



**3.)** Does the idea of living up to the credit through a lifestyle of righteousness and righteous works constitute the kind of salvation by works rejected in the New Testament?

We will address these questions in order. But before we proceed we should first take a moment to discuss what the New Testament means when it refers to righteousness. There are several related Greek words that are used in the New Testament to refer to the related concepts of “righteousness” and being “justified.” One of them is used in Romans 4:3 which we looked at above. It is the Greek adjective “dikaios” (1342). This adjective comes from the noun “dike” (1349). Below are the definitions of both words followed by several other related Greek words that are used throughout the New Testament to refer to “righteousness,” “righteous,” “justified,” and “justification.”

#### 1342 dikaios

**from 1349;** TDNT-2:182,168; adj

AV-**righteous 41**, just 33, right 5, meet 2; 81

##### 1) **righteous, observing divine laws**

1a) in a wide sense, upright, **righteous**, virtuous, **keeping the commands of God**  
 1a1) of those who seem to themselves to be righteous, who pride themselves to be righteous, who pride themselves in their virtues, whether real or imagined

1a2) **innocent, faultless, guiltless**

1a3) **used of him whose way of thinking, feeling, and acting is wholly conformed to the will of God, and who therefore needs no rectification in the heart or life**

1a3a) only Christ truly

1a4) **approved of or acceptable of God**

1b) **in a narrower sense, rendering to each his due and that in a judicial sense, passing just judgment on others**, whether expressed in words or shown by the manner of dealing with them

#### 1349 dike

probably from 1166; TDNT-2:178,168; n f

AV-vengeance 2, judgment 1, punish + 5099 1; 4

1) custom, usage

2) **right, just**

3) a suit at law

4) **a judicial hearing, judicial decision**, esp. sentence of condemnation

5) execution of a sentence, punishment

5a) to suffer punishment

6) the goddess Justice, avenging justice

#### 1341 dikaiokrisia

**from 1342** and 2920; TDNT-2:224,168; n f

AV-righteous judgment 1; 1

1) **righteous judgment**

#### 1345 dikaioma

**from 1344;** TDNT-2:219,168; n n

AV-**righteousness 4**, ordinance 3, judgment 2, **justification 1**; 10

1) **that which has been deemed right so as to have force of law**

1a) what has been established, and ordained by law, an ordinance

1b) **a judicial decision, sentence**

1b1) **of God**

1b1a) **either the favourable judgment by which he acquits man and declares them acceptable to Him**

1b1b) unfavourable: sentence of condemnation

2) **a righteous act or deed**

1344 **dikaioo**

**from 1342;** TDNT-2:211,168; v

AV-**justify 37**, be freed 1, **be righteous 1**, justifier 1; 40

1) **to render righteous or such he ought to be**

2) **to show, exhibit, evince, one to be righteous, such as he is and wishes himself to be considered**

3) **to declare, pronounce, one to be just, righteous, or such as he ought to be**

1346 **dikaios**

**from 1342;** ; adv

AV-**justly 2**, **righteously 2**, **to righteousness 1**; 5

1) **just, agreeably to right**

2) **properly, as is right**

3) **uprightly, agreeable to the law of rectitude**

As we can see from the definitions of these Greek words, the New Testament terms for “righteous” and “righteousness” are closely related to the idea of being judged or declared as being in right standing in a legal status before the governing authority, in this case God. So, our examination of being credited as righteous is about whether God’s act of accepting us as being in right standing before him should be understood as a credit that we are expected to live out in the future through right living and righteous works.

Having become familiar with these essential definitions, we can now turn to the first of our main questions.

### *Question Number One*

First, does the suggestion of righteousness as a credit conflict with the doctrine that salvation by faith is an unearned gift?

The following passages assert that salvation, atonement, and righteousness are a gift from God, which we have not earned.

**Romans 5:11** And not only so, but we also joy in God through **our Lord Jesus Christ, by whom we have now received the atonement...** 15 But not as the

offence, **so also is the free gift.** For if through the offence of one many be dead, much more the grace of God, and **the gift by grace, which is by one man, Jesus Christ,** hath abounded unto many. 16 And not as it was by one that sinned, **so is the gift:** for the judgment was by one to condemnation, **but the free gift is of many offences unto justification.** 17 For if by one man's offence death reigned by one; much more **they which receive abundance of grace and of the gift of righteousness** shall reign in life by one, Jesus Christ.) 18 Therefore as by the offence of one judgment came upon all men to condemnation; **even so by the righteousness of one the free gift came upon all men unto justification of life.**

**Ephesians 2:8 For by grace are ye saved through faith; and that not of yourselves: it is the gift of God.**

But is a credit incompatible with a gift? To answer this question, we turn to Jesus' comments in Matthew 18. In verse 21, Peter asks Jesus a question about forgiveness. In answering his question, Jesus' tells a parable.

