

# **Saving Faith:** *Does it involve a change of behavior?*

Is it true that if you just believe the facts about Jesus, you are saved—regardless of how you live now?

Or, is it true that *many* people who really think they are saved are actually lost?



**Eternal Life is a Free Gift**  
**Romans 6:23**

The Bible plainly teaches that salvation is a free gift, is by grace through faith, and is not of works. Does this saving faith involve a change of behavior? *The Bible is clear that it does.*

## **What does the Bible say about those who continue living a wicked life?**

*For this ye know, that no whoremonger, nor unclean person, nor covetous man, who is an idolater, hath any inheritance in the kingdom of Christ and of God. (Ephesians 5:5).*

*Know ye not that the unrighteous shall not inherit the kingdom of God? Be not deceived: neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor abusers of*

*themselves with mankind, nor thieves, nor covetous, nor drunkards, nor revilers, nor extortioners, shall inherit the kingdom of God. And such were some of you: but ye are washed . . . (1 Corinthians 6:9–11a).*

Many people are deceived. A lady insisted that her dying brother was really saved. He had made a profession of faith years before, but he had lived years in fornication since that time. A pastor met a drunkard who said, “Yesh, I wush shaved when I wush a boy, but I’ve been a drunk for yearsh.” The pastor assured him, “Brother, you’re still saved!” But the Bible says, “*Be not deceived: neither fornicators . . . nor drunkards . . . shall inherit the kingdom of God*” (1 Corinthians 6:9, 10).

*They which do such things [adul-*

tery, fornication, witchcraft, hatred, murders, drunkenness, etc., (Galatians 5:19–21)] *shall not inherit the kingdom of God* (Galatians 5:21).

*The Son of Man shall send forth His angels, and they shall gather out of His kingdom all things that offend, and them which do iniquity; and shall cast them into a furnace of fire: there shall be wailing and gnashing of teeth* (Matthew 13:41, 42).

The Lord could have said that the unsaved or the unforgiven would be cast into a furnace of fire, but here He said that those who do iniquity will be cast into a furnace of fire.



**“His angels . . . shall gather . . . them which do iniquity; and shall cast them into a furnace of fire” ~ Matthew 13:41,42**

**How can I know I am truly saved?**

*And hereby we do know that we know Him, if we keep His commandments. He that saith, I know Him, and keepeth not His commandments, is a liar... (1 John 2:3, 4).*

*. . . whosoever doeth not righteousness is not of God, neither he that loveth not his brother (1 John 3:10).*

*We know that we have passed from death unto life, because we love the brethren. He that loveth not his brother abideth in death. Whosoever hateth his brother is a murderer: and ye know that no murderer hath*



**“We know that we have passed from death unto life, because we love the brethren.” ~ 1 John 3:14**

*eternal life abiding in him*” (I John 3:14,15).

Of course the Bible is not teaching that believers are sinlessly perfect: *“If we say that we have no sin, we deceive ourselves, and the truth is not in us”* (1 John 1:8). But there is enough change in a true believer that the Bible does say, *“And hereby we do know that we know Him, if we keep His commandments”* (1 John 2:3).

Sometimes people are misled at funerals. The pastor or the printed program may say that the deceased person is in Heaven because he made a profession of faith at a time in the past. However, in some cases many friends are present who knew the person continued to live a wicked life until the end. These people are taught that you can be saved and yet continue to live a wicked life!

## **How does the Bible describe those who are saved?**

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

*. . . all that are in the graves shall hear His voice, and shall come forth; they that have done good unto the resurrection of life; and they that have done evil, unto the resurrection of damnation (John 5:28–29).*

The saved are described as those “*that obey Him*” and “*they that have done good,*” and eight times in Revelation the saved are described as *those who overcome* (Revelation 2:7, 11, 17, 26; 3:5, 12, 21; 21:7). 1 John 5:4 says, “*For whatsoever is born of God overcometh the world . . .*” Not just *mature* or *well instructed* Christians, but “*whatsoever*



*is born of God, overcometh the world.”*

God’s children are those who are led by God’s Spirit. *“For as many as are led by the Spirit of God, they are the sons of God”* (Romans 8:14).



