WHY LORDSHIP FAITH MISSES
THE MARK FOR SALVATION

CHARLIE BING
Director, GraceLife Ministries
Burleson, TX

The late comedian, George Burns, used to joke that a good friend invited him to join a country club. He said he wasn’t interested. This friend said, “What do you mean you’re not interested? This is an exclusive club.” And Burns said, “I would never join a club that would have me as a member.”

We in the Free Grace movement are accused of lowering the standards for getting into heaven. We are accused of “easy believism.” We are charged with a view that is “no-lordship.” John MacArthur refuses to even acknowledge us as the “Free Grace” movement. He calls us the “no-lordship movement.”

Are we going to let these terms go unchallenged? You know sometimes if you are allowed to frame the question you win the debate, right? It’s kind of like if I ask you “Have you stopped beating your wife yet?” How do you answer that? You lose either way. Pastors often face this type of dilemma. We answer the phone and someone asks, “Are you a full gospel church?” When I get this question I’m always tempted to say, “Well no, we’re a half gospel church. Our budget is kind of tight this month.” Or how about this one: “Are you a Spirit-filled church?” “No, we’re the carnal

---

1This article is from a message originally delivered March 30, 1999 at the Grace Evangelical Society’s fourth annual conference. It has been edited slightly for publication.

church in town. We’re just kind of struggling along in the flesh right now.”

We can’t allow Lordship Salvation to frame the question and swing the debate. So what are their standards for salvation if we teach “easy believism?” Are their standards for salvation even attainable by people? Charles Price, in his book *Real Christians* recounts an occasion where a fellow went to an evangelistic meeting and heard and responded to the message. Afterwards he spoke to an evangelist who said that, “In light of all that we have talked about this evening, can you think of any reason why you should not become a Christian tonight?” The young man sat for a few moments thinking and he said, “No I cannot think of any reason.” Then the evangelist said, “Then let me give you some.” And for the next few minutes he began to explain the cost of being a Christian. He talked about the young man’s need to surrender his whole life, his future, his ambitions, his relationships, his possessions, and everything that he was, to God. And only if he was prepared to do this, he explained, could Christ begin to work effectively in his life. And then the evangelist leaned even closer toward him and said, “Can you still not think of any reason why you shouldn’t become a Christian tonight?” And the man said, “I can think of some now.” So the evangelist said, “In that case, do not become a Christian until you have dealt with every one of those reasons and are willing to surrender everything to Christ.”

There’s a lot at stake in this whole debate about faith and its meaning. What is endangered, of course, is the clear gospel, our confidence in sharing the message, our assurance of salvation, our Christian life, growth, joy, and happiness. But let’s not forget the main thing at stake is not theology, but the souls of people who can be misled.

I. Lordship Faith Includes Works

How does Lordship Salvation understand faith? Kenneth Gentry, a

---


leading proponent of Lordship Salvation, has a classic definition. He says,

The Lordship view expressly states the necessity of acknowledging Christ as the Lord and Master of one’s life in the act of receiving Him as Savior. These are not two different, sequential acts (or successive steps), but rather one act of pure trusting faith.⁵

So according to this definition, when we come to Christ as Savior, we also come submitting to Him as Lord. It is not two acts; it is one act; and that is called faith. Lordship Salvation disagrees with the Free Grace understanding of faith as being convinced and persuaded that something is true.

According to Lordship Salvation, saving faith includes submission to Christ. Richard Belcher says, “True saving faith includes in it a submission to the Lordship of Christ.”⁶ Lescelius adds, “Saving faith is trust in Christ himself. It is a commitment of self in submission to all of Christ that is revealed.”⁷ John MacArthur agrees, saying, “Saving faith, then, is the whole of my being embracing all of Christ. Faith cannot be divorced from commitment;” and, “The call of the gospel is to trust Him (cf. John 5:39-40). That necessarily involves some degree of love, allegiance, and surrender to His authority.”⁸ Bailey Smith asserts that “…saving faith is not mere intellectual assent, but it involves an act of submission on our part.”⁹

Many authors state essentially the same thing, that faith includes

⁸MacArthur, Faith Works, 45, 50.
submission; submission that goes beyond our need for eternal life, to recognizing, acknowledging, and committing ourselves to Jesus Christ as Master of all of our lives.