**Matthew 18:21 Then came Peter to him, and said, Lord, how oft shall my brother sin against me, and I forgive him?** till seven times? 22 Jesus saith unto him, I say not unto thee, Until seven times: but, Until seventy times seven. 23 **Therefore is the kingdom of heaven likened unto a certain king,** which would take account of his servants. 24 And when he had begun to reckon, one was brought unto him, which owed him ten thousand talents. 25 But forasmuch as he had not to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made. 26 The servant therefore fell down, and worshipped him, saying, Lord, have patience with me, and I will pay thee all. 27 **Then the lord of that servant was moved with compassion, and loosed him, and forgave him the debt (1156).** 28 But the same servant went out, and found one of his fellowservants, which owed him an hundred pence: and he laid hands on him, and took *him* by the throat, saying, Pay me that thou owest. 29 And his fellowservant fell down at his feet, and besought him, saying, Have patience with me, and I will pay thee all. 30 And he would not: but went and cast him into prison, till he should pay the debt. 31 So when his fellowservants saw what was done, they were very sorry, and came and told unto their lord all that was done. 32 Then his lord, after that he had called him, said unto him, O thou wicked servant, I forgave thee all that debt, because thou desiredst me: 33 Shouldest not thou also have had compassion on thy fellowservant, even as I had pity on thee? 34 And his lord was wroth, and delivered him to the tormentors, till he should pay all that was due unto him. 35 **So likewise shall my heavenly Father do also unto you, if ye from your hearts forgive not every one his brother their trespasses.**

This parable is relevant to our study for several reasons, which we will discuss as we move ahead to the next question. First, concerning the current question, it is significant to note verse 27 in which the king forgives his servant of a debt. The word for debt is "daneion" (Strong's No. 1156), which is defined as "a loan."

### **1156 daneion**

from danos (a gift); ; n n

AV-debt 1; 1

1) a loan

Therefore, in the parable, the servant is depicted as having a loan. But what is most significant from the definition above is that “deneion” comes from the Greek word “danos,” which means “a gift.” Consequently, given that this Greek word for “loan” comes from the Greek word for “gift,” it becomes very difficult to say that a credit, particularly an unearned and undeserved credit, is incompatible and irreconcilable with the idea of a gift. And what person who owes a debt he can never repay wouldn’t consider it an enormously generous gift if his creditor gave him a credit of “paid in full”? In addition, the conceptual distinction between a gift and a wage remains completely intact because the gift is awarded before any labor is done. It is given or credited to a person who has not earned it. Therefore, it can truly be called a gift or credit and not a wage. For a wage is owed to someone on the basis of work already performed.

Furthermore, it is difficult to dismiss the relevance of this passage to our study of God accounting men as righteous on credit, given the fact that Jesus is telling this parable in order to illustrate God’s forgiveness of men, as verse 35 plainly states. As we move forward, the idea that salvation and righteousness are a gift from God in no way rules out that righteousness could be granted as a credit in advance for future righteous living and righteous works.

### *Question Number Two*

Now we move on to our second question. Are we using a concept of credit that is unique to modern times and would not have been understood by the authors of scripture so many centuries ago? Specifically, we need to know if the Jews and the early Christians had an understanding of “credit” as an unearned sum given in advance but to be paid or worked toward in the future.

And the answer to this question is a very clear “yes.” It is a matter of simple, historical fact that such a concept of “credit” is not unique to modern times, but was an established understanding in the ancient world as a whole and in the culture of the Jews specifically. The idea of lending or crediting someone money, which they had not yet earned but would pay back in the future, was indeed already well-established by the times of the New Testament. And to demonstrate that fact, below are a few Old Testament passages where the concept of crediting or lending a person unearned money, which was to be paid back later, is implicit to the text.

**Exodus 22:25** If thou lend money to *any of my people that is poor by thee*, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury. 26 If thou at all take thy neighbour’s raiment to pledge, thou shalt deliver it unto him by that the sun goeth down:

**Leviticus 25:35** And if thy brother be waxen poor, and fallen in decay with thee; **then thou shalt relieve him:** *yea, though he be a stranger, or a sojourner;* that he may live with thee. **36 Take thou no usury of him, or increase:** but fear thy God; that thy brother may live with thee. **37 Thou shalt not give him thy money upon usury, nor lend him thy victuals for increase.**

**Deuteronomy 15:6** For the LORD thy God blesseth thee, as he promised thee: **and thou shalt lend unto many nations, but thou shalt not borrow;** and thou shalt reign over many nations, but they shall not reign over thee. **7 If there be among you a poor man of one of thy brethren** within any of thy gates in thy land which the LORD thy God giveth thee, thou shalt not harden thine heart, nor shut thine hand from thy poor brother: **8 But thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need, in that which he wanteth.**

**Deuteronomy 23:19** Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury: **20 Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury:** that the LORD thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it.

