

Faith Alone in Christ Alone

(F.A.I.C.A.)

For many years, it has been my strong conviction that the most misunderstood doctrine of Christianity is that of salvation.

What does a man have to do in order to be saved? The answer most often given goes something like this: "Repent of your sins and believe in Christ."

This answer is given with the idea that if the unsaved person will be sorry for his sins, turn from his sins, turn over a new leaf (some even say, "You have been walking in one direction, now turn and walk in the opposite direction"), then if you will believe in Christ, you will be saved.

However, the Bible teaches that the unbeliever must only do one thing to be saved: ***believe in Jesus Christ and the work He did on the cross.***

The Bible's Clearest Statement of Salvation

The clearest statement in the Word of God regarding the plan of salvation is found in ***Acts 16:31*** when Paul and Silas said to the Philippian jailer, ***"Believe on the Lord Jesus Christ and thou shalt be saved."***

This is precisely what every man must do to be saved and no matter how many other things we attempt to attach to salvation, faith in Jesus Christ is the only thing necessary.

This very same emphasis is given in ***Genesis 15:6*** where the conversion of Abraham is recorded. This verse says, ***"And he believed in the Lord: and he counted it to him for righteousness."***

A little more accurate reading of the Hebrew says, "And he had believed [possibly as much as 40 or 50 years earlier] in the Lord; and he [God the Father] counted it to him for righteousness."

Here is belief plus nothing. However, man is of such nature that he makes himself believe he has to do something, he has to make changes in his life, he has to feel sorry for his sins, he has to change the direction of his life, and only if he will do all these things can he turn to Christ and be saved.

The True Meaning of Repentance

In the Greek New Testament we have two words that are translated "repent." One is *meta noeo* and it means to "change your thinking" or "change your mind." The other word is *meta mellomai* and it, too, is translated "repent" but it simply means to be sorry for something, to have an emotional regret, but it does not imply repentance, such as a change of mind or will.

As an illustration of *meta mellomai*, we read in *Matthew 27:3*, "*Then Judas, which had betrayed him, when he saw that he was condemned, repented himself. ...*" Now that word, "repented himself," means Judas was sorry for his act of betrayal, but he never changed his mind about Christ. He never believed in Christ and he died unsaved and will spend eternity in hell.

Repentance for the Unsavd Man

For the unsaved man, repent and believe are heads and tails of the same coin. They go together. You cannot repent without believing and you cannot believe without repenting. Repent is negative and believe is positive and they are halves of the same whole. Repentance, for the unsaved man, is directed toward Christ, never toward sin.

Repentance, for the unsaved man, means to change his mind about Christ. At one moment a man does not believe, then he repents, he changes his mind about Christ, believes and is saved.

Therefore, repentance for the unsaved is a change of mental attitude concerning Christ. No unsaved man can repent of his sins. If he could repent of one sin, then he could repent of all of his sins. If he could do this there would be no reason for him to go to the cross, accept Christ and be saved. On the cross, Christ paid for every sin of every man of the entire human race. He paid for those sins in full.

When we sing "*Jesus Paid It All*," we are singing correct doctrine, for in the atonement, Jesus Christ satisfied the righteousness and the justice of God and the total debt for sins was paid in full. If Christ handled all our sins on the cross, and He did, we can do nothing concerning our sins because Christ has already done it all. Therefore, repentance for the unsaved man is directed toward Christ, not toward sins. A man changes his mind about Christ, and in a second of time, when he has positive volition (*believes Christ's work on the cross personally*) toward Christ, he is born again.