**“My sheep . . . follow Me. And I give unto them eternal life.” ~ John 10:27, 28**

*My sheep hear My voice, and I know them, and they follow Me: and I give unto them eternal life... (John 10:27, 28).*

*Not every one that saith unto Me, Lord, Lord, shall enter into the kingdom of heaven; but he that doeth the will of My Father which is in heaven. Many will say to Me in that day, Lord, Lord, have we not prophesied in Thy name? and in Thy name have cast out devils? and in Thy name done many wonderful works? And then will I profess unto them, I never knew you: depart from Me, ye that work iniquity (Matthew 7:21–23).*

Some teach that there is no difference in the life of the saved and the life of the lost except that Christians are forgiven. However, in the Bible those who believe are contrasted with the *disobedient*: “Unto you therefore which believe He is precious: but unto them which be disobedient... a rock of of-

*fense*" (1 Peter 2:7, 8). "And if the righteous scarcely be saved, where shall the ungodly and the sinner appear?" (1 Peter 4:18). So the saved are called "the righteous," and the unsaved are called "the disobedient" and "the ungodly" and "the sinner."

Researchers say that in America "there is no significant difference between the way born-againers live at an ethical level as compared with those who are nonreligious."<sup>1</sup>

It is a shocking fact that in the more "Christianized" countries of Africa, AIDS is much worse than in the Muslim countries of North Africa.

Many are called Christians or say they are born again, yet still live im-

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<sup>1</sup> David Wells quoted in *World Magazine*, July–August, 2002, p. 53.

moral lives. The Bible speaks of the saved as those who *obey, overcome, do good, do the will of God, follow Jesus, and are righteous.*

## **Is there a kind of faith that will not save?**

The Bible explicitly teaches that there is a kind of faith that will not save. Dead faith—faith that has no works—will not save. It is the kind of faith the devils have. Three times God’s Word says that faith without works is dead. “. . . *Faith, if it hath not works, is dead being alone . . . The devils also believe, and tremble*” (James 2:17, 19; see also 2:20, 26).

## **Is repentance necessary?**

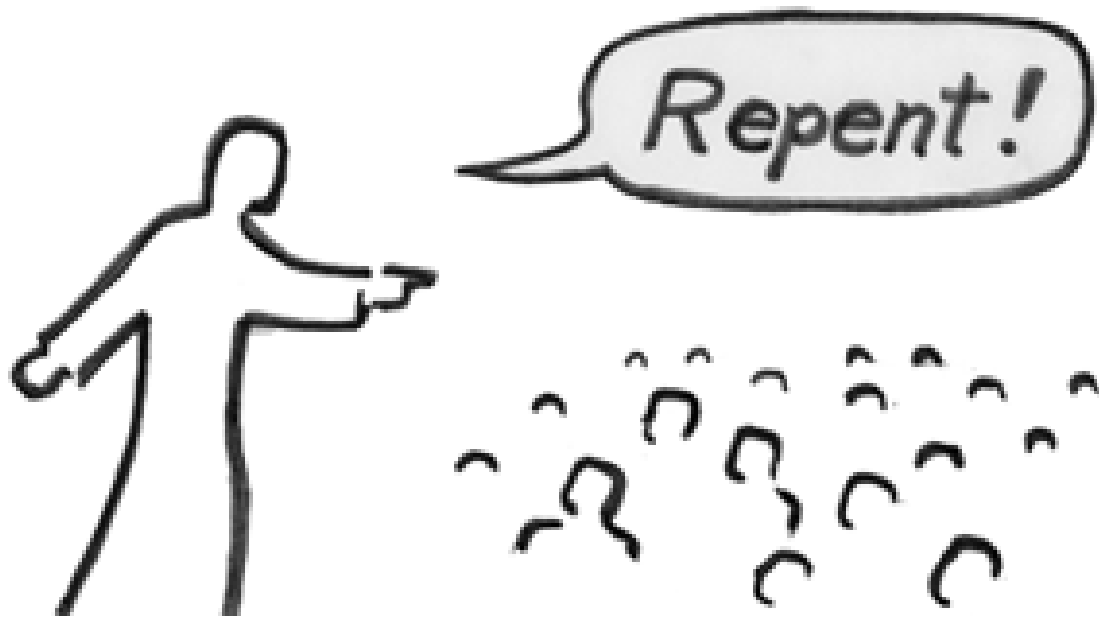
**John the Baptist** preached repentance. In fact, he preached that *everyone* who did not give evidence of repentance

would be burned with unquenchable fire.