**Deuteronomy 28:12** The LORD shall open unto thee his good treasure, the heaven to give the rain unto thy land in his season, and to bless all the work of thine hand: **and thou shalt lend unto many nations, and thou shalt not borrow.**

**Deuteronomy 28:44** He shall lend to thee, and thou shalt not lend to him: he shall be the head, and thou shalt be the tail.

**2 Kings 4:1** Now there cried a certain woman of the wives of the sons of the prophets unto Elisha, saying, Thy servant my husband is dead; and thou knowest that thy servant did fear the LORD: and **the creditor is come to take** unto him my two sons to be bondmen.

**Nehemiah 5:4** There were also that said, **We have borrowed money for the king's tribute,** *and that upon* our lands and vineyards.

**Psalms 37:21** The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth. **22** For *such as be* blessed of him shall inherit the earth; and *they that be* cursed of him shall be cut off. **23 The steps of a good man** are ordered by the LORD: and he delighteth in his way...**26 He is ever merciful, and lendeth;** and his seed *is* blessed.

**Psalms 112:5** A good man sheweth favour, and lendeth: he will guide his affairs with discretion.

**Proverbs 19:17** He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again.

**Proverbs 22:7** The rich ruleth over the poor, **and the borrower is servant to the lender.**

**Isaiah 24:2** And it shall be, as with the people, so with the priest; as with the servant, so with his master; as with the maid, so with her mistress; as with the buyer, so with the seller; **as with the lender, so with the borrower;** as with the taker of usury, so with the giver of usury to him.

From these Old Testament passages, we can see that the Jewish culture, the culture in which Christianity was birthed, well understood the concept of crediting someone with money they had not yet earned but were obliged to work toward paying off.

Consequently, this is not a concept that would have been foreign to the writers of the New Testament. It is not a modern concept imposed onto an ancient text whose authors would not have known or intended it. Nevertheless, the question remains as to whether or not they had this concept in mind when describing the doctrine of being accounted righteous by faith.

### *Question Number Three*

This brings us to our third question. No doubt the most controversial part of this investigation is not so much that righteousness is given as a credit, but specifically that this credit is given in advance for work that will be done afterward. Does this equate to righteousness and salvation by works?

This is an important question and for that reason this question will comprise the major portion of this essay.

However, it is even more important that we ask this question correctly. Modern Christianity, particularly through the Protestant Reformation, has wrangled much over the relative roles of faith and works in salvation. The question we must ask here is not whether such an interpretation violates modern standards regarding righteousness by works. Instead, the question we must ask is whether or not such an interpretation violates the New Testament's own standards and statements against righteousness by works. In short, part of answering this question will be establishing what the New Testament itself has to say about the role of works in relation to faith and salvation. If the New Testament itself asserts that in exchange for this credit we are indebted to God to live righteously and apart from doing so we are not saved, then it will not be possible to condemn such an interpretation as heretical or unbiblical. We will simply have to adjust our modern concepts of what kind of salvation by works the New Testament rejects in order to realign them with what the New Testament itself has to say on the subject.

So, the essential question emerges. What does the New Testament have to say concerning whether or not righteousness is indeed lent to us as an unearned credit with the intent that we should afterwards live and work toward that righteousness?

Let's start with some of the more famous passages on this topic, particularly those which contain the phrase that Abraham's faith was "counted as righteousness" for him.

**Romans 4:3** For what saith the scripture? Abraham believed God, and it was counted unto him for righteousness.

**Galatians 3:6** Even as Abraham believed God, and it was accounted to him for righteousness.

As Romans 4:3 states, this phrase that Abraham's faith was "counted to him for righteousness" is one that originates in Old Testament scripture. Specifically, it originates in Genesis 15:6, which is a good place to begin our investigation of what scripture means by "counted" or "accounted" as righteous.

**Genesis 15:6** And he believed in the LORD; and he counted (02803) it to him for righteousness.

When it comes to determining whether "counted" for righteousness implies something along the lines of an unearned credit "to be paid off" afterward, our first step in is to establish that this meaning is at least plausibly implied by the words that are used in the text. For this purpose, we have noted the Strong's Concordance number behind the word "counted" in Genesis 15:6 above. It is the Hebrew word "chashab" (Strong's No. 02803). "Chashab" has a rather broad range of meaning and includes concepts spanning from "think, plan, esteem, calculate, invent, make a judgment, and imagine," to "count, account, charge, reckon, compute, or impute." It can even be translated as "to purpose," "to forecast," or "to regard." With such a wide range of related meanings, is interpreting "chashab" as a reference to "credit" in the sense of a loan a highly speculative venture?

Not really. We find "chashab" used in this manner elsewhere in the Old Testament. In Leviticus 25:47-52, we find "chashab" used to describe to the accounting of a man's debts.