But the Lordship Salvation definition of faith not only involves submission, it involves obedience. “Disobedience,” MacArthur says, “is unbelief. Real faith obeys.”[10] You’ll notice how carefully he couched that. Disobedience is unbelief, but he doesn’t say that faith is obedience. But he also says, “True faith is humble, submissive obedience;” and, “…faith encompasses obedience…faith is not complete unless it is obedient.”[11]

Later on, after facing a lot of criticism, he softened his language somewhat in the second edition of The Gospel According to Jesus.[12]

Another writer says, “The opposite of saving faith is disobedience.”[13] Saucy concludes, “…we have to acknowledge some aspect of obedience as inherent in saving faith as well.”[14] And then Mueller says, “Faith is synonymous with obedience.”[15]

And so Lordship Salvation faith goes beyond trusting in Jesus Christ as Savior. Lordship faith includes obeying Him as Lord as a condition of eternal salvation. They have included obedience in their definition and understanding of faith. Therefore, Lordship faith requires works as a nec-

---

[12] For example, “True faith is humble, submissive obedience” in the first edition (p. 140) became “True faith produces a heart that is humble, submissive, and obedient” in the revised and expanded edition (p. 148).
necessary condition of faith. MacArthur said, “The true test of faith is this, does it produce obedience? If not, it is not saving faith.” And Mueller says, “The true faith that saves (justifies) is the faith that also produces appropriate works (sanctifies).”

We know that the Roman Catholics teach that we are saved by faith plus works. Lordship Salvation teaches that we are saved by faith that works. But do not both definitions include works as a condition necessary for faith to be valid, for faith to be effectual? Either way, works are a necessary condition of eternal salvation.

But I have a problem with that. It confuses justification with sanctification. Justification as the forensic legal declaration that we are righteous in our position before God, is confused with sanctification, the outworking of that righteousness in everyday practical living. Now we know that justification and sanctification are related. But we also must keep them distinct lest we confuse the Gospel itself and undo the Reformation. If we make works a necessary condition of salvation, we contradict the words of Rom 4:4-5, “Now to him who works, the wages are not counted as grace but as debt. But to him who does not work but believes on Him who justifies the ungodly, his faith is accounted for righteousness.” The apostle Paul is teaching us that faith does not mix with works in any way. Just as you cannot mix oil with water, faith is opposed to works for salvation.

Didn’t Jesus teach this also in John chapter 6? Many Jews came to Him and followed Him across the lake after having been fed the fish and the bread. Jesus saw how earnestly they were seeking Him and heard


19 Ibid., 127.
them ask, “What shall we do, that we may work the works of God?” (John 6:28). Here the Jews were exposing their pharasaical theology and the baggage that they had from the Pharisees made up of the minutia of laws, and the extrapolations of laws, and thousands upon thousands of man-made interpretations. And Jesus gives an interesting reply, “This is the work of God, that you believe in Him whom He sent” (John 6:29). Now notice that Jesus uses the same word they started with, work, but He puts it in the singular. He says this is the work of God. “You want to talk about works. That’s how you’re conditioned.” Jesus says this is the work, with a play on words. What is that work? That work is to believe. But of course, believing isn’t a work at all, is it? In other words, this is what God requires of you, not works, but one thing, that is to believe.

Then He goes on in John chapter 6 to explain what it means to believe. He uses the analogy of eating and drinking. It’s interesting that He would choose that kind of word picture to illustrate what faith is: a passive appropriation of something. Not doing, not working, not an active work, but a passive appropriation. That’s the essence of faith. How can anyone call eating or drinking hard work? If eating and drinking is hard work, some of us need to take a break!

To make works a necessary condition of faith confuses grace with merit. The Scriptures are clear that we cannot confuse grace with merit lest we boast (Eph 2:8-9). It confuses Christ’s work with what we are required to do. We are required to believe in order to be saved. Who did the obedience for our salvation? It was Jesus Himself who obeyed. Romans 5:19 says, “For as by one man’s disobedience many were made sinners, so also by one Man’s obedience many will be made righteous” (italics added). It’s not our obedience that saves us, it’s Christ’s obedience that saves us. We are the recipients of the blessing of the work that He has done for us. The only command for an unbeliever to obey is the command to believe the gospel.