*. . . repent ye . . . Bring forth therefore fruits meet for repentance . . . Therefore every tree which bringeth not forth good fruit is hewn down, and cast into the fire . . . He will burn up the chaff with unquenchable fire (Matthew 3:2, 8, 10, 12).*

**Jesus** preached, “*Repent*” (Matt. 4:17), and *commanded* us in the Great Commission, “. . . and that repentance and remission of sins should be preached in His name among all nations . . .” (Luke. 24:47).

**The apostles** preached repentance. Peter, when asked, “*What shall we do?*” answered, “. . . *repent, and be baptized every one of you . . .*” (Acts 2:38).



## The preaching of Jesus, Peter, and Paul

The believers in Acts 11:18 understood that repentance brings life: “*Then hath God also to the Gentiles granted repentance unto life.*” And 2 Corinthians 7:10 says “. . . *godly sorrow worketh repentance to salvation . . .*” The Apostle Paul, like John the Baptist, preached that Jews and Gentiles “. . . *should repent and turn to God, and do*

*works meet for repentance*” (Acts 26:20). He preached that God “. . . *commandeth all men everywhere to repent*” (Acts 17:30).

Repentance is about turning from sin. “*Neither repented they of their murders, nor of their sorceries, nor of their fornications, nor of their thefts*” (Revelation 9:21).

Many are trying to skip the foundation, “. . . *the foundation of repentance*” (Hebrews 6:1).

Those who want to be soul winners often completely ignore Christ’s command to preach repentance. Take, for example, a Christian trying to evangelize a woman who is living in adultery. When she brings up her sin, he wants to avoid that issue. “I’m not talking about your sin. God can deal with that later. Will you receive the free gift of salva-

tion right now?” But God’s Word says, “*Let the wicked forsake his way, and the unrighteous man his thoughts: and let him return unto the Lord, and He will have mercy . . .*” (Isaiah 55:7).

Often the real message—“*God commandeth all men everywhere to repent*” and “*repentance and remission of sins should be preached in His name among all nations*”—is obscured by modern terminology such as “ask Jesus into your heart” or “accept Him as your personal Savior.” We must “*hold fast the form of sound words . . .*” (2 Timothy 1:13) by preaching repentance as Jesus did, as the apostles did, and as Jesus commanded us to do.

How many thousands, or millions of people have been inoculated against being really saved by being given only part of the truth!



# What does the Old Testament teach?

The Old Testament also teaches that saving faith involves turning from sin. Romans 4 makes it clear that Old Testament saints were justified by *faith*, just as we are. This saving faith involves turning from sin.

*Let the wicked forsake his way, and the unrighteous man his thoughts: and let him return unto the Lord, and He will have mercy upon him; and to our God, for He will abundantly pardon (Isaiah 55:7).*

The fact that God has *mercy* does not mean the wicked person does not have to turn from his wicked way. The wicked is commanded to forsake his way so that he can receive mercy. Notice again, “*Let the wicked forsake his*

*way . . . and let him return unto the Lord, and He will have mercy upon him.”* Those who confess and forsake their sins will have mercy. *“He that covereth his sins shall not prosper: but whoso confesseth and forsaketh them shall have mercy”* (Proverbs 28:13).

Once, after I, as an evangelist, preached on repentance and bringing forth fruits fit for repentance, the pastor got up and said to the church, “You don’t clean yourself up. You just come as you are” (as though the song *Just as I Am* proves anything!)

When we refuse to turn away from sins that we know about, God will not hear our prayers. *“If I regard iniquity in my heart, the Lord will not hear me”* (Psalm 66:18). *“But your iniquities have separated between you and your God, and your sins have hid His face from*

*you, that He will not hear” (Isaiah 59:2).*

It is often argued that if God cleanses you, you don't try to clean yourself up. But just before the Lord offers, *“though your sins be as scarlet, they shall be as white as snow,”* He commands us to put away the evil of our doings:

*Wash you, make you clean; put away the evil of your doings from before Mine eyes; cease to do evil; learn to do well; seek judgment, relieve the oppressed, judge the fatherless, plead for the widow. Come now, and let us reason together, saith the Lord: though your sins be as scarlet, they shall be as white as snow; though they be red like crimson, they shall be as wool (Isaiah 1:16–18).*

To whom will God show salvation? Those who repent, who change their way of life. *“To him that ordereth his conversation [manner of life] aright will I show the salvation of God”* (Psalm 50:23).