When a man is unsaved, he can only deal with one sin: sin of unbelief. In fact, the unsaved man can only pray one prayer: "*God, be merciful to me, a sinner.*" Therefore, when we go out to win men to Christ, we should never mention sins. We should only mention Christ. For the unsaved man, sins are not the issue; Christ is the issue. *What does the unsaved man do with Christ? Believe Christ's work on the cross or reject it.*

This doctrine of dealing with only one sin, the sin of unbelief, is beautifully explained in ***John 16:8-9***. This passage says, "***When he is come [referring to God the Holy Spirit] he will reprove the world of sin, and of righteousness, and of judgment: of sin, because they believe not on me.***"

Please notice that these verses say that the Holy Spirit will reprove [the word is ***alegcho*** and it means lay it on the line, make it perfectly clear] the world of sin..., the word for sin is ***hamartia*** in the singular. The only sin the Holy Spirit convicts the unsaved man of is the sin of unbelief. Sins (plural) will be dealt with after the man becomes a Christian.

The issue of salvation concerns one (1) sin: ***the sin of unbelief***. Therefore, sins are not the issue in salvation. Sin - the sin of unbelief is the issue. After a person accepts Christ and is a believer then Christ and the Holy Spirit moves in. At that time, sins become the issue. Countless millions have been driven away from Christianity because so-called sincere and devoted soul-winners have gone out to witness and have made sins the issue rather than sin. I repeat: The Holy Spirit only deals with one sin in the life of the unbeliever and that sin is failure to believe in Christ.

It may be that by this time you think that this approach ignores the awfulness and reality of sins. Just the opposite is the truth. Sins are real, and the old sin nature will continue to dog the steps of the believer every day of his Christian life.

However, once a person puts his faith in Christ, he then has a power from within himself to confront sins. Christ is within and the Holy Spirit is within, and they become a mighty force to help combat sins day by day.

Therefore, we conclude one sin is dealt with before salvation, the sin of unbelief. Once that sin is removed by faith in Christ, the new believer is now ready to begin his daily battle against sins.

The unsaved man repents of one sin, the sin of unbelief. How? By changing his mind about Christ. Once he has experienced salvation, he repents of sins every day, and this he does by confession according to ***1 John 1:9***.

Confession for the Saved Man

Once a man believes in Christ, he then discovers he still has an old sin nature. He is tempted to sin every day, possibly many times a day. When he sins, he discovers he is out of fellowship. He is under the control of his old sin nature. Now he can repent of his sins. He does this by confessing (naming) these sins.

First John 1:9 says, "***If we confess our sins he is faithful and just to forgive us our sins, and to cleanse us of all unrighteousness.***" As I have indicated already, the word confess is from "***homologeō***" which means to name your sin, recognize your sins, acknowledge your sins. It does not mean feel sorry for sins or cry over your sins or say, "I'll never do it again."

The reason why your sins are forgiven when you confess them is explained by what Christ did on the cross. While He was on that cross, He drank from a cup and in that cup were all the sins of every man of all time. He drank those sins down, so to speak, paid for them, and crushed them.

When you confess a sin, God looks at the cross and says to the sinner, "My son paid for those sins on the cross, and since you have acknowledged them, all I do is forgive them." This is the explanation of how one sin, the sin of unbelief is dealt with before salvation, and sins (plural) are dealt with after salvation.

Believe, Plus Nothing!

Can it really be true that a man is saved by faith in Christ and faith alone? One of the most misunderstood passages in the Bible is the often quoted verses of **Romans 10:8-10**.

"But what saith it? The word is nigh unto thee, even in thy mouth, and in thy heart: that is, the word of faith, which we preach; that if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved. For with the heart man believeth unto righteousness; and with the mouth confession is made unto salvation."

I ask you to read these three verses very carefully. In the heart of this passage we find the words, ***"that if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved."***

At first reading, this passage seems to say that one must confess Jesus Christ with his lips in order to be saved. If this passage really does say this, then we might go on to say that he must also repent of his sins, he must raise his hand, he must walk down an aisle, he must sign a card, he must join a church, and then must be baptized; then, if he will do all these things, he will be saved.

The Real Emphasis of Romans 10:8-10

The real emphasis of **Romans 10:8-10** is not the plan of salvation, but is rather Paul's explanation to the Jewish people concerning the reason for their failure to witness about Christ to the world. God intended for the Jewish people to accept Christ and to witness to all the people in the world concerning Christ.

