

www.ShepherdServe.org

You are welcome to distribute printed copies of this document, or copy and paste this document to distribute via email, as long as the document is unaltered and kept in its *entirety* (including copyright notices), and is not sold for profit. However, if you wish to post this material on your website or anywhere else online, you must first contact us to get permission. ©2007 by David Servant

## Through the Needle's Eye

By David Servant

### Chapter Two

#### Jesus Loves a Rich, Young Ruler, Part 1

Mark 10:17-30

I hope you are still praying fervently for God's help. If you are reading this, that is a good indication that He's answering your prayers. Now pray that God will help you read this chapter with an open heart, honestly, just like a child. The reason that Scripture is often "difficult to understand" is because we don't want to accept its simple message.

The study of the rich, young ruler will require two chapters, because we must consider the very means and nature of salvation, and there are so many unbiblical ideas on that subject that are entrenched in our minds. Pray that God will give you clarity of understanding. He will!

Let us read the story of the rich, young ruler as it was recorded by Mark:

And as [Jesus] was setting out on a journey, a man ran up to Him and knelt before Him, and began asking Him, "Good Teacher, what shall I do to inherit eternal life?" And Jesus said to him, "Why do you call Me good? No one is good except God alone. You know the commandments, 'Do not murder, Do not commit adultery, Do not steal, Do not bear false witness, Do not defraud, Honor your father and mother.'" And he said to Him, "Teacher, I have kept all these things from my youth up." And looking at him, Jesus felt a love for him, and said to him, "One thing you lack: go and sell all you possess, and give to the poor, and you shall have treasure in heaven; and come, follow Me." But at these words his face fell, and he went away grieved, for he was one who owned much property.

And Jesus, looking around, said to His disciples, "How hard it will be for those who are wealthy to enter the kingdom of God!" And the disciples were amazed at His words. But Jesus answered again and said to them, "Children, how hard it is to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God." And they were even more astonished and said to Him, "Then who can be saved?" Looking upon them, Jesus said, "With men it is impossible, but not with God; for all things are possible with God." Peter began to say to Him, "Behold, we have left everything and followed You." Jesus said, "Truly I say to you, there is no one who has left house or brothers or sisters or mother or father or children or farms, for My sake and for the gospel's sake, but that he shall receive a hundred times as much now in the present age,

houses and brothers and sisters and mothers and children and farms, along with persecutions; and in the age to come, eternal life” (Mark 10:17-30).

This well-known story of the rich, young ruler, recorded in three of the four Gospels, disturbs us for several reasons. First, it seems as if Jesus required the rich ruler to give up his wealth in order to inherit eternal life. That certainly doesn’t fit well with our theology. It sounds to us like salvation by works, not by grace through faith.

Second, Jesus broadened the application of what He said to one man that day to include all wealthy people, saying that it is “easier for a camel to go through the eye of a needle than for *a rich man* to enter the kingdom of God” (Mark 10:25, emphasis added). If we’re wealthy, then what Jesus said apparently applies to us, just as much as it did to the rich, young ruler.

So what are we to make of this whole incident? It’s likely that you’ve heard somebody’s explanation that has made the whole thing easier to swallow. (And what a shame it is that preachers expend so much effort trying to explain what Jesus must have really meant—as they strive to win the favor of their audiences by soothing the normal guilt people feel when they read the plain words of Christ.) But let’s try to consider the story without preconceived ideas. Let’s try to read it honestly, without changing what Jesus actually said. If we can, we’ll see that Matthew, Mark and Luke recorded some vital spiritual truths that should not be discounted or ignored by anyone, truths that harmonize perfectly with the rest of the New Testament. For many readers, just like the rich ruler, eternity will depend on their understanding and application of what Christ said in these passages. This story is not recorded three times in God’s one book without good reason.

### **A Look at the Man**

The first thing we notice about this wealthy man is his apparent sincerity and spiritual hunger. Mark tells us that he ran to Jesus and then publicly knelt before Him to pose his question (see Mark 10:17). How many people do you know who run to and publicly kneel before preachers to ask spiritual questions? Such a thing is exceedingly rare (to say the least), and I would suspect it is even more rare when it is done by people of wealth and position.

We additionally note that he respected Jesus greatly, again indicated by his kneeling before Him, and by his addressing Jesus as a “good teacher” (Mark 10:17). He apparently did not know or believe, however, that Jesus was divine, which makes his kneeling before Him an even more telling revelation of his sincerity, spiritual hunger, and respect.

He then asked the most intelligent question that anyone could ask: “What shall I do to inherit eternal life?” (Mark 10:17). It shows that he was thinking about the most significant and important issue that exists. Wouldn’t it be wonderful if everyone in the world were as wise as this young man, who realized the importance of learning what a person must do to inherit eternal life?<sup>1</sup> He certainly asked the right question.

### **God Responds**

Jesus began to answer the young ruler’s question with a question of His own, followed by a related declaration: “Why do you call Me good? No one is good but God alone” (Mark 10:18).

---

<sup>1</sup> Although the phrase, *eternal life*, is not found in the Old Testament, the word *forever* is found in more than 250 Old Testament verses. Anyone who takes such verses seriously must conclude that eternal life is the promised inheritance of God’s righteous people. This the rich, young ruler knew.

Jesus, of course, was not attempting to deny or discount His own goodness. He knew that He was worthy to be called good and that He was God. So perhaps Jesus was gently prodding the man to think about His identity. Did he sincerely believe that Jesus was worthy to be called good? If so, Jesus also deserved to be called God, because only God is truly good. Is it not possible that Jesus wanted this man to realize that He was much more than just a good teacher? Certainly.