Many pastors, evangelists, children’s workers, and others have led people to a false assurance, teaching a salvation without repentance. They even warn the person who has prayed “the sinner’s prayer” that if he ever doubts his salvation he is sinning and calling God a liar.

*They say still unto them that despise Me, The Lord hath said, Ye shall have peace; and they say unto every one that walketh after the imagination of his own heart, No evil shall come upon you . . . But if they had stood in My counsel, and had caused*

*My people to hear My words, then they should have turned them from their evil way, and from the evil of their doings (Jeremiah 23:17, 22).*

The prophet Jeremiah sounds like he is condemning modern preachers and Bible teachers. They assure people that there is no condemnation, only peace with God because they have made a profession of faith, even though these same people continue living wicked lives, showing there has been no repentance.

*For they have healed the hurt of the daughter of My people slightly [as though it were not serious], saying, Peace, peace; when there is no peace. Were they ashamed when they had committed abomination? Nay, they were not at all ashamed . . . (Jeremiah 8:11, 12).*

*. . . no man repented him of his wickedness . . . (Jeremiah 8:6).*

*. . . amend your ways and your doings . . .*

*. . . thoroughly amend your ways and your doings . . .*

*. . . ye trust in lying words . . .*

*Will ye steal, murder, and commit adultery, and swear falsely . . . and say, We are delivered [saved] to do all these abominations? Therefore . . . I will cast you out of My sight . . . (Jeremiah 7:3, 5, 8, 9, 10, 14, 15).*

A pastor's son was living a wicked life, although he had made a profession of faith as a child. His father assured him he was still saved. When Christian workers promise life to those who do not repent, they not only give them false hope, they *strengthen* them in

their wickedness! *“Because with lies ye have . . . strengthened the hands of the wicked, that he should not return from his wicked way, by promising him life”* (Ezekiel 13:22).

## **Is the fear of the Lord involved?**

*Surely His salvation is nigh them that fear Him . . .* (Psalm 85:9).

Salvation is by faith. But you must know something about a person before you can properly trust that person. *“. . . faith cometh by hearing, and hearing by the Word of God”* (Romans 10:17). If you know enough about Jesus to have saving faith in Him, you will fear Him.

*But the mercy of the Lord is from everlasting to everlasting upon them that fear Him . . .* (Psalm 103:17).

The fear of the Lord is closely re-

lated to repentance—turning away from sin. “. . . *by the fear of the Lord men depart from evil*” (Proverbs 16:6).

Finally, the Gospel itself is tied closely to fearing God:

*And I saw another angel fly in the midst of heaven, having the everlasting gospel to preach unto them that dwell on the earth, and to every nation, and kindred, and tongue and people, saying with a loud voice, Fear God, and give glory to Him; for the hour of His judgment is come: and worship Him that made heaven, and earth, and the sea, and the fountains of waters* (Revelation 14:6, 7).

Many people use the terminology “accept Him as your personal Savior,” not as *Lord*, as though we can delete the qualities of God that we do not wish to



deal with. He is Savior *and* Lord. But the New Testament emphasis is definitely *Lord*. Jesus is called “Savior” about 24 times and “Lord” about 700 times! We must know Him for Who He is! “*This is life eternal, that they may know Thee the only true God, and Jesus Christ Whom Thou hast sent*” (John 17:3).

If you do not know Him for Who He is—merciful Savior *and* holy Lord, Ruler to be feared—it is not surprising if you do not obey Him. “. . . *by the fear of the Lord men depart from evil*” (Proverbs 16:6). “*And hereby we do know that we know Him, if we keep His commandments. He that saith, I know Him, and keepeth not His commandments, is a liar, and the truth is not in him*” (1 John 2:3, 4).

## **Does this teaching mean that true believers are sinless?**

*If we say that we have no sin, we deceive ourselves, and the truth is not in us (1 John 1:8).*

The Bible gives several examples of men of faith who committed serious sins. Noah, Samson, and David are all listed in Hebrews 11 for what they did by faith.