**Leviticus 25:47** And if a sojourner or stranger wax rich by thee, and thy brother that dwelleth by him wax poor, and sell himself unto the stranger or sojourner by thee, or to the stock of the stranger's family: 48 **After that he is sold he may be redeemed again;** one of his brethren may redeem him: 49 Either his uncle, or his uncle's son, may redeem him, or any that is nigh of kin unto him of his family may redeem him; or if he be able, he may redeem himself. 50 **And he shall reckon (02803) with him that bought him from the year that he was sold to him unto the year of jubile: and the price of his sale shall be according unto the number of years, according to the time of an hired**

**servant shall it be with him.** 51 If there be yet many years behind, according unto them he shall give again the price of his redemption out of the money that he was bought for. 52 **And if there remain but few years unto the year of jubile, then he shall count (02803) with him, and according unto his years shall he give him again the price of his redemption.**

As we can see, here in Leviticus 25, “chashab” is used to refer to a financial accounting. However, the antiquity of the language in the King James may obscure some of the exact meaning. Here is the same passage in the New International Version.

**Leviticus 25:47** “If a foreigner residing among you becomes rich and **any of your fellow Israelites become poor and sell themselves to the foreigner or to a member of the foreigner’s clan,** 48 **they retain the right of redemption after they have sold themselves. One of their relatives may redeem them:** 49 An uncle or a cousin or any blood relative in their clan may redeem them. **Or if they prosper, they may redeem themselves.** 50 **They and their buyer are to count the time from the year they sold themselves up to the Year of Jubilee. The price for their release is to be based on the rate paid to a hired worker for that number of years.** 51 **If many years remain, they must pay for their redemption a larger share of the price paid for them.** 52 **If only a few years remain until the Year of Jubilee, they are to compute that and pay for their redemption accordingly.**

As we can see from verses 51-52, this accounting pertains to future work. When paying to redeem someone from servitude, the amount is determined by counting how many years remain until the next future year of jubilee. If there are many years until the next jubilee, the amount required to redeem them is larger. If there are a few years left until the next jubilee, then the amount required to redeem them is smaller. Consequently, in this passage, “chashab” is being applied both to a debt owed and to future labor. And “chashab” is not used this way just once. “Chashab” is also used to denote calculating the value or amount due for something in other passages such as Leviticus 27:16-25.

It is interesting that such a word is used in Genesis 15:6 particularly given that in Romans 4, Paul quotes Genesis 15:6 and defines the concepts in terms of a financial sum that is either due as wages or that is an unearned gift. Thus, we know that Paul understands the use of “chashab” in Genesis 15:6 in connection to how “chashab” is used in Leviticus 25. Both Romans 4 and Leviticus 25 speak of this “accounting” in terms of esteeming debt and value for wages in general. But is Romans 4 also referring to “future” wages in the way that Leviticus is? Could it be that both Genesis and Romans are using such language to denote that Abraham is being given a credit of righteousness in advance for righteous works that he would later perform? The book of Genesis certainly seems to present this.

First, in Genesis 15:5, God tells Abraham that Abraham will have as many descendants as the stars of the sky. Abraham believes God’s statement and so, in verse 6, God accounts this belief for righteousness.

**Genesis 15:4** And, behold, **the word of the LORD came unto him, saying,** This shall not be thine heir; but he that shall come forth out of thine own bowels shall be thine heir. **5** And he brought him forth abroad, and said, **Look now toward heaven, and tell the stars, if thou be able to number them: and he said unto him, So shall thy seed be.** **6** And he believed in the LORD; and he counted it to him for righteousness.

Then, in Genesis 17, God commands Abraham to walk before him and be perfect, indicating that these are things God expects of Abraham in the future. In fact, God indicates that whether or not Abraham will receive the previous promise of many children depends upon Abraham's future walk before God.

**Genesis 17:1** And when Abram was ninety years old and nine, **the LORD appeared to Abram, and said unto him, I am the Almighty God; walk before me, and be thou perfect.** **2** And I will make my covenant between me and thee, and will multiply thee exceedingly.

And in Genesis 18, God speaks concerning Abraham saying that he knows Abraham and that Abraham will indeed keep the way of the Lord in the future with the result that God will do for Abraham the conditional promises that he has made to multiply Abraham's seed.

**Genesis 18:17** And the LORD said, Shall I hide from Abraham that thing which I do; **18** Seeing that Abraham shall surely become a great and mighty nation, and all the nations of the earth shall be blessed in him? **19** For I know him, that he will command his children and his household after him, and they shall keep the way of the LORD, to do justice and judgment; that the LORD may bring upon Abraham that which he hath spoken of him.