Instead, the Jewish people became enamored with the Law of Moses, the Ten Commandments and Jewish ritual. In so doing, they walked past the cross and never mentioned Christ's atoning death on the cross. Paul wrote this passage to explain this Jewish failure.

Verse 8: "But what sayeth it? The word is nigh thee, even in thy mouth and in thy heart: that is, the word of faith, which we preach."

This "it" in the first phrase is very important. This "it" refers to salvation, to faith in Christ. So this verse says, "What does faith in Christ say?"

Paul next uses a regular custom of the Greeks and that custom was to speak in reverse order. He is going to mention the lesser things first, and then the more important thing last. You recall Jesus did this often. In **John 14:6**, Jesus said, "***I am the way, the truth and the life ...***" Now, which is more important; the way, the truth or the life? The life is most important for everything else depends upon it, but once you have life then out from life comes Truth. Once you know the truth, then you know the way you are to go.

Jesus spoke in reverse order when He referred to the way, the truth and the life. The Apostle Paul did precisely the same thing in **Romans 10:8** when he said, "***The word is nigh thee, even in thy mouth and in thy heart.***" (Please understand that when the Bible uses the word **heart** it is referring to the mind, the place where we do our thinking and where the soul and spirit reside.)

Now let me ask you a question. Where are your words? Are they first in your mouth and then in your mind? Well, I hope not. Paul was speaking in reverse. You form your words in your mind and then you speak them in your mouth, or this is certainly the way it should be.

Once you form the words in your mind, then you speak them with your lips. The point Paul was making to the Jews was this, "You failed to accept Christ in your mind; therefore, you did not confess (*witness about him*) with your lips." Their failure was a failure to accept Christ; therefore, they didn't confess Him to others.

Verse 9: "That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thy heart God hath raised him from the dead, thou shalt be saved."

The first word "that" is from "***hoti***" which introduces a result clause. Confessing Christ with the lips is a result of believing on Christ in the mind; therefore, confessing Christ with the lips is not a means to salvation, but is a **result** of salvation. Paul is still using that same reverse order in this verse. ***Believing on Jesus Christ in the mind comes first, and as a result, there is witnessing with the lips.***

Please notice this verse says, "***Confess with thy mouth that Jesus is Lord.***" The Romans all said, "Caesar is Lord." Paul was reminding them that they were to go out and witness to the fact that "***Jesus is Lord.***" Paul again in this verse is referring to Jewish failure. They failed to believe in their minds, and as a result they didn't witness with their lips. Paul then includes the words, "That God hath raised him from the dead." Does a man have to believe that God raised him from the dead in order to be saved? No, he does not. The Jews, however, were very weak on the resurrection and Paul inserted this phrase at this point to give emphasis to belief in the resurrection which also is a result of salvation, not a means to salvation.

An informed believer will believe in the resurrection because it is a vital part of the gospel and illustrates who Jesus is. Jesus is God, and you can't keep God in a grave. His resurrection from the dead declared to the world Who He was and Paul included these words to remind the Jews that they had played down the resurrection. Belief in the resurrection comes as a result of knowing who Christ really is. He is God and the grave did not end his life or his work. His resurrection let the world know who he was.

Romans 10:10: "For with the heart man believeth unto righteousness: and with the mouth confession is made unto salvation."

In this verse Paul gives the proper sequence. It is as if Paul were saying something like this:

"Don't get confused; don't get the cart before the horse. Keep the sequence clear." Therefore he says, "*For with the heart man believeth unto righteousness* [salvation]." This is the plan of salvation, clearly stated. Then Paul adds, "*And with the mouth confession is made unto salvation.*" The Greek text says, "And with the mouth confession is made as a result of salvation." Witnessing is always the result of salvation and never a means to salvation.

Verse 11: "For the scripture saith, whosoever believeth on him shall not be ashamed." This is a quotation of ***Isaiah 28:16***. It means that whosoever believeth in Christ will never stand at the judgment, will never be ashamed.