At the same time, Jesus was subtly telling the rich, young ruler something about himself—that he was a sinner. If only God is good, then everyone else is not good. Thus, Jesus was already beginning to answer the man's question by prodding him to consider two questions that everyone must ponder before receiving eternal life. Jesus, in essence, asks everyone, "Do you know who I am?" and, "Do you know who you are?"

Jesus next said to the young ruler, "If you wish to enter into life, keep the commandments" (Matt. 19:17). That is pretty straightforward, wouldn't you say? Not complex at all.

Although it is so straightforward and simple, this is where our confusion begins, because what Jesus said contradicts our theology about salvation. If someone asked us what he should do to inherit eternal life, we would be much more likely to tell him to believe in Jesus. We certainly wouldn't tell him to keep the commandments, because we know that salvation is received by faith, not earned by works. So why did Jesus tell this sincere seeker of eternal life to keep the commandments in order to "enter into life"? There are only a few possible answers to that question. Let us consider them one by one.

It has been suggested that because Jesus never lied, He must have been endorsing the idea of one's earning eternal life by keeping God's commandments perfectly. Certainly such a method of salvation would seem theoretically possible. If a person never sinned, living a perfectly sinless life, would God cast him into hell at his death? I would think not, as that would be completely unjust. Thus, that person would have inherited eternal life by keeping God's commandments. If a person never sinned, Jesus would not have had to die for his sins, because that person would have no sins for which to die, and he wouldn't need to be forgiven. He wouldn't need to be saved by grace.

The problem is that no such sinless person has ever existed (other than Jesus). Thus it would seem odd for Jesus, who surely knew that the man had already broken at least some of God's commandments, to tell him that he could be saved as long as he never broke any of God's commandments. What might have been theoretically possible was in all practicality impossible for the young ruler (and all the rest of us). Surely Jesus would not have attempted to deceive the rich ruler into thinking he could be saved by a means that was impossible for him to attain. So we can eliminate this particular explanation.

### **Another Explanation**

Others suggest that by telling the rich ruler to keep the commandments, Jesus was only attempting to help the man realize his sinfulness so he would then comprehend the impossibility of being saved by his works. Once that was accomplished, he could then just have "accepted Jesus as his Savior" (just as people are saved in modern America). He could have been saved by grace through faith, and not by works.

This theory is based on some biblical truth, and for that reason, many accept it. Against this interpretation, however, is the plain fact that Jesus said, "If you wish to enter into life, keep the commandments" (Matt. 19:17). It was a direct answer to the man's sincere question of how to obtain eternal life. And it was an answer that directly contradicts the idea that keeping the commandments has nothing to do with inheriting eternal life. Jesus certainly wouldn't have lied to the man. The way to enter life is to keep the commandments. That is what the Son of God said.

Have we misunderstood Jesus? No, He reinforced the same message seconds later. When the rich ruler asked which specific commandments he needed to keep in order to

inherit eternal life, Jesus listed seven from the Old Testament. And Jesus didn't stop there. When the man claimed to have kept, from his youth, the commandments Jesus listed, Jesus told him he still lacked one thing, and then instructed him to sell his possessions and give the proceeds to charity, a commandment to love the poor as himself.

Note: Jesus let the man walk away thinking that he had to keep at least seven commandments and liquidate his possessions if he wanted to inherit eternal life. If Jesus only wanted the man to realize his sinful state so he would understand that works couldn't save him, (thus opening his heart so he could be saved by the American method), then Jesus blundered in a major way. Although perhaps He succeeded in getting the rich man to realize his sinfulness, He let the man walk away thinking that he couldn't inherit eternal life unless he kept God's commandments and liquidated his wealth to benefit the poor. Jesus did the exact opposite of what this particular theory says was His actual intention.

Not only did Jesus blunder regarding the rich man, misleading him into believing the very lie He supposedly set out to remove from his mind, but Jesus also misled His disciples to believe the same lie. Note that as the rich young ruler walked away sadly, Jesus did not back down at all on what He had said. Rather, He only reinforced one more time what He had already said, declaring to His disciples, "How hard it will be for those who are wealthy to enter the kingdom of God!...It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God" (Mark 10:23, 25).

Jesus thus "misled" His disciples into thinking that all rich people, and not just the one rich fellow who was walking away, had to sell their possessions and give to charity in order to inherit eternal life. That was obviously how the disciples interpreted what He said, because they were "very astonished" (Matt. 19:25) with His statement about the camel and needle, and exclaimed, "Then who can be *saved*?" (Mark 10:26, emphasis added). They clearly believed Jesus was talking about requirements for salvation, and that one of those requirements involved selling possessions and giving to charity, something wealthy people find difficult to do.

Moreover, when Jesus responded by telling them that only with God was it possible for wealthy people to be saved, they reminded Him that they had left everything to follow Him. Peter asked, "What then will there be for us?" (Matt. 19:27). They wondered if they had met the stringent requirements for inheriting eternal life. Would they be saved? They hadn't sold everything, but they had left everything behind, demonstrating that their love for Him superseded their love of possessions. Money was not their master. Jesus then reassured them of great future rewards and eternal life (see Mark 10:30).

Note that Jesus did not say in response to their astonishment, "Now don't get so worked up! I was just trying to help that rich man see his sinfulness so he would realize his need for a savior and then receive salvation by grace through faith. He didn't really need to sell all his possessions to be saved and neither does any other rich person."

No, Jesus could not have done a better job in making His point clear. He never backed down for a moment. We can be certain that if Jesus, who loved the man and also loved His disciples, thought that any of them had misunderstood what He was saying, He would have clarified what He actually meant. But He didn't.