Clearly Genesis 15-18 is exhibiting that because Abraham believes God's instructions, God is giving Abraham a credit of righteousness for Abraham's future obedience to those instructions. And we know that Paul's discussion of Abraham being credited as righteous is based upon this same series of interactions from Genesis 15-18 concerning Abraham's seed, because in Romans 4:17-24 Paul specifies that he is talking about Abraham's response to God's promises concerning his offspring.

**Romans 4:17** (As it is written, **I have made thee a father of many nations,**) before him whom he believed, *even* God, who quickeneth the dead, and calleth those things which be not as though they were. **18** Who against hope believed in hope, that he might become the father of many nations, according to that which was spoken, **So shall thy seed be.** **19** And being not weak in faith, he considered not his own body now dead, when he was about an hundred years old, neither yet the deadness of Sara's womb: **20** He staggered not at the promise of God through unbelief; but was strong in faith, giving glory to God; **21** And being fully persuaded that, what he had promised, he was able also to perform. **22** And therefore it was imputed to him for righteousness. **23** Now it

was not written for his sake alone, that it was imputed to him; 24 But for us also, to whom it shall be imputed, if we believe on him that raised up Jesus our Lord from the dead;

We should also note from verses 23-24 that Paul upholds Abraham as the pattern and model for our being imputed as righteous by faith. So, the more that we establish that for his belief, Abraham was given a credit of righteousness for future obedience, the more we establish that this is the case with Christians under the New Covenant as well.

It is also interesting to note that every time the New Testament speaks of being accounted as righteous based upon belief, it uses the Greek word “logizomai” (Strong’s No. 3049). Although translated into the three different English words “counted,” “reckoned,” and “imputed” throughout Romans 4, “logizomai” appears 11 times in the total of 12 verses including verses 3-11 and verses 22-24. And “logizomai” is also the word used in Galatians 3:6 and James 2:23, which are the other 2 times that Genesis 15:6 is quoted in the New Testament.

**Romans 4:3** For what saith the scripture? Abraham believed God, and it was **counted (3049)** unto him for righteousness. 4 Now to him that worketh is the reward not **reckoned (3049)** of grace, but of debt. 5 But to him that worketh not, but believeth on him that justifieth the ungodly, his faith is **counted (3049)** for righteousness. 6 Even as David also describeth the blessedness of the man, unto whom God **imputeth (3049)** righteousness without works, 7 *Saying*, Blessed *are* they whose iniquities are forgiven, and whose sins are covered. 8 Blessed *is* the man to whom the Lord will not **impute (3049)** sin. 9 *Cometh* this blessedness then upon the circumcision *only*, or upon the uncircumcision also? for we say that faith was **reckoned (3049)** to Abraham for righteousness. 10 How was it then **reckoned (3049)**? when he was in circumcision, or in uncircumcision? Not in circumcision, but in uncircumcision. 11 And he received the sign of circumcision, a seal of the righteousness of the faith which *he had yet* being uncircumcised: that he might be the father of all them that believe, though they be not circumcised; that righteousness might be **imputed (3049)** unto them also...22 And therefore it was **imputed (3049)** to him for righteousness. 23 Now it was not written for his sake alone, that it was **imputed (3049)** to him; 24 But for us also, to whom it shall be **imputed (3049)**, if we believe on him that raised up Jesus our Lord from the dead; 25 Who was delivered for our offences, and was raised again for our justification.

**Galatians 3:6** Even as Abraham believed God, and it was **accounted (3049)** to him for righteousness.

**James 2:23** And the scripture was fulfilled which saith, Abraham believed God, and it was **imputed (3049)** unto him for righteousness: and he was called the Friend of God.

As can be seen from the definition below, “logizomai” has a range of related meanings, which includes, “to reckon, count, compute, calculate, take into account, or make an account of.”

### **3049 logizomai**

middle voice from 3056; TDNT-4:284,536; v

AV-think 9, impute 8, reckon 6, count 5, account 4, suppose 2, reason 1, number 1, misc 5; 41

1) to reckon, count, compute, calculate, count over

1a) to take into account, to make an account of

1a1) metaph. to pass to one’s account, to impute

1a2) a thing is reckoned as or to be something, i.e. as availing for or equivalent to something, as having the like force and weight

1b) to number among, reckon with

1c) to reckon or account

2) to reckon inward, count up or weigh the reasons, to deliberate

3) by reckoning up all the reasons, to gather or infer

3a) to consider, take into account, weigh, meditate on

3b) to suppose, deem, judge

3c) to determine, purpose, decide

A survey of the 41 times that “logizomai” is used in the New Testament quickly reveals that it is typically used to refer to considering, esteeming, or deeming something to be of particular category or status. Or in other words, apart from the 13 verses immediately above in Romans, James, and Galatians, “logizomai” is not necessarily used to refer to financial assessments. However, its definition does include as a primary meaning, the concepts of “counting” and “calculating” in the sense of taking an account. But the linguistic aspect of “logizomai” that is most relevant to this study is the fact that it is a derivative of “logos” (Strong’s No. 3056), which can also be seen from the second line of the definition above, which reads, “middle voice from 3056.”

