by faith only.
- 26 For as the body without the spirit is dead, so faith without works is dead also.

# Philippians 2

- 12 Therefore, my beloved, as you have always obeyed, not as in my presence only, but now much more in my absence, work out your own salvation with fear and trembling;
- 13 for it is God who works in you both to will and to do for His good pleasure.

## **Ephesians 2**

10 For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them.

# 15. DO THE SCRIPTURES THEREFORE CONTRADICT THEMSELVES ON THE SUBJECT OF FAITH AND WORKS?

No. for truth does not contradict itself. These passages will not be so difficult to understand if we stop to consider that there are several different kinds of works spoken of in the Bible. There are works of God (John 6:29; Philippians 2:13) and works of Satan (John 8:41-44); there are works commanded by God (2 Peter 1:5-10) and works commanded by men (Matthew 15:8-9); there are works which men do to be seen of men (Matthew 6:1, 5, 7, 16) and works which men do to glorify God (Matthew 5:16); there were works commanded under the law of Moses (Galatians 2:16) and works commanded under the gospel or law of Christ (Galatians 6:2). When the Scriptures teach that man is saved by faith and not by works (Ephesians 2:8-9) and that we are justified by works and not by faith only (James 2:24), there is not a contradiction, for the works mentioned in Ephesians 2:9 are not the same as those mentioned in James 2:14-26.

Those passages that some think contradict each other can also be made to harmonize when we view them from the perspective of **before** conversion and **after** conversion.

**Before conversion**, we are lost in sin. Christ calls us to come out of our sinful ways. We do so when in faith we repent and turn to the Lord. But what do we bring to God to pay for the awesome debt or penalty that must be paid for our sins? We

are spiritually bankrupt. We may have lived good moral lives. We may have kept some of His commandments. In our eyes we may think we have a paid ticket to heaven by bringing all our goodness and righteousness and tons of good works. But we have deceived ourselves if we so do. Get this: If these things could save, there would have been absolutely no need for Christ to come to earth, teach us the way to the Father and die on the cross as our Passover Lamb (Galatians 2:21). It is as the beloved song begins: "Just as I am without one plea, but that Thy blood was shed for me..." Coming to Christ, we have nothing to plea with but our Lord's love, grace, mercy and willingness to forgive which was manifested in Christ paying for us a debt we could not pay and a debt He did not owe. Does water baptism figure in? Yes, states 1 Peter 3:20-21. This is the way our Lord has seen fit to bring us in contact with His cleansing blood. Remember how Naaman the leper was cleansed (2 Kings 5:1-14)? It was God, not the water, that healed him of his leprosy, but God made His healing of him subject to his dipping in the waters of the Jordan seven times. Remember how Jesus restored sight to a blind man (John 9:1-7)? It was our Lord, not the spittle and not the water, that gave him his sight, but our Lord made His giving sight to the man conditional on the blind man doing what he was told to do: "Go, wash in the pool of Siloam," (John 9:7). Water baptism follows the same principle. And the act of baptism is symbolic of our being buried (immersed) with Christ in the likeness of His death, burial and resurrection (Romans 6:3-5; Colossians 2:12). It's not the water that saves and gives spiritual life, but our Lord. But He has made His saving of us subject to our obedience to Him. Water baptism therefore should not be viewed as a work of merit, but rather as the answer of a good conscience toward God (1 Peter 3:21) wherein our Lord is the one that does the work in spiritually resurrecting us from the watery grave of sin and death (Romans 6:3-5), cleansing us with His blood (Rev. 7:14), washing away our past sins (Acts 22:16), clothing us with Himself and His righteousness (Galatians 3:27; 1 Cor. 1:30; Phil. 3:9), adopting us as His children (Gal. 4:4-7; Eph. 1:5; 2:19), adding us to His church, His body (Acts 2:47; Eph. 1:22-23; 5:23), bringing us into fellowship with the Father, Son and Holy Spirit (Matt. 28:18-20; 2

Cor. 13:14) and bestowing upon us as His heirs, the marvelous inheritance of blessings in this life and an eternal inheritance in the life to come (Rom. 8:16-17; Eph. 3:6; 1 Timothy 4:8). Baptism equates with conversion (Acts 2:38, 3:19). It is the dividing line between death in sin and life in Christ, between the burial of the carnal man and the birth of the spiritual man, the dividing line between condemnation and justification. Our past works of righteousness, good as they may be, are not what gets us across the line. But, after **conversion** works of righteousness in response to what our Lord has commanded play an extremely important role for the child of God who has entered into Christ and abides in Christ (John 15:1-8; Ephesians 2:10; Philippians 2:12; Titus 2:14; 3:8, 14; Hebrews 10:24; James 2:24-26; Revelation 2:5; 3:1-2; 14:13).

# 16. COULD MAN BE JUSTIFIED BY DOING THE WORKS OF THE LAW OF MOSES, INCLUDING THE TEN COMMANDMENTS?

#### Acts 13

39 And by him (Jesus Christ) all that believe are justified from all things, from which <u>ye</u> could not be justified by the law of Moses.

## Galatians 2

- 15 We who are Jews by nature, and not sinners of the Gentiles,
- 16 knowing that a man is not justified by the works of the law, but by the faith of Jesus Christ, even we have believed in Jesus Christ, that we might be justified by the faith of Christ, and not by the works of the law: for by the works of the law shall no flesh be justified.
- 21 I do not set aside the grace of God; for <u>if</u> righteousness comes through the law, then <u>Christ died in vain</u>.

# Galatians 3

- 10 For as man as are of the works of the law are under the curse: for it is written, Cursed is everyone that continueth not in all things which are written in the book of the law to do them.
- 21 Is the law then against the promises of God? God forbid: for if there had been a law given which could have given life, verily righteousness should have been by the law.

# 17. IS THERE ANOTHER LAW WHICH HAS TAKEN THE PLACE OF THE LAW OF MOSES WHICH MAN IS TO OBEY?

### Galatians 6

2 Bear ye one another's burdens, <u>and so</u> fulfill the law of Christ.

#### John12

48 He that rejecteth me, and receiveth not my words, hath one that judgeth him: the word that I have spoke, the same shall judge him in the last day. -- Jesus Christ

# 18. IF MAN IS NOT SAVED BY WORKS OF OBEDIENCE, IS HE REALLY SAVED BY FAITH? IS FAITH A WORK?

#### John 6

29 Jesus answered and said unto them, <u>This</u> is the work of God, that ye believe on him whom he hath sent.

#### Galatians 5

6 For in Christ Jesus neither circumcision nor uncircumcision avails anything, but faith working through love.

### 1 Thessalonians 1

- 2 We give thanks to God always for you all, making mention of you in our prayers,
- 3 remembering without ceasing your <u>work of faith</u>, labor of love, and patience of hope in our Lord Jesus Christ...

## 2 Thessalonians 1

11 Therefore we also pray always for you that our God would count you worthy of [this] calling, and fulfill all the good pleasure of [His] goodness and the work of faith with power...

Note: for further study, see lesson No. 10 in this series: "How Has God's Grace Been Extended To Man And How Has Man Obtained It?"

--David W. Echols Sr.