Thus we can lay to rest the theory that Jesus was only trying to help the man realize his sinfulness so he would then understand the impossibility of being saved by his works, thus leading him to simply "accept Jesus as his Savior," without actually needing to liquidate his wealth. That theory doesn't harmonize at all with what Jesus actually said. In fact, it completely contradicts what Jesus said.

### A Third Explanation

A third interpretation of Jesus' words to the rich ruler is that Jesus was revealing a way of salvation that was temporary, one that had application only to those under the old covenant. Were not those people saved by works, but now we are saved by faith? And was not Jesus ministering under the old covenant?

This is a bad theory, due to the fact that Scripture teaches that no person has ever been saved by works, before, during, or after the old covenant. Salvation has always been by faith. For example, Paul taught that Abraham (*before* the old covenant) and David (*during* the old covenant) were both saved by faith and not by works (see Romans 4:1-13). Additionally, twice in the New Testament, Paul quoted old-covenant prophet Habakkuk's Holy-Spirit inspired words, "But the righteous man shall live by faith" (Rom. 1:17; Gal. 3:11), as well as from the writings of Isaiah and Joel (see Is. 28:16; Joel 2:32; Rom. 10:11, 13) to prove that old covenant people were justified by faith. Jesus, too, once told a woman whom He had forgiven that her faith saved her (see Luke 7:50). This He did while the Jews were living under old covenant. Thus, salvation has always been received by faith. Jesus could not have been endorsing a temporary means of salvation to the rich ruler.

### The Answer to Our Question

The only possible conclusion that harmonizes with the rest of what Scripture teaches about salvation is that Jesus was indeed affirming that salvation is received by grace through faith, even though it may not seem so to us. Our problem is that we don't understand what faith is, nor do we see the grace that Jesus was offering.

Scripture teaches that eternal life is given to those who believe in Jesus (see John 3:15-16). But Scripture also states that Jesus "became to all those who *obey* Him the source of eternal salvation" (Heb. 5:9, emphasis added). This is not a contradiction, however, for the simple reason that it is only those who obey Jesus who truly believe in Him. Scripture affirms this again and again. For example, we read in John 3:36: "He who *believes* in the Son has eternal life; but he who does not *obey* the Son shall not see life, but the wrath of God abides on him" (emphasis added). The words *believe* and *obey* are used synonymously in a single verse.

In order to be saved, the rich, young ruler had to become a true believer—and thus a follower of Jesus—and that is the same requirement Jesus made of anyone who wanted eternal life. To be saved, the rich ruler had to repent, just like anyone else, and he specifically needed to turn from money as his master in order to make Jesus his Master, because it is impossible to serve God and mammon (see Matt. 6:24). He had to repent of greed, just like any other greedy person who wants to be saved, because greedy people will not inherit the kingdom of God (see 1 Cor. 6:9-10; Eph. 5:5). Had he believed that Jesus was God's Son, he would have repented of His greed and started following Jesus. But he didn't believe, and thus he did not obey.

How important it is that we understand that Jesus was offering the rich ruler eternal life on the same conditions that He offers eternal life to everyone else. We must believe in Jesus, and thus we must repent and start keeping His commandments. If we are guilty of greed, we must repent of it. That is salvation by grace through faith. Those who truly believe will show their faith by their obedience to His commandments.

"But where is the grace in that?" some question. God's grace (at least in part) is found in the forgiveness granted to those who believe. Their past sins are erased. That is grace, and it can be nothing other than grace. But God has never offered a grace that says, "I forgive you of your past sins, and from now on you can continue sinning without fearing My wrath." That is a grace that is utterly foreign to Scripture. Jesus didn't say, for example, to the woman caught in adultery, "I don't condemn you for what you've

done, and you can keep on committing adultery as much as you want without fear of My condemnation." No, Jesus said to her, "Neither do I condemn you; go your way. From now on sin no more" (John 8:11). That is exactly what Jesus in essence said to the rich ruler, and that is the true grace of salvation.<sup>2</sup>

### A Similar Example

The rich ruler is not the only person whom Jesus told to keep the commandments if he wanted to inherit eternal life. We read of Jesus once being asked by an expert in Jewish law, "Teacher, what shall I do to inherit eternal life?" (Luke 10:25). Jesus responded, "What is written in the Law? How does it read to you?" (Luke 10:26). Clearly, Jesus believed the answer could be easily found in the Old Testament. God had not been keeping the most important issue of life, the way to eternal life, a secret!

The lawyer then gave his best answer: "You shall love the Lord your God with all your heart, and with all your soul, and with all your strength, and with all your mind; and your neighbor as yourself" (Luke 10:27). Jesus then replied, "You have answered correctly; do this, and you will live" (Luke 10:28). How much more plain could it be? Jesus said that the man answered correctly. Also note that Jesus used the words, "You will live" to mean, "You shall inherit eternal life." The phrase, "You will live" is borrowed from the Old Testament, and many translations of Luke 10:28 highlight it as a direct Old Testament quotation.

Again we see that Jesus told someone who wanted to know what to do to inherit eternal life that he should keep God's commandments, in this case, the two greatest commandments that summarize all the others. For reasons already stated, we cannot rightfully conclude that Jesus was telling a sinful man that he could be saved as long as he lived a perfectly sinless life. Nor can we, for reasons already stated, rightfully conclude that Jesus was only trying to make the man realize his sinfulness so He could then tell him that salvation was by faith. And neither can we rightfully conclude that Jesus was revealing a temporary means of salvation. The only possibility is that Jesus was affirming salvation by grace through faith. Unlike so many modern professing Christians, however, Jesus knew that faith without works is dead, useless, and cannot save (see Jas. 2:14-26). He would offer no false assurance of salvation to anyone who would not repent and obey, demonstrating a living faith.