Therefore, this passage is not a passage on the plan of salvation, but rather a passage in which Paul explains to the Jews the real reason for their failure. Having failed to believe in Christ in their hearts (minds), they naturally failed to witness to the world about Christ. Witnessing is always the result of salvation.

Romans 10:8-10: Let us summarize what has been said in this great passage.

1. This is a passage explaining the failure of the Jews. Since they failed to believe in Christ, naturally they failed to witness.
2. The unsaved man can repent of only one sin and that is the sin of unbelief. After salvation, the saved man repents of sins by means of confession. ***1 John 1:9***
3. The Holy Spirit convicts the unsaved man at only one point, the point of unbelief. The Holy Spirit deals with only one sin (*hamartia*) before salvation. After salvation Christ and the Holy Spirit work from within the life to combat sins.
4. Man can do nothing in order to be saved since Christ has already accomplished all the work for salvation on the cross. "Believe" is a non-meritorious verb. All the credit is in the object, not the subject.

5. If the unsaved man could repent of one sin, then he could repent of all sins and this would eliminate the need for the cross. The only thing a sinner can do to be saved is to believe in Christ, change his mind about Christ. Therefore, sin is not the issue in salvation; Christ is the issue.
6. Man is proud by nature and it is very difficult for him to admit that he can do nothing to aid in his salvation. But salvation by grace through faith means that Christ does it all and that man can only accept "the all" from Christ.

Scriptural Evaluation of Salvation Invitations

Will you give your heart to Christ?

This invitation is misleading. The Scriptures never tell us to give our *heart* to Christ. Such an invitation *implies some effort on our part*. We are not saved by giving God anything but rather by receiving His gift of eternal life (*Ephesians 2:8-9*). Remember also that the human heart is deceitful above all things and desperately wicked (*Jeremiah 17:9*).

Romans 10:10 tells us that with the heart man believes unto righteousness, but the nonbeliever is unable to give his heart to God. Some use this Scripture, however, with the idea that the unsaved person is making a decision of his will to accept Christ. Even so, this invitation contains very confusing terminology that does not clearly present the truth of the gospel.

Will you surrender your life to Christ?

Surrender implies "*giving everything*" to the Lord, while salvation is accepting the work of Christ on our behalf as a free gift. This invitation is the reverse of scriptural teaching. We are saved by receiving rather than by giving (*John 1:12*). The appeal of surrender is fitting only for a believer to yield his life to obedient service to the Lord. Such an appeal cannot be used for salvation. The expression "*yield*" in *Romans 6* and "*present*" in *Romans 12*, both of which apply to believers, are calls to obedience and the need for dedicating one's life to God's will. Do not confuse these expressions and concepts with accepting and believing for salvation.

Will you confess your sins and ask the Lord to forgive you?

This is an appeal *for a believer* who needs to *renew fellowship* with the Lord on the basis of *1 John 1:9*. This is not a salvation verse. It is God's direction for a sinful believer to be restored to fellowship with Himself. The unsaved person is not asked to confess his sins to get saved (he couldn't remember all of them anyway). Rather he is asked to recognize his sinful condition and accept Christ's payment for him. *The unsaved person is forgiven and cleansed of his guilt because of his acceptance of Christ's death for him (Romans 3:24).*

Will you come to Christ tonight and promise to serve Him from now on?

The promise to *serve Christ* has meaning only *for the believer*. No invitation for service could be given to the unsaved because he has no spiritual life (*Ephesians 2:1*). Also, the idea of "*coming to Christ*" may give the thought of trying to make oneself acceptable to Christ. If "coming" means deciding to accept Christ and His finished work on the cross, however, such an invitation may be acceptable. This invitation contains vague terminology, though, and will very likely be misunderstood by the unsaved person. *The promise to serve Him is unacceptable for salvation, because it gives the idea of works (Ephesians 2:8-9)*. Serving the Lord is a result of being saved. Service has nothing to do with getting saved.

Will you come and "pray through" to Christ?