“Logos” is a word that is very broadly used in the New Testament and perhaps equally broad in the range of its meaning. It can designate anything from a simple “word, saying, or speech” to the concept of “doctrine or teaching” to faculties of the mind, such as “reasoning, meditating, or mental calculating.” And it is also used as a technical term for the Word of God, the Second Person of the Trinity. It occurs 330 times in the New Testament. With such a wide range of meaning and usage, how does either “logos” or “logizomai” point specifically to the idea of righteousness as an unearned credit for future righteous living and works?

The answer comes from a passage that we looked at earlier and promised to revisit, Matthew 18. Matthew 18 records Jesus’ parable concerning forgiveness illustrated by a king reviewing his servant’s account records, erasing the servant’s debt and instead crediting the servant with good financial standing. For the purpose of this study, what is interesting is that Matthew 18:23 uses the word “logos” to denote the king’s accounting of the servant’s financial status.

**Matthew 18:21** Then came Peter to him, and said, Lord, how oft shall my brother sin against me, and I forgive him? till seven times? **22** Jesus saith unto him, I say not unto thee, Until seven times: but, Until seventy times seven. **23** **Therefore is the kingdom of heaven likened unto a certain king, which would take (4868) account (3056) of his servants.** **24** **And when he had begun to reckon (4868),** one was brought unto him, which **owed him ten thousand talents.**

In particularly, we note from the passage above that “logos” (Strong’s No. 3056) is being used in conjunction with the Greek word, “sunairo” (Strong’s No. 4868). Sunairo includes the definition of “settling accounts,” which is clearly the definition invoked by the context of Jesus’ parable in Matthew 18.

#### **4868 sunairo**

from 4862 and 142; ; v

AV-take 1, reckon 1, reckon + 3056 1; 3

1) to take up together with another or others

2) to bring together with others

2a) to cast up or **settle accounts**

2b) to make a reckoning with

It is Jesus’ analogy of forgiveness and restoration to righteousness in term of a financial illustration that forms the basis for Paul’s own use of debt and wages and financial account status as a metaphor for justification and righteousness in Romans 4 and elsewhere. And not only does Jesus use the word “logos” while Paul uses “logizomai,” but Jesus and Paul also use the related words for debt.

**Matthew 18:28** But the same servant went out, and found one of his fellowservants, which owed him an hundred pence: and he laid hands on him, and took *him* by the throat, saying, Pay me that thou owest. **29** And his fellow servant fell down at his feet, and besought him, saying, Have patience with me, and I will pay thee all. **30** And he would not: but went and cast him into prison, **till he should pay the debt (3784).** **31** So when his fellow servants saw what was done, they were very sorry, and came and told unto their lord all that was done. **32** Then his lord, after that he had called him, said unto him, O thou wicked servant, **I forgave thee all that debt (3782),** because thou desiredst me.

Here in verses 30 and 32, Jesus uses two related Greek words, “opheilo” (Strong’s No. 3784) and “opheile” (Strong’s No. 3782), both of which convey the idea of “owing money” or a “debt.” Similarly in Romans 4:3, just 1 verse after referring to Abraham’s faith being accounted for him as righteousness, Paul uses another related Greek word for debt.

**Romans 4:3** For what saith the scripture? Abraham believed God, and **it was counted (3049)** unto him for righteousness. **4** Now to him that worketh is the reward **not reckoned (3049)** of grace, **but of debt (3783).**

In Romans 4:4, Paul uses the word “opheilema” (Strong’s No. 3783), which like “opheilo” and “opheile,” means, “that which is owed,” or “a debt.” In fact, as we

can see from the quote above, just as Jesus used “opheilo” and “opheile” in the context of “logos” which referred to the king’s accounting of his servant, Paul is using “opheilema” in the very same breath as he is using “logizomai” to refer to God’s accounting of Abraham.

Given these similarities and the simple idea that Paul’s teachings are based upon those of Jesus Christ himself, when Paul uses the word “logizomai,” which is derived from “logos” to also speak of accounting in the context of wages and debt, we have good reason to think that “logizomai” is being used by Paul to convey similar financial imagery. And given that the “accounting of righteousness” is specifically being juxtaposed by Paul to wages or payment that is earned or owed, we can further conclude that “logizomai” is meant to convey financially accounting someone with an unearned credit.

While this still leaves the question of whether or not we are expected to live out and work out that credit afterward, similar to how you pay off an unearned financial credit, this comparison to Matthew 18 has at least demonstrated that Paul is indeed speaking of a “credit” as we would think of it in modern financial terms.