There is no other way to interpret what Jesus said to the Jewish lawyer without making Jesus say something He didn't actually say (which is done by Bible interpreters all the time). Jesus never backed down from what He said, even when the lawyer tried to justify himself by asking Jesus to define the word *neighbor* as it was used in the second greatest commandment. After Jesus told the story of the Good Samaritan, in which He defined what God meant by the word *neighbor*, His final words to the lawyer were, "Go and do the same" (Luke 10:37). That is, "Obey the second greatest commandment as the Good Samaritan in the story did." And the lawyer walked away believing that he must do what Jesus said in order to inherit eternal life. There can be no mistake about this. What would the lawyer have said if you had asked him ten minutes later, "What did Jesus tell you to do in order to inherit eternal life?" He would have responded, "I must keep the two greatest commandments, and obeying the second greatest commandment requires that I practice love, not only toward Jews, but also toward Samaritans." That is salvation by grace through faith, and it harmonizes perfectly with the rest of Scripture.

---

<sup>2</sup> Note that Jesus was doing nothing for the woman caught in adultery that He is not doing for every other living person. He is currently not condemning us, and is currently giving us the opportunity to repent. His current grace, however, is no guarantee of His eternal grace. If this woman did not repent, she is now in hell with all unrepentant adulterers (see 1 Cor. 6:9-10).

## **An Old Testament Example of Salvation by Faith**

As I've already stated, salvation has always been received by grace through faith. This Paul proves in his letter to the Romans (see Rom. 1:17; 4:1-13; 10:11, 13). Salvation has always been received by faith, not just under the new covenant, but before and during the old covenant.

We, however, often miss this truth as we read the Old Testament, simply because we don't understand the inseparable correlation between faith and works. We think that faith and works are diametrically opposed to one another. The truth is, however, that works are an intrinsic component of true faith. Faith is not a substitute for good works. Rather, faith is a catalyst for good works.

Consider the following Old Testament passage from Ezekiel. Can you find the offer of salvation and eternal life by grace through faith in the promises it contains? Read carefully! These are the actual words of God:

"Behold, all souls are Mine; the soul of the father as well as the soul of the son is Mine. The soul who sins will die. But if a man is righteous, and practices justice and righteousness, and does not eat at the mountain shrines or lift up his eyes to the idols of the house of Israel, or defile his neighbor's wife, or approach a woman during her menstrual period—if a man does not oppress anyone, but restores to the debtor his pledge, does not commit robbery, but gives his bread to the hungry, and covers the naked with clothing, if he does not lend money on interest or take increase, if he keeps his hand from iniquity, and executes true justice between man and man, if he walks in My statutes and My ordinances so as to deal faithfully—he is righteous and will surely live," declares the Lord God.

"Then he may have a violent son who sheds blood, and who does any of these things to a brother (though he himself did not do any of these things), that is, he even eats at the mountain shrines, and defiles his neighbor's wife, oppresses the poor and needy, commits robbery, does not restore a pledge, but lifts up his eyes to the idols, and commits abomination, he lends money on interest and takes increase; will he live? He will not live! He has committed all these abominations, he will surely be put to death; his blood will be on his own head.

"Now behold, he has a son who has observed all his father's sins which he committed, and observing does not do likewise. He does not eat at the mountain shrines or lift up his eyes to the idols of the house of Israel, or defile his neighbor's wife, or oppress anyone, or retain a pledge, or commit robbery, but he gives his bread to the hungry, and covers the naked with clothing, he keeps his hand from the poor, does not take interest or increase, but executes My ordinances, and walks in My statutes; he will not die for his father's iniquity, he will surely live. As for his father, because he practiced extortion, robbed his brother, and did what was not good among his people, behold, he will die for his iniquity.

"Yet you say, 'Why should the son not bear the punishment for the father's iniquity?' When the son has practiced justice and righteousness, and has observed all My statutes and done them, he shall surely live. The person who sins will die. The son will not bear the punishment for the father's iniquity, nor will the father bear the punishment for the son's iniquity; the righteousness of the righteous will be upon himself, and the wickedness of the wicked will be upon himself.

"But if the wicked man turns from all his sins which he has committed and observes all My statutes and practices justice and righteousness, he shall surely

live; he shall not die. All his transgressions which he has committed will not be remembered against him; because of his righteousness which he has practiced, he will live. Do I have any pleasure in the death of the wicked," declares the Lord God, "rather than that he should turn from his ways and live?"

"But when a righteous man turns away from his righteousness, commits iniquity, and does according to all the abominations that a wicked man does, will he live? All his righteous deeds which he has done will not be remembered for his treachery which he has committed and his sin which he has committed; for them he will die. Yet you say, 'The way of the Lord is not right.' Hear now, O house of Israel! Is My way not right? Is it not your ways that are not right? When a righteous man turns away from his righteousness, commits iniquity, and dies because of it, for his iniquity which he has committed he will die. Again, when a wicked man turns away from his wickedness which he has committed and practices justice and righteousness, he will save his life. Because he considered and turned away from all his transgressions which he had committed, he shall surely live; he shall not die. But the house of Israel says, 'The way of the Lord is not right.' Are My ways not right, O house of Israel? Is it not your ways that are not right?"

"Therefore I will judge you, O house of Israel, each according to his conduct," declares the Lord God. "Repent and turn away from all your transgressions, so that iniquity may not become a stumbling block to you. Cast away from you all your transgressions which you have committed, and make yourselves a new heart and a new spirit! For why will you die, O house of Israel? For I have no pleasure in the death of anyone who dies," declares the Lord God. "Therefore, repent and live" (Ezek. 18:4-32, emphasis added).