**II. Lordship Faith Must Be Quantified**

So I have a problem with works as a necessary condition of faith. But
Lordship proponents also require of faith that works must be *quantified*. For example, MacArthur says, “The fruit of one’s life reveals whether that person is a believer or an unbeliever. There is no middle ground.”\(^{18}\) Also in his book he says that fruit has to be abundant and obvious. You can’t go scrounging around looking for it.\(^{19}\)

I have a problem with that too. When we look for fruit as proof of one’s salvation, that immediately turns us into fruit inspectors who must inspect each person’s fruit with arbitrary standards. I don’t feel comfortable in that role, do you?

I have a question for those who want to inspect fruit to prove salvation: Who has the list of appropriate works that qualify somebody as a Christian? If they were to show me a list, I would like to ask them a second question: Who wrote the list? Where did you get this? I see no list of fruits or works listed in the Scriptures that prove one is a Christian. I think it’s a rather presumptuous attitude for any believer to think that they can judge by a person’s outward works whether or not that person is saved.

You see, it’s a slippery thing; it’s a relative thing, fruit is. What may be fruit in one person’s life may be different to another. We have different starting points when we become believers. Some of us start way down on the scale. Fruit for us might be just breathing out a short prayer before we go to bed at night. On the other hand, fruit for someone who has been in church all of his life might be a more intense prayer life. How can anybody measure what God is doing in the inner workings of our heart and soul, and how He is prompting us in and through His Word? How can anyone know what someone is doing in secret as far as prayer and Bible study or good works is concerned? I think it’s quite a presumptuous attitude to think that we can look at somebody and judge them by their fruits. I don’t think that’s comparing apples with apples, if we can extend


\(^{22}\) John F. MacArthur, Jr., “Faith According to the Apostle James,” *Journal of the*
the analogy a little bit.

When we look to fruits as proof of faith, it necessarily breeds insecurity and doubt. Am I doing enough? Do I have enough fruit? Is my fruit ripe enough? There are problems with quantifying our faith.

III. Lordship Faith Must Be Qualified

Their definition of faith also requires that faith must be qualified. Not only quantified, but qualified. And so you will read Lordship Salvation teachers using a lot of terms to qualify faith, sometimes to disqualify faith with negative terms like “spurious faith,” “counterfeit faith,” “intellectual faith,” “false faith,” “insincere faith,” “pseudo faith,” “emotional faith,” and “head faith.” Yet none of these expressions is found in the Bible. On the other hand they will want to qualify faith, in a positive way, with words like “true faith,” “authentic faith,” “saving faith,” “personal faith,” “real faith,” “efficacious faith,” and “heart faith.” None of those expressions are found in the Bible either.

Now there is a convenience to using terms like saving faith to know what we’re talking about. Sometimes the debate forces us to talk about free grace, which is a redundancy; saving faith, which is a redundancy; and things like that. But they want to say that there are different kinds of faith, and I have a problem with that. When we talk about different kinds of faith, we are distracted from the object of our faith to having faith in our faith. That’s an unhealthy introspection. Am I having enough faith? Am I having the right kind of faith? Is my faith deep enough, strong enough? When we look to our faith instead of to the object of our faith, we are necessarily distracted from that which actually saves us. Even Benjamin Warfield, the Presbyterian, who probably would not have put himself in our camp, said that “the saving power resides exclusively, not in the act of faith, or the attitude of faith, or the nature of faith, but in the object of faith.”

It’s like our eyesight. Eyesight is nothing apart from the object of our sight. We may as well close our eyes and look inside to see whether
we have sight, as to look inside to see whether we have faith. Faith means nothing without an object, as sight means nothing without an object.

So Lordship Salvation talks about different kinds of faith, forcing unfortunate folks to examine what kind of faith they have. The truth is, technically, we’re not saved by faith anyway. We’re saved through faith. Faith is the instrumental means; grace is the efficient means, of our salvation. We’re saved by Jesus Christ. We’re saved by His grace. We’re saved through faith. You would know what I meant if I said to you “I put the fire out with the hose.” Now hoses don’t put out fires. But hoses are the channels for water that puts the fire out. The hose is the instrumental means; the water is the efficient means. Faith is the instrumental means by which we are able to access our salvation through Jesus Christ, His grace, His death, His resurrection.