*By faith, Noah, ...prepared an ark... and became heir of the righteousness which is by faith...And what shall I more say? For the time would fail me to tell of ... Samson, ...of David also... who through faith subdued kingdoms, wrought righteousness, obtained promises...*

(Hebrews 11:7,32,33).

But Noah got drunk (Genesis 9:21). Samson went in to a prostitute (Judges 16:1). David committed adultery and murder (II Samuel 12:9). Also, Lot is called “just” and “righteous”, but he got drunk. And Peter, besides cursing and lying and denying the Lord, later had to be rebuked publicly by Paul for his sin (Galatians 2:11,12). These Scriptures give us comfort. The fact that we sometimes sin does not mean that we do not have saving faith.

Knowing these facts and knowing our own weaknesses and sins, we should also be gentle and merciful with others who sin.

*Who can have compassion on the*

*ignorant, and on them that are out of the way; for that he himself also is compassed with infirmity (Hebrews 5:2).*

So while Christians do sin, there is still enough difference in the behavior of a true believer from an unbeliever that the Word of God says,

*And hereby we do know that we know Him, if we keep His commandments. He that saith, I know Him, and keepeth not His commandments, is a liar... (I John 2:3,4).*

## **Conclusion**

I suspect that the most serious doctrinal threat to Christianity in the past century—and there have been many—

has been the teaching that saving faith involves no turning from sin, that there is not necessarily a change toward godliness in true believers, that they are like the unsaved, *except* forgiven.

No wonder there has been such a moral collapse in the church and in the culture. This threat has gone largely unchallenged! As a friend said, “This is such a grave issue. It is frightening to think about the eternal tragedy of easy believism [unrepentant believism].”

If anyone changes the Gospel there is a fearful curse: “*But though we, or an angel from heaven, preach any other gospel unto you than that which we have preached unto you, let him be accursed*” (Galatians 1:8).

This issue is fundamental. You can be wrong on some things and still love

God and still be an effective servant of God, although hindered by your error. For example, there are good Christians who are wrong on eternal security, election, baptism, the tribulation, the Lord's return, teachings about Bible versions, gifts of healing and tongues, clothing and music standards, form of church government, separation, and many other things. But if you say you know Jesus, yet don't keep His commandments, you are a liar. *"He that saith, I know Him, and keepeth not His commandments, is a liar . . . (1 John 2:4).*

One reason this doctrine is such a serious threat is that leaders in this movement often pass as fundamentalists. This is not a minor error. This is more than just a major error. This is a fundamental error. The fundamentals are the *essentials*. If you miss a funda-

mental, you cannot properly be called a Christian.

The truth needs to be restored—the truth that people need to turn from sin! Jesus said that John the Baptist came to restore all things. John’s preaching could be summarized in one word—“Repent!” Until repentance is restored, you have nothing—no real Christianity.

But perhaps someone will say, “. . . *believe on the Lord Jesus Christ, and thou shalt be saved . . .*” (Acts 16:31). Certainly! But believing on Jesus must include believing what He said: “. . . *Repent . . .*” (Matthew 4:17). He said that the reason He came was to call sinners to repentance (Matthew 9:13). He said, “*Not every one that saith unto Me, Lord, Lord, shall enter into the kingdom of heaven; but he that doeth the will of My Father which is in heaven*” (Matthew 7:21). The

Bible says that there is a kind of belief that will not save. “. . . *the devils also believe and tremble*” (James 2:19). Faith that does not produce works is just dead faith. So Biblical assurance of salvation is repeatedly given to those who are obedient: “*We know that we have passed from death unto life, because we love the brethren. He that loveth not his brother abideth in death*” (1 John 3:14).

While the Bible is clear that salvation is free, by grace, and cannot be earned or merited, it is also clear that Scriptural faith involves turning from sin.



***For questions or more copies write to:***

Paul Young  
121 Star Hill Rd.  
Waterboro, ME 04087  
USA

***or***

Paul Young  
57 Windermere Rd.  
Muizenberg 7945  
SOUTH AFRICA

***or***

[smallpaul@mweb.co.za](mailto:smallpaul@mweb.co.za)

[www.drawingotherstochrist.com](http://www.drawingotherstochrist.com)