### **It Couldn't be More Clear**

First, note that God speaks of two categories of people in this passage—righteous and wicked. The righteous are characterized by obedience and the wicked are characterized by sin. The righteous are promised by God that they will live and the wicked are promised that they will die.

If *physical* death and life were all that God had in mind in this passage, then it is quite obvious that the wicked man didn't die immediately, as there existed the possibility that he might turn from his sins and live, as we just read. In fact, in the final admonition in this passage, God pleads with sinful Israel to turn from all their sins so that they might live and not die. Thus we see God's grace in His giving sinners an opportunity to repent, and His forgiveness granted to them when they do repent.

But did God have only *physical* life and death in mind in this passage? Or did He perhaps have *spiritual* and *eternal* life and death in mind? As I have noted earlier, Jesus used the same phrase we've just repeatedly read in Ezekiel 18, "You shall live" to mean, "You shall inherit eternal life" when He spoke to an inquiring lawyer.

Did God's promise to the righteous that they would live have any application to what happened to them after they died? It is certainly reasonable to think so. Imagine a person who falls into the category, mentioned in Ezekiel 18, of one who is disobedient to God but who turns from his sins. He who was formerly wicked begins to obey God's commandments. According to God's promise through Ezekiel, that person is forgiven of his past sins, becomes righteous, and God is holding nothing against him. He, according to God's promise, will live and not die. Yet we can be certain that he will eventually die physically. Thus, may not God's promise to him that he will live and not die have something to do with eternal life? And are we to think that the possibility exists that



such a righteous person might be cast into hell when he dies, even though he died in an obedient state, was forgiven by God of all his past wickedness and was declared righteous by God Himself? Is it even remotely possible that God might say to such a person at his judgment, "You repented while you were on the earth, turning from your sins. I forgave you and declared you righteous. I promised you that you would live and not die. But My promise was only good until you died (which, incidentally, means I didn't keep My promise to you). Now that you are dead, I'm going to cast you into hell forever. The reason is because you didn't have faith, because salvation is by faith"? Isn't such a thought absurd?

If it is possible for such a repentant person not to have saving faith, may I ask, *What would he have done differently if he would have had saving faith?*

All this being so, we can safely and logically conclude that this repentant person mentioned by Ezekiel was one who *believed*.<sup>3</sup> His faith resulted in his repentance and continued obedience. He was saved through faith by grace, as he was *forgiven*, and forgiveness can only occur because of grace. That is a picture of how salvation works and how it has always worked. "Let the wicked forsake his way, and the unrighteous man his thoughts; and let him return to the Lord, and He will have compassion on him; and to our God, for He will abundantly pardon (Is. 55:7). When such a person dies, he inherits eternal life. So "if you wish to enter into life," as Jesus said, "keep the commandments" (Matt. 19:17).

This may be different than the way salvation is proclaimed in modern America, but it does not differ from the salvation Jesus proclaimed. He continually called on people to repent, and told them, "Not everyone who says to Me, 'Lord, Lord,' will enter the kingdom of heaven; but *he who does the will of My Father* who is in heaven" (Matt. 7:21, emphasis added). How could He have said it more bluntly than that? The one who is saved is the one who keeps God's commandments. Jesus proclaimed a salvation that was promised only to those who repented and obeyed, because only those kinds of people believed in Him.

### **Understanding Saving Faith**

I cannot stress this fact too much: What Jesus told the rich young ruler to do to be saved was no different than what He told anyone else to do to be saved, that is, repent and follow Him, keeping His commandments. That is true "salvation by grace through faith."

Unfortunately, the faith that is often expected of Christian "converts" today is nothing more than a mental acknowledgement of some historical or theological facts. People think they are saved because they know that salvation is received by faith and not by works. True saving faith, however, is not faith in a *doctrine*, but faith in a *person*—the Lord Jesus, the divine Son of God. And if one believes that Jesus is God's divine Son, he will begin to follow and obey Him. Had the rich ruler believed that Jesus was the Son of God, he would have done what Jesus told him to do. The root of his disobedience was his unbelief, as is always the case. Likewise, the root of sincere obedience is faith.

It can indeed be rightfully said that faith is the sole condition of salvation. But true faith submits. True faith is always working, revealing itself by obedience. If you remove works from faith, faith dies. Consider what the apostle James had to say to professing Christians who claimed to have faith yet had no works:

---

<sup>3</sup> Obviously, under the old covenant, although people were saved by faith, it was not faith in the Lord Jesus Christ, but faith in God. Since Jesus is God, salvation by faith during old and new covenants is really not any different.

What use is it, my brethren, if a man says he has faith, but he has no works? Can that faith save him? (Jas. 2:14).

The obvious answer to James' rhetorical questions is *No*. Faith without works is not saving faith. James continues:

If a brother or sister is without clothing and in need of daily food, and one of you says to them, "Go in peace, be warmed and be filled," and yet you do not give them what is necessary for their body, what use is that? Even so faith, if it has no works, is dead, being by itself (Jas. 2:15-17).

It is interesting that the example James used to illustrate faith without works is that of a professing believer who verbalizes concern for the pressing needs of a fellow believer, but who does nothing to help. His words are empty. He is no Good Samaritan. This is true also of the one who claims to have faith but who has no works. His profession of faith is meaningless. As James said, when works are removed from faith, faith is dead.

But someone may well say, "You have faith, and I have works; show me your faith without the works, and I will show you my faith by my works." You believe that God is one. You do well; the demons also believe, and shudder. But are you willing to recognize, you foolish fellow, that faith without works is useless? (Jas. 2:18-20).