So there’s an unhealthy emphasis on faith that causes an unhealthy introspection. When we emphasize the quality of one’s faith, we automatically de-emphasize the object of one’s faith. I heard the story of a man who went to an evangelistic meeting. He responded to the message, and afterwards spoke to a counselor. The counselor told him that to be saved he must believe in Jesus. The man went to the meeting the next night, heard another message, responded to the message again, and talked to a different counselor. This counselor told him that to be saved he must believe in Jesus. Later the man was giving his testimony on how he had been saved while talking to that second counselor. And the first counselor came up to him afterwards and said, “I’m a bit confused. Can you tell me, what did the second counselor tell you that I didn’t tell you?” And the man said, “Well, you told me to believe in Jesus.” He told me to “believe in Jesus.” There’s a difference, a big difference. It is the object of our faith that saves us.


Genuine faith in a worthless object is useless. You can sincerely believe in an error. I have a friend who was given a penicillin shot with the sincere belief by the doctor that it would make her well. It almost killed her. The object of faith was untrustworthy in that case. We are not to look at the kind of faith we have. We are to make sure we are looking to the right object. Faith in the right object will save us.

If we grant to Lordship Salvation that faith must be qualified, that there are different kinds of faith, we surrender objectivity to subjectivity. And assurance becomes impossible. To have faith in one’s faith is to detract from faith in a Savior. There is only one kind of faith. There are many objects to faith, but what saves us is Jesus Christ as the object of our faith.

IV. Lordship Faith Is Inaccessible to Most

Now the Lordship Salvation definition of faith also requires that faith must be a gift of God. For example, MacArthur says that faith is a “saving energy” that is “divinely produced.” He believes it is different from other kinds of faith. He calls it “a supernatural ability to apprehend spiritual reality invisible to the eye of flesh.” If it’s a supernatural ability, if it’s divinely produced, if it’s a saving energy, it must be God’s gift. And you see how all this fits together. If faith includes obedience, then it must be a gift of God. He gives it to us, so we automatically obey. It’s all kind of a package deal. MacArthur says, “the faith God begets includes both the volition and the ability to comply with His will (Philippians 2:13). In other words, faith encompasses obedience.”

Now I know that there are people who are Free Grace who believe that faith is a gift of God. I have a little problem with that interpretation, though, when I understand what faith is. I think it confuses grace with faith, again, the efficient means of salvation with the instrumental means of salvation. And in Eph 2:8-9 where it talks about “by grace you are saved through faith, and that not of yourselves; it is the gift of God,”
refers to salvation by grace through faith, that process, that opportunity, what God has given in allowing us that salvation. I don't think Paul is talking about just faith.

If faith is a gift of God, it nullifies our human responsibility. Think about that. God requires us to believe in order to go to heaven. If we do not believe, we will be condemned. John 3:18 says, “He who believes in Him is not condemned; but he who does not believe is condemned already, because he has not believed in the name of the only begotten Son of God.” God condemns those who do not believe. But we can't believe unless we have God’s gift of faith. God condemns those to whom He does not give the gift of faith? That is unjust and unfair. You see, it just doesn’t make sense to me. And we know that God enlightens us to the truth, that the Holy Spirit convicts us of sin, righteousness, and judgment.

V. Conclusion

As a pastor and as one with the heart of an evangelist, I am distressed that what Lordship Salvation has done is taken salvation, which God intended to be accessible, and made it inaccessible. After all is said and done, what we know is that God loves people and wants to see them saved. And because He wants to see them saved, He wants to make it simple. He did the hard work, so that we could bring a simple message to
people, so that they could be saved.

Salvation is not meant to be an exclusive club. It is meant to be broad in its appeal and accessible to everyone. You know I’ve recently changed my perspective on John 14:6, where Jesus says “I am the way, the truth, and the life. No one comes to the Father except through Me.” I used to be apologetic about that verse. People would say “That’s such an exclusive verse, such a narrow religion, such a narrow view of heaven.” I started thinking about that and I decided that it is an inclusive verse. You see, anybody can come to Jesus. Not everybody can keep the five pillars. Not everybody can do the five steps. Not everybody can keep the law, or all the other systems that the religions of the world offer, but anybody can come to Jesus. I will never ever again “apologize” for John 14:6. It makes the way of salvation accessible to anyone.