The whole idea of praying through, hanging on, letting go, etc., is entirely foreign to a salvation invitation. *Such terms imply some kind of action on our part and do not apply to receiving Christ*. All we need to do is believe the gospel and receive the gift of salvation. Christ promised to save us when we accept and believe (*John 3:18*). Never are we told that we must plead with God. The way to Christ is open. When we come to Him in faith, He accepts us as we are (*John 6:37*). Such invitations are often used by those who put great emphasis on emotions. They insist that a person must keep on praying until he has a feeling of being saved.

Right now ask Jesus to come into your heart.

We are not saved by Jesus coming into our heart, but rather by trusting in His death for us (Ephesians 1:7). When we believe, He does indwell us. Our body then becomes the temple of the Holy Spirit. However that is a result of salvation. It is not the method whereby we are saved. Children find it confusing because they wonder if Jesus can physically come into their hearts. The simplicity of believing and trusting is misunderstood. *Revelation 3:20* is often the basis of this invitation. Yet this passage does not deal with salvation. It does not focus the attention on Christ dying in my place and my acceptance of His work for me.

Will you make your commitment for Christ tonight?

This is one of the most misleading, vague invitations imaginable. A "*commitment to Christ*" could mean any number of things, such as serving, breaking wicked habits, obeying, making greater effort to do right, changing friends or changing my life-style. Committing or promising something to God is certainly a "work" on my part. The unsaved person who is dead in trespasses and sin is unable to make any kind of commitment whatsoever. We are not saved by our promises to God, but by believing Christ's work is for us (*John 3:18*). The unsaved person needs a new life in Christ. Only when he places his faith in the finished work of Christ will he receive that life in Christ (*1 John 5:12*).

Will you make Him Lord of your life?

This invitation deals with personal dedication and obedience *by the believer (Romans 6:11)*. *It does not deal with salvation for the unsaved*. The idea of "lordship salvation" is not scriptural. Jesus saves us from sin because of His work on the cross. There He took upon Himself the punishment for our guilt and died in our place (**Romans 5:8**). The unsaved person cannot make Christ the Lord of his life. He has no spiritual life and no ability to obey the Lord. The work of Christ on the cross saves all who believe. His death and resurrection give spiritual life whereby the believer may obey and serve Him (**1 Peter 2:24**).

Will you repent of your sins to get saved?

Repentance means a "*change of mind*" and is followed by a decision or action because of that change. Genuine repentance is the result of the convicting work of the Holy Spirit and is often accompanied by sorrow. Repentance is more than just sorrow, however. It involves a change of mind about guilt and the penalty for sin, one's need of salvation and the Savior's sacrificial provision for salvation on the cross. While it is associated with salvation, repentance alone is not salvation. *Faith and trust in the work of Christ on Calvary is the needed result of repentance. It must be followed by faith in the Lord Jesus to save from sin and to give spiritual life (Acts 20:28, John 1:12)*. Emphasizing only repentance leaves the unsaved with an incomplete message that does not give clear understanding of salvation.

Just believe now and allow Jesus to touch you.

The idea of Jesus touching me appeals to my emotions and feelings. It doesn't say anything about receiving Christ as Savior. The emphasis in this invitation is on feelings and/or some unusual experience that indicates I am saved. *Nowhere in Scripture are we told that Jesus saves us by touching us nor are we told to seek or expect any particular feelings when we trust Christ as our Savior*. Feelings of joy, cleansing, and relief may all come as a result of believing our assurance of salvation, however, it is based on the simple promise of the Word, not on how we feel (**John 1:12**). *Even if there are no special feelings, the promise of God is to save everyone who believes the gospel. On this basis alone, salvation can be claimed by the believer (John 3:16)*.

Are you willing to forsake all your sins to obtain salvation?