The Jews of James' day were proud to verbalize their faith in one of their cardinal doctrines, that God is one (see Deut. 6:4). James chided them for their dead faith in the one God, saying that demons believed the same doctrine, but *their* faith was evident by their *actions*—they shuddered! Only foolish people, wrote James, think that faith without works is anything but useless. Unfortunately, many professing Christians are very foolish in this regard. Many of them are preachers and theologians.

James then cited two Old Testament examples of living faith:

Was not Abraham our father justified by works, when he offered up Isaac his son on the altar? You see that faith was working with his works, and as a result of the works, faith was perfected; and the Scripture was fulfilled which says, "And Abraham believed God, and it was reckoned to him as righteousness," and he was called the friend of God. You see that a man is justified by works, and not by faith alone. And in the same way was not Rahab the harlot also justified by works, when she received the messengers and sent them out by another way? For just as the body without the spirit is dead, so also faith without works is dead (Jas. 2:21-26).

Neither Abraham nor Rahab possessed dead faith, void of works. Their faith was evident by their works. James was very bold in stating that faith by itself will justify no one. Saving faith always has works with it. When works are removed from faith, it is similar to what happens when the spirit is removed from the body. How could James have made his point more clear?

A living faith immediately begins obeying, and the biblical term for that initial obedience is repentance, the turning away from sin. If there is no repentance, there is no faith. Repentance is the natural initial fruit of a living faith. That is what Jesus was demanding of the rich ruler—a faith that showed itself alive by repentance and obedience. Jesus wanted a true follower, not a phony Christian.

## Does This Not Contradict Salvation by Grace?

Some unfortunately think that obedience and repentance are contrary to the concept of God's grace. If we tell people that they must repent in order to be saved, or that they must obey God, then we are supposedly not preaching a salvation that is based on God's grace. Grace is always absolutely unconditional, they say, or it is not grace. Thus, if there are conditions for salvation, salvation is supposedly not of grace.

But these people misunderstand God's grace, and grace in general.

If something is offered with conditions attached, must it be said that it was not offered in grace? Certainly not. Let's say you are notified that you've inherited one million dollars. There is, however, a condition attached. You must drive to an attorney's office to pick up the check. Because you keep the condition, does that mean the million-dollar inheritance was not given to you because of the grace of your benefactor? Must you say that you earned or *deserved* the money? The answers to these questions are obvious.

Here's another example that correlates a little more closely with God's grace in salvation: Imagine you are a serial murderer, averaging about one murder per week for a year. Imagine that you are apprehended in the act of killing someone and are brought to trial. Imagine that the judge shows you grace, not sentencing you to death, but letting you go free without punishment. He requires, however, that you stop murdering people. So there is a condition placed on the grace he is showing you. You must repent of being a murderer. As long as you don't murder anyone else, you will continue to enjoy freedom and will not be punished for your crimes. Does that mean your life was not saved by the grace of the judge? Will you say that you earned or deserved your freedom?

Thus you can easily see that just because something is offered conditionally, it does not automatically indicate that grace is not the basis for the gift. This is especially evident when there is great disparity between the gift given and the condition attached. Had the rich ruler sold all as Jesus commanded, he could never have rightfully said, "I purchased my salvation." No, he could only rightly say, "I spent my entire life as a religious hypocrite, ignoring His second greatest commandment. However, because of His amazing grace, God gave me an opportunity to receive eternal life, a gift of unparalleled worth. I only had to believe in His Son, which I did, and because I believed, I began obeying Him from that time on, repenting of my greed and finding true joy in the process. Praise God for His wonderful grace by which I'm saved!"

When we consider what our salvation cost Jesus and the punishment we deserved for our sins, is there any way we could rightfully boast?

## The Myth of God's Unconditional Grace

*God's grace is clearly conditional.* That is so obvious it is a wonder that anyone would argue otherwise. If God's grace were *unconditional*, then everyone would be saved automatically, because there would be no conditions for salvation. But to use just one biblical example, when the Philippian jailer asked Paul, who certainly understood that salvation was by God's grace, what he needed to do to be saved, Paul didn't reply, "You don't need to do anything, because salvation is purely of God's grace! There are no conditions! You, and everyone else, are already saved!"

No, Paul said, "Believe in the Lord Jesus, and you shall be saved" (Acts 16:31). Faith was the condition of his salvation by grace. And notice it was faith in the *Lord Jesus*, indicating that he had to believe in a Jesus who is Lord.

The Philippian jailer did believe, and his faith went right to work, as he repented, immediately washing Paul and Silas' wounds, then served them a good meal and received baptism in obedience to Christ's command (see Acts. 16:33-34).

What if that jailer had said to Paul, "I'm so glad to have learned that salvation is all by God's unconditional grace. Wow, is it ever great to be saved! Now get back in your cells you prison scum and starve! I'm going home to eat!"? He would have been trusting in a grace that doesn't exist, an unconditional grace that God has never offered. And that is the very thing that many professing Christians are doing. To them, obedience is optional, because they think God's grace is unconditional. Or they have mistakenly thought that believing in Jesus is nothing more than knowing about Jesus. They are indistinguishable from non-Christians because they actually are non-Christians, even though they think otherwise.

*God's grace is clearly conditional.* At the present time, for example, God is giving every living person an opportunity to repent. They are in a "grace period." At the end of their lives, however, the grace period ends. Thus, God's grace extended to them is conditional. They must receive salvation by faith before they die, or they will go to hell, forfeiting any future possibility of being saved. Does that condition of a limited period of time nullify God's grace? Are sinners earning their right to continue in sin while they live? Or is their opportunity to continue sinning or repent due only to God's grace? The answers are obvious.