And Matthew 18 is not the only evidence for this interpretation of “logos” and “logozomai” in reference to financial accounting when used in conjunction with debt imagery. Matthew 25 provides another instance of this. And more importantly, Matthew 25 has direct implications for our secondary question of whether or not the idea of a “credit” implies working that credit out after the fact.

First, let’s establish that Matthew 25 is conceptually parallel to Matthew 18 and Romans 4 in terms of its use of financial imagery to convey spiritual status before God. This is simple enough to do. Both passages are included side by side for comparison.

**Matthew 18:23 Therefore is the kingdom of heaven likened unto a certain king, which would take (4868) account (3056) of his servants. 24 And when he had begun to reckon (4868), one was brought unto him, which owed him ten thousand talents.**

**Matthew 25:19 After a long time the lord of those servants cometh, and reckoneth (4868) (3056) with them.**

Just as Matthew 18 used “logos” in direct conjunction with “sunairo” (Strong’s No. 4868) to denote the idea of taking a financial accounting, Matthew 25 also uses these exact same two words for the exact same purpose. In both passages, these same two Greek words are occurring in illustrations in which a ruler takes a financial accounting of his servant. The only difference is that in Matthew 18, each Greek word is translated into its own corresponding English word. “Sunairo” is translated into the English word “take” and “logos” is translated into the English word “account.” In contrast, Matthew 25 only uses one English word, the

word “reckoneth,” to capture the joint concept of both “sunairo” and “logos,” both of which are present in the underlying Greek text.

Consequently, here again we see that when “logos,” and by extension its derivative “logizomai,” are used in conjunction with other financial imagery, such as wages or debts, they are intended to convey the concept of financial accounting. However, Matthew 25 does something more than just confirm this previously established fact. Let’s take a closer look at Matthew 25:19 in its surrounding context.

**Matthew 25:14** For the kingdom of heaven is as a man travelling into a far country, who called his own servants, and delivered unto them his goods. 15 **And unto one he gave five talents, to another two, and to another one;** to every man according to his several ability; and straightway took his journey. 16 **Then he that had received the five talents went and traded with the same, and made them other five talents.** 17 **And likewise he that had received two, he also gained other two.** 18 **But he that had received one went and digged in the earth, and hid his lord’s money.** 19 After a long time the lord of those servants cometh, and reckoneth (4868) (3056) with them. 20 And so he that had received five talents came and brought other five talents, saying, Lord, thou deliveredst unto me five talents: behold, I have gained beside them five talents more. 21 His lord said unto him, **Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things:** enter thou into the joy of thy lord. 22 He also that had received two talents came and said, Lord, thou deliveredst unto me two talents: behold, I have gained two other talents beside them. 23 His lord said unto him, **Well done, good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things:** enter thou into the joy of thy lord. 24 Then he which had received the one talent came and said, Lord, I knew thee that thou art an hard man, reaping where thou hast not sown, and gathering where thou hast not strawed: 25 **And I was afraid, and went and hid thy talent in the earth: lo, there thou hast that is thine.** 26 His lord answered and said unto him, **Thou wicked and slothful servant,** thou knewest that I reap where I sowed not, and gather where I have not strawed: 27 **Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury.** 28 Take therefore the talent from him, and give it unto him which hath ten talents. 29 For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath. 30 **And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth.**

In this parable, a nobleman goes away to a far country to receive a kingdom for himself. Although Matthew 25 does not state this, we know it is the case because of the parallel account of this parable in Luke 19:11-27, which includes these particular details. Luke further informs us that this parable is intended to illustrate that the kingdom of God would not immediately appear in Jesus’ day and in that way the nobleman represents Jesus going to heaven to receive a kingdom, which

he will later return to establish. But before he leaves, the king gives to each of his servants a sum of money.

It is important to note that the money is not given as wages but in accordance with each servant's ability, with the intention that they should use this amount for the king's benefit. If the money had been wages due to the servants for their labor, the king would not have placed upon them a command concerning what to do with it. Since the money was not wages, but an unearned gift from the king, the king commands his servants regarding how the money is to be used. As Luke 19:13 records, "he called his ten servants, and delivered them ten pounds, and said unto them, Occupy till I come."

When the king returns, he wishes to settle accounts with his servants. When he left, he accounted each one with an unearned sum of money. Now, the king desired to find out how each man had used this unearned credit. The result is that the two servants, who did indeed take that unearned credit and fulfill the instructions of the king, are allowed to enter his kingdom. However, the servant who received the unearned credit but did not use it to fulfill the instructions of the king is thrown out of the kingdom.

