

enjoy the benefits of the bank account and check. If you do not act, the bank retains the money in the donor's account and you do not get it! So it is with God. The donor is God, the check is faith, and obedience cashes the check.

The doctrine referred to in Romans 6:17 is explained earlier in that chapter. Romans 5:20-21 depicts the wonderful grace of God that always abounds more than sin and that leads to eternal life. Then Romans 6:1-7 describes the means by which grace is applied. Specifically, the Roman Christians died to sin, were baptized into Jesus Christ, thereby being baptized into His death and being buried with Him in baptism, and arose to walk in newness of life.

In other words, they obeyed the command to repent, be baptized in the name of Jesus Christ, and receive the Holy Spirit. This experience identified them with Christ's death, burial, and resurrection, thereby bringing to them the abounding grace of God's provision. Their obedience, which was faith in action, was the channel through which they received God's grace.

No, it is not "Grace + 0 = Salvation." Rather, "Grace + Faith + Obedience = Salvation." If a person does not obey, then he does not truly believe, and if he does not believe, then he has not received the grace of God. Acts 2:41 depicts the proper attitude that we must have towards the revelation of God's grace: *"Then they that gladly received his word were baptized; and the same day there were added unto them about three thousand souls."*

After hearing about the grace of God, the crowd believed by receiving Peter's word and immediately obeyed by being baptized in the name of Jesus Christ. Likewise Saul immediately obeyed when Ananias told

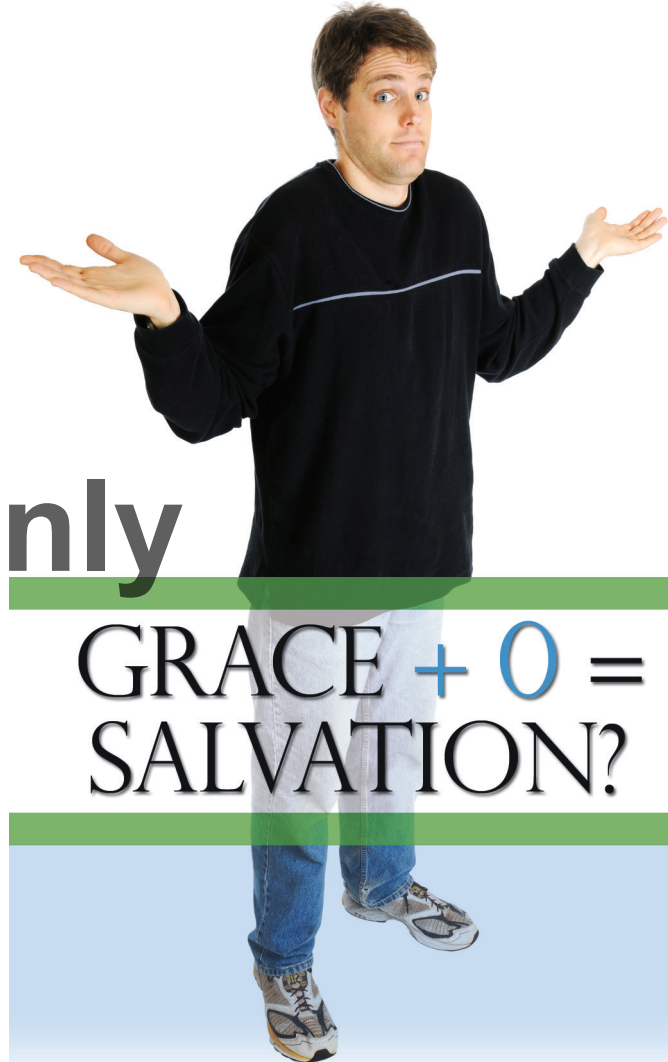
him what to do (Acts 9:17-18; 22:16), and the Philippian jailer obeyed after Paul and Silas had explained the way of salvation to him (Acts 16:31-34).

Obedience is the criterion of faith. We must respond in obedient faith to receive the grace of God in our lives. We must not be misled into thinking that no response on our part is necessary for us to be saved. We must obey God's Word. We must believe and obey the message preached by the apostles and received by the crowd on the Day of Pentecost: *"Repent, and be baptized every one of you in the name of Jesus Christ for the remission of sins, and ye shall receive the gift of the Holy Ghost"* (Acts 2:38).