If you want somebody to be rescued, delivered, or saved, you make it simple for them. You make it as simple as possible so that as many as possible can be saved. That’s why we don’t make flotation devices out of Teflon. That’s why in emergencies people simply dial 911, not 911-10-10-321, or whatever. God wants people to be saved. And He designed His gospel that way, so that even a child can believe. A man on his deathbed can believe. A thief on a cross can believe. A thief on a cross promise Jesus when he said, “Lord, remember me when You come into Your kingdom”? And Jesus replied, “Today you will be with Me in paradise.” Could the thief walk an aisle? No, his feet were fastened to a cross. Could he raise his hand? No, his hands were tied or nailed to the cross. Could he be baptized? No, the cross would have floated. Did he promise Jesus anything? No. Did Jesus demand anything of him? No. Salvation by grace through faith means there is hope for a dying man, for someone who can do nothing for himself.

I had a person in my congregation whose father was dying of cancer. I asked him if he had talked to his father about how to have eternal life. He said that he had talked with him, but he said that at the end of his life it wouldn’t be fair for God to forgive him of all he had done now that he was dying. I told him to show his father the story of the thief on the
Why Lordship Faith Misses the Mark for Salvation

cross. Since when is grace ever fair? Grace is not fair, it gives us what we don’t deserve. By definition, grace is not fair.

Let me tell you about another thief I met. On my first visit to Ghana, West Africa, to teach the Bible at a Bible College, I was working on a car in our compound one day when I heard a commotion that was working itself down a dirt road. I immediately recognized what it was because I had seen it before—they had caught a thief. Now in Ghana when you catch a thief you take justice into your own hands because you have very little provisions and the police are corrupt. And so what they usually do to a thief is beat him severely and let him go. I went out to the gate of the compound and looked there at fifty or sixty young people with smiles on their faces like they were having a big old time. They carried sticks, clubs, machetes, axes, and rubber hoses. And there in the middle was a rather tall fellow, blood streaming down his face, a large gash in his head, and a tire around his neck. And when I came to the gate of the compound, they all stopped and looked at me because we were the only obruni, or white folks in the area. They were wondering what I would do, if I would stop the proceeding. But you know, when you’re in another culture you really don’t know what to do sometimes. You don’t want to interfere with their system of justice. And so I just turned and went back to my work figuring that they would give him a severe beating and that he would learn his lesson.

When I went back to work a missionary who was living on the compound that we shared came over to us. Now this missionary was from a different denomination that really believes a different gospel. We just happened to make his acquaintance for the summer. And he said “Hey did you see the thief?” And I said that I had seen him. He told me they were going to burn him. When I asked what he meant, he told me that the tire around his neck was filled with kerosene and they were going to light it and burn him. That friends, is called a “Nigerian necklace” over there. That’s when I knew we had to do something. We walked to the other side of the compound where they had looped around. When we went out that gate, there he was collapsed in the mud. He still had the tire around his neck and was thoroughly drenched in kerosene. There was a young teen-
ager standing above him with a can that had contained the kerosene, and another teenager was standing above him getting ready to strike a match. We worked our way through the group and asked if we could talk to the man. We told them we were sofā, which means preacher. My missionary friend began to ask the crowd if there were any accusers or witnesses. There were none. And as he did, I knelt down to talk to this fellow. I said “What is your name.” He said “Benjamin.” I said “Benjamin, can you understand English?” He said “yes.” I said “Benjamin, I may not be able to help you and save you, but I can tell you how to have eternal life. Do you understand?” He said “yes.” In the precious few seconds I had with him I explained to him the Gospel of grace and the way of salvation.

To make a long story short, we were able to get him up amidst the protests of the crowd and get him off to a hospital from which he later fled, because if you saw that hospital you would have fled too. I don't know if I'm going to see Benjamin in heaven, but the point of my story is that I had a message for a dying thief in the mud that no other religion in this world could have brought him. Do you understand that? Do you understand that the gospel of grace through simple faith is a message for a young child, for a dying thief on a cross, a dying thief in the mud, a pagan Philippian jailer? It's the only message of hope. It's the only message of certainty, the only message of security that brings assurance. I don't apologize for the gospel of faith. God has made salvation available to anybody, anywhere, anytime. Selah.