As a person who is dead in transgressions and sins, the sinner has no ability to forsake his sins. Even if he could forsake his sins, it would only be self-reformation not regeneration by the Holy Spirit. *Scripture never tells us to forsake anything as a requirement for salvation. Rather Scripture commands us to believe the "Good News" that Christ died for us (Romans 5:8)*. God saves us just as we are--lost and without hope outside of Christ. We cannot make ourselves more acceptable to God by trying to forsake our sins. This invitation puts the emphasis on something we cannot do. Rather, we must believe that Christ, in His death and resurrection, has done all we need to become saved. *All God requires is that we believe and trust Him (Romans 4:5)*.

Once we are saved, it is a different matter. Then the believer should forsake sin with the power of the Holy Spirit and obey the commands of Christ to live a godly life (*Galatians 5:16*). This invitation confuses the results of salvation (godly conduct) with the method of salvation (to receive and believe).

You can be saved right now by believing that Christ died for your sins.

This is a correct statement. It includes the immediate fact of salvation when we believe or trust in the work of Christ at Calvary. It also includes the substitutionary aspect that Christ died for me in my place (*2 Corinthians 5:21*). Christ shed His blood for me; that is the payment for my sins (*First Peter 1:18-19*). His sacrifice fulfilled the Old Testament stipulation that "without the shedding of blood there is no remission" (*Hebrews 9:22*). We have redemption and forgiveness through His blood (*Ephesians 1:7*). His bodily resurrection assures us that He lives to keep the believer saved, to intercede for him, and to finally present him faultless before the throne (*Hebrews 7:25, Jude 24*). Because He lives, the believer has the blessed assurance of the physical return of the Lord and the certainty of his place in heaven (*1 Thessalonians 4:14-18*).

Will you believe Jesus took your place on the cross?

This invitation is also true to the Word of God. All the penalty of our sins was laid on Christ (*Isaiah 53:6*). He suffered the consequence of death for us (*1 Peter 3:18*). He took my place when He died for me. To believe is to trust Him completely to do all that is needed to remove my penalty of sin and impart spiritual life to me. The Bible usage of "believe" is different than our common daily usage. Today, "believe" usually means "maybe"--something I think I may do or want. The Bible uses believe as an absolute trust in the work of Christ for me (*John 3:18*).

Right now believe that Christ paid the price in full for your sins.

Again, this is a correct statement that centers on the need for immediate action. The basis of salvation is also indicated. Christ paid the awful penalty for sin--death. Note the emphasis also that He paid the price in full. There is nothing left to pay, to do, to join, or to earn. We must only receive Him and trust in what He accomplished for us at Calvary. We are justified "freely by His grace" (*Romans 3:24*). He loved us while we were yet sinners. His love was not based on any goodness on our part. He loved us because He wanted to save us and make our salvation possible by paying the price of our sin on the cross (*1 Peter 2:24*).

The urgency of our believing is important! There is no promise of tomorrow, or some future opportunity. Rather, "now" is the best time of all to receive Christ (2 *Corinthians 6:2*).

Believe, Plus Nothing

The Only Biblically Correct Way to Salvation

Will you accept the Lord Jesus as your own personal Savior?

This invitation is biblically correct. Accepting (receiving) the Lord Jesus as my Savior is belief that He died for me and paid the penalty for my sin (Romans 5:8). Because He loves me, He died for me. Placing my personal trust in His death for me is God's only requirement for salvation (Romans 3:24).

Trusting Christ is personal. Christ died for me, and I personally trust Him to save me from the penalty of my sin. "**As many as received Him**" (*John 1:12*) is the open invitation to anyone to be saved. "**Receiving results in an immediate salvation.**" Christ died for your sins. Believe it personally. That's all you need to be saved. This is the heart of the gospel (*Romans 5:8*).

The Bible uses believe as an absolute trust in the work of Christ for me (John 3:18). Christ died for my sins and demonstrated His victory over sin by His physical resurrection from the dead (Romans 4:24-25). The work is all done!

Our Savior lives to assure the believer that He can and will complete our salvation (*Philippians 1:6*). The payment is complete for the penalty of my sin (*1 John 2:2*). Knowing my guilt of sin, all that I can do is believe that He died for me and trust that payment to be all I need for salvation (*Romans 4:5; 6:23*).