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GRACE + 0 = SALVATION?

In an editorial one minister declared, “There is nothing that can be added to grace to bring salvation to a soul. Grace,” he wrote, “wrought salvation with no strings attached.” Another minister stated, “Grace plus nothing equals salvation.”

Is this biblical? Have these ministers gone farther than the Scriptures go? Must not the recipient of salvation take some corresponding action in response to grace? If there is nothing that one can do, or if no response is necessary, what about the scriptural passages that call for action?

When guilty sinners asked, “*Men and brethren, what shall we do?*” the Apostle Peter replied, “*Repent . . .*” (Acts 2:37-38). When Saul of Tarsus inquired, “*Lord, what wilt thou have me to do?*” the Lord answered, “*Go into the city, and it shall be told thee what thou must do*” (Acts 9:6). After a devastating earthquake, while springing into the crumbled ruins of the prison in an attempt to take his own life, the Philippian jailer heard the voice of Paul call out, “*Do thyself no harm, for we are all here.*” He was sure his prisoners would be gone. When he discovered them yet present, he turned to Paul and Silas and cried out, “*Sirs, what must I do to be saved?*” Their answer was, “*Believe on the Lord Jesus Christ, and thou shalt be saved and thy house*” (Acts 16:25-31).

In each of these scriptural incidents, action was demanded of the inquirer. The first was, “Repent”; the second, “go”; the third, “Believe.” All three called for action, the action of the will. A command was issued in each instance. It was not “Grace plus nothing equals salvation.” It was “Grace plus faith plus obedience equals salvation!” Or “Grace plus obedient faith equals salvation.”

GRACE IS GOD'S ACT

Grace is the unmerited, undeserved favor of God bestowed on a person through the atoning sacrifice of the Lord Jesus Christ. Grace is the source of salvation. Grace means that God initiates salvation. It includes every act on God's part that brought salvation to mankind. God's grace caused Him to manifest Himself in flesh as Jesus Christ, assume human limitations, freely give Himself on Calvary, and arise the third day for our justification.

GOD ALONE IS THE SOURCE OF SALVATION

Salvation was initiated in Heaven as God's plan. Man was not counseled concerning it. In fact, man had nothing to do with its institution other than being the object of it! “*God so loved the world that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life*” (John 3:16).

“*God, who is rich in mercy, for his great love wherewith he loved us. . .*” (Ephesians 2:4).

“*For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich*” (II Corinthians 8:9).

From these verses the role of grace in salvation is evident—*grace initiates salvation.*

FAITH AND OBEDIENCE ARE MAN'S RESPONSE

Faith takes God's grace, mercy, and kindness and appropriates it to an individual's own life. “*For by*

grace are ye saved through faith” (Ephesians 2:8). Faith is the agency in the heart of a man that receives the message of God's great grace, applies grace to his own condition, and sees a way out of his lost state. In other words, *faith appropriates salvation.*

Finally, obedience steps upon the scene and becomes the active agent, motivating one to act on what grace has provided and faith appropriated. Actually we can view obedience as included in true biblical faith and not something apart from it. Since many people think of faith as merely mental assent, we must stress that saving faith does involve obedience. At least nineteen passages in the New Testament adjure obedience to salvation. In short, *obedience activates salvation.*

“*And we are witnesses of these things; and so is also the Holy Ghost, whom God hath given to them that obey him*” (Acts 5:32).

“*But God be thanked, that ye were the servants of sin, but ye have obeyed from the heart that form of doctrine which was delivered you*” (Romans 6:17).

“*He became the author of eternal salvation unto all them that obey him*” (Hebrews 5:9).

The truth about salvation can be illustrated by a checking account. The account in the bank is the source of the money and corresponds to grace. A check written on that account is the means of receiving the money and corresponds to faith. The act of cashing the check represents obedience.

Let us suppose someone wants to give you a gift of \$1,000. He writes a check for that amount and instructs you to cash it. It is yours; you have the check in your hands. But the money is still in the bank and not in your hands until you cash the check.

Your act of cashing the check is the required obedience, and this obedient response is needed if you are to