*God's grace is clearly conditional.* He "gives grace to the humble," Scripture declares (Jas. 4:6; 1 Pet. 5:5, emphasis added). Humility is a *condition* of receiving God's grace. Salvation begins when a person humbles himself, admits his sinfulness, and cries out for God's mercy. Then, and only then, does God's grace regenerate the sinner (see Jas. 4:6-10).

### **The Intention of God's Grace**

God has not extended His grace to us to give us a license to continue sinning. On the contrary—His plan is that His grace will result in our turning from our sins. "The kindness of God leads [us] to repentance" (Rom. 2:4). Isn't that the same reason you extend grace to other people? You are hoping that your grace will motivate them to change, and that they will repent out of gratitude. And are you not hoping they won't misunderstand your grace as being an indication of your approval of their behavior?

For example, suppose you catch your young daughter disobeying you. She deserves to be punished, but you decide not to punish her, showing her "undeserved favor," or grace. You have shown her grace hoping that she will repent and not repeat her disobedience. You certainly don't want her to think that you approve of her actions, do you?

Your continued grace, however, is based on her repentance. If she repeats her sin, your conditional grace will end. This time she'll get what she deserves.

Likewise, God has not extended His grace so we can continue sinning. Paul, an authority on God's grace, wrote,

*For the grace of God has appeared, bringing salvation to all men, instructing us to deny ungodliness and worldly desires and to live sensibly, righteously and godly in the present age (Tit. 2:11-12, emphasis added).*

Likewise, the apostle Jude warned of a perversion of God's true grace, one that relinquished people's responsibility to be holy:

*For certain persons have crept in unnoticed, those who were long beforehand marked out for this condemnation, ungodly persons who turn the grace of our God into licentiousness and deny our only Master and Lord, Jesus Christ (Jude 1:4, emphasis added).*

These false Christians were obviously not publicly proclaiming, “We deny the Master and Lord, Jesus Christ,” otherwise they would not have “crept in unnoticed.” No, by their perversion of God’s grace, turning it into a license to sin, they were effectively denying Christ’s lordship by their daily lives.

### **The Necessity of Repentance for Salvation**

We will return to the story of the rich, young ruler. But please allow me to continue for a while considering the *biblical* gospel, *biblical* grace and *biblical* salvation. Repentance and obedience are part and parcel of all of these and none of them nullifies God’s grace. If requiring repentance and obedience for salvation somehow stands in opposition to or nullifies the concept of God’s grace, then Jesus nullified salvation by grace, because He spoke of the necessity of repentance and obedience for salvation. First, let’s consider Jesus’ proclamations of repentance.

Jesus declared that He came to call sinners to repentance (see Luke 5:32). From the outset of His ministry He preached, “Repent, for the kingdom of heaven is at hand” (Matt. 4:17). Unless His hearers repented, they wouldn’t be ready for the kingdom, over which a King will rule. Repentance was an integral part of His message.

Jesus reproached cities that did not repent at His preaching, telling them that hell was their destiny (see Matt. 11:20-24). He declared that His generation would be condemned at their judgment because they did not repent (see Matt. 12:41). He warned people that if they wouldn’t repent, they would perish (see Luke 13:3, 5). He revealed that there is joy in heaven over one sinner who repents (see Luke 15:7). He commissioned His disciples after His resurrection to preach “repentance for [that is, *as a condition of*] forgiveness of sins” (Luke 24:47). If preaching repentance as a requirement for salvation nullifies God’s grace, then Jesus nullified God’s grace by His preaching.

### **What it Means to Repent**

Repentance is too often edited from the gospel today, and when it is mentioned, it is often redefined as being only a change in a person’s mind about who Jesus is, a change that doesn’t necessarily result in any change of his actions. But are we really to think that a person could have a change of mind about who Jesus is, now believing that He is the Son of God, the One before whom he must stand to give an account of his life, and it not result in a change in that person’s actions? What an absurd thought! We might just as well say that a person could believe that his children were trapped in a burning house and it not affect his actions.

Paul certainly wouldn’t have accepted such a senseless definition of repentance. He declared everywhere that people should “repent and turn to God, *performing deeds appropriate to repentance*” (Acts 26:20, emphasis added).

Neither would John the Baptist have stood for such obvious heresy. He told his convicted audience, “Bring forth fruit in keeping with repentance” (Matt. 3:8), and warned that if they didn’t, they would be cast into hell (see Matt. 3:10).

Incidentally, when members of John’s audience once asked what they should do specifically, he responded by telling them to stop breaking the second greatest commandment and repent of greed: “Let the man who has two tunics share with him who has none, and let him who has food do likewise” (Luke 3:11).

In fact, practically every specific deed of repentance that John mentioned had something to do with money and greed. To the tax-gatherers he said, “Collect no more than what you have been ordered to” (Luke. 3:12). To some soldiers he said, “Do not take money from anyone by force...and be content with your wages” (Luke. 3:14). Greed was such a pervasive sin that it touched the lives of everyone, just as it does today. It is so common that even those in the church don’t recognize it. Preaching the gospel, as

Luke calls it (see Luke 3:18), John made it clear that unless his listeners repented of their greed, they would end up in hell. *John would have had no theological problem with what Jesus expected of the rich, young ruler.*

If the two greatest commandments are to love God with all one's heart, mind, soul and strength and to love one's neighbor as oneself (as Christ taught; see Mark 12:28-31), then it could be rightly said that the two greatest sins are not loving God with all one's heart, mind, soul and strength, and not loving one's neighbor as oneself. If repentance is turning from sin, then the most important sins that one should turn away from are those two. Greed is a sin that violates both of the two greatest commandments. People who are not willing to repent of greed cannot have a relationship with God, because their god is money.

The need to repent of greed has been removed from the gospel in our materialistic culture. When anyone even remotely suggests that such repentance may be necessary for salvation, he is immediately branded a legalist. "You are proclaiming a salvation by works!" is the impassioned accusation. But if what I'm saying is legalism, then Jesus and John the Baptist were legalists.

### **The Necessity of Obedience for Salvation**

Jesus also spoke of the necessity of obedience and holiness for salvation. He declared,

For I say to you, that unless your righteousness surpasses that of the scribes and Pharisees, you shall not enter the kingdom of heaven (Matt. 5:20).<sup>4</sup>

And if your right eye makes you stumble, tear it out, and throw it from you; for it is better for you that one of the parts of your body perish, than for your whole body to be thrown into hell. And if your right hand makes you stumble, cut it off, and throw it from you; for it is better for you that one of the parts of your body perish, than for your whole body to go into hell (Matt. 5:29-30).

Not everyone who says to Me, "Lord, Lord," will enter the kingdom of heaven; but he who does the will of My Father who is in heaven. Many will say to Me on that day, "Lord, Lord, did we not prophesy in Your name, and in Your name cast out demons, and in Your name perform many miracles?" And then I will declare to them, "I never knew you; depart from Me, you who practice lawlessness" (Matt. 7:21-23).

For whoever does the will of My Father who is in heaven, he is My brother and sister and mother (Matt. 12:50).

The Son of Man will send forth His angels, and they will gather out of His kingdom all stumbling blocks, and those who commit lawlessness, and will cast them into the furnace of fire; in that place there shall be weeping and gnashing of teeth (Matt. 13:41-42).

Do not marvel at this; for an hour is coming, in which all who are in the tombs shall hear His voice, and shall come forth; those who did the good deeds to a resurrection of life, those who committed the evil deeds to a resurrection of judgment (John 5:28-29).

---

<sup>4</sup> When this statement is read contextually, we cannot rightfully conclude that Jesus was alluding to the imputed legal righteousness that believers receive as a gift. Rather, Jesus was talking about practical holiness. For further explanation, see my book, *The Great Gospel Deception*, pp. 136-139.

All of the above statements speak of the necessity of obedience for salvation. Did not “the author of [our] salvation” (Heb. 2:10) know that people are saved by grace through faith? Certainly He did. Thus, we can only conclude that what He said does not nullify the true saving grace that God is extending to humanity.

### **Taking Up the Cross**

Consider also the following words of Christ:

And He summoned the multitude with His disciples, and said to them, “If anyone wishes to come after Me, let him deny himself, and take up his cross, and follow Me. For whoever wishes to save his life shall lose it; but whoever loses his life for My sake and the gospel’s shall save it. For what does it profit a man to gain the whole world, and forfeit his soul? For what shall a man give in exchange for his soul? For whoever is ashamed of Me and My words in this adulterous and sinful generation, the Son of Man will also be ashamed of him when He comes in the glory of His Father with the holy angels” (Mark 8:34-38).

When we read these words honestly, we realize that they are not an invitation to a deeper walk addressed to Christians, but a revelation of what is required of nonbelievers if they are to be saved.

First, note that Jesus’ words here were addressed to nonbelievers and believers. Jesus “summoned the multitude with His disciples” (Mark 8:34, emphasis added).

Second, Jesus declared at the outset that what He was about to say applied to anyone who wished to “come after” or “follow” Him (Mark 8:34). That person must deny himself and take up his cross. So there are conditions. There is a cost.

The very next sentence is related to the first one, as it begins with the word *for*. Jesus then contrasted the one who denies himself and takes up his cross with the one who doesn’t. The former “loses his life” for Jesus and the gospel’s sake and consequently saves his life; the later “wishes to save his life” and consequently loses it. Obviously, Jesus was talking about the outcomes of commitment and non-commitment. The terms He used couldn’t have been stronger: denying oneself, taking up one’s cross, losing one’s life. Unreserved devotion is what Jesus had in mind.

Jesus continued to contrast the committed and non-committed in the next two sentences. The one who does not deny himself, take up his cross, follow Christ, and lose his life for Christ and the gospel’s sake might “gain the whole world.” *Gaining the world* speaks of the ultimate accomplishment of the one who is not committed to Christ. He might gain power, pleasure, wealth and so on, those things the world offers to those who have not made Jesus Lord. But the consequence is that one “forfeits his soul,” the ultimate foolish exchange. Does one who “forfeits his soul” sound like the description of a saved person? The answer is obvious.

Clearly, Jesus was talking about salvation, and what one must do to receive it. Are we to think that there will be people in heaven who did *not* desire to “come after” and “follow” Christ, who did not “deny themselves and take up their cross,” who did not “lose their lives for Jesus and the gospel’s sake” but who “desired to save their lives,” and who “gained the world” and thus “forfeited their souls”?

Jesus ended with a warning to those who chose not to deny themselves, take up their crosses, follow Him and lose their lives. Because they are ashamed of Him and what He said, when He returns He will be ashamed of them. They will forfeit their souls at His judgment. Matthew’s version adds, “For the Son of Man is going to come in the glory of

His Father with His angels; and will then recompense every man according to his deeds" (Matt. 16:27).<sup>5</sup>

In the next chapter, we will return to the story of the rich, young ruler. We must first, however, complete what we have begun regarding the true nature of salvation. Once we understand the roles of repentance and obedience, we are much better suited to understand what Jesus said to the rich, young ruler.

---

<sup>5</sup> For a more in-depth discussion of this passage of Scripture, see my book, *The Great Gospel Deception*, pp. 79-84.