Here again we find that the basic New Testament teaching about God's accounting of his servants originates from Jesus in the Gospels. Later commentaries on this subject, such as those of Paul in Romans 4, which also draw upon similar financial imagery, must be regarded as growing out of and based upon this teaching from Jesus. But what is most significant here is that the servants are either rejected or accepted based upon whether or not they put the unearned credit to work. The credit that the king gave apart from work and not as earned wages, the king still required to be put to work afterward. Consequently, this provides still further indications that Romans 4, Galatians 3, and James 2 intend to convey this same idea concerning God's accounting of us as righteous. It is a credit that we have not earned, but like any financial credit and like the servants in this parable in Matthew 25, God requires us to work toward fulfilling this credit or we will be cast out of his kingdom.

It is true that Matthew 25 is not a parable about forgiveness. Given this fact, it might be suggested that Matthew 25 cannot be related to the question of whether or not the credit of righteousness is required to be worked out after the fact. However, Matthew 18, which we looked at earlier, clearly does function primarily as an illustration of God's accounting of men regarding sinfulness and righteousness. And Matthew 18 also conveys the exact same pattern as Matthew 25 concerning the fact that God requires the unearned credit to be worked out after the fact.

Here is the entire parable of Matthew 18 in its context.

**Matthew 18:23** Therefore is **the kingdom of heaven likened unto a certain king, which would take (4868) account (3056) of his servants.** **24** And when **he had begun to reckon (4868)**, one was brought unto him, which owed him ten

thousand talents. 25 But forasmuch as he had not to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made. 26 **The servant therefore fell down, and worshipped him, saying, Lord, have patience with me, and I will pay thee all.** 27 **Then the lord of that servant was moved with compassion, and loosed him, and forgave him the debt.** 28 **But the same servant went out, and found one of his fellowservants, which owed him an hundred pence: and he laid hands on him, and took *him* by the throat, saying, Pay me that thou owest.** 29 And his fellowservant fell down at his feet, and besought him, saying, Have patience with me, and I will pay thee all. 30 **And he would not: but went and cast him into prison, till he should pay the debt.** 31 So when his fellowservants saw what was done, they were very sorry, and came and told unto their lord all that was done. 32 **Then his lord, after that he had called him, said unto him, O thou wicked servant, I forgave thee all that debt, because thou desiredst me:** 33 **Shouldest not thou also have had compassion on thy fellowservant, even as I had pity on thee?** 34 **And his lord was wroth, and delivered him to the tormentors, till he should pay all that was due unto him.** 35 **So likewise shall my heavenly Father do also unto you, if ye from your hearts forgive not every one his brother their trespasses.**

What do we see in the parable in Matthew 18? We find that a king has credited his servant with money that the servant did not earn or pay. And then we find that this servant does not himself follow the ways of the king, but after receiving this unearned credit goes on to act wickedly. And as a result, when the servant does not follow the ways of the king but instead acts wickedly, his credit is revoked by the king and he is handed over to the tormentors.

So, here again, we have the very foundations of New Testament teaching on forgiveness using financial illustrations to convey men's sinful or righteous status before God. And we see that while God gives in advance a credit that we have not earned, God also requires that we walk in accordance with that credit and live righteously afterward. If we do not, God will revoke that righteousness, which he initially gave us on credit. If we truly believe, then like Abraham we will progress toward obedience to the instructions which we claim to believe. Or on the other hand, we can profess to believe God's instructions, but deny them in our works.

**Titus 1:16 They profess that they know God; but in works they deny *him*, being abominable, and **disobedient, and unto every good work reprobate.****

But if we only profess to believe God while denying him afterward in our works, such belief cannot save us. James states this specifically, which we will look at momentarily. However, before we turn to James, we should examine Paul's comments in Romans 8. As we do, we recall our theory. Our theory is that in such passages as Romans 4:3-4, when Paul speaks of our being credited or accounted with righteousness due to our faith rather than as wages that have been earned, Paul means to convey that God has given us an unearned credit in advance for righteous living and righteous works

that are required to follow after that credit of righteousness. Now, just 4 chapters after his words in Romans 4, Paul makes the following explicit statement.

**Romans 8:1 *There is therefore now no condemnation to them which are in Christ Jesus, who walk not after the flesh, but after the Spirit...* 12 *Therefore, brethren, we are debtors (3781), not to the flesh, to live after the flesh.* 13 For if ye live after the flesh, ye shall die: **but if ye through the Spirit do mortify the deeds of the body, ye shall live.****

In verse 13, Paul specifically states that we, as Christians, having been given a credit of righteousness and freed from condemnation, are now “debtors” to follow the leading of the Holy Spirit unto good works and righteous living. We are in debt to God to live out the unearned righteous credit that he has advanced to us for our faith. And in case there is any doubt, we should notice that the Greek word for “debtors” is “opheiletes” (Strong’s No. 3781). “Opheiletes” means “one who owes another, a debtor.” It is a direct derivative of the word “opheilo” (Strong’s No. 3784), which is used by Jesus in the parable concerning God’s forgiveness of sins in Matthew 18:30. And it is closely related to the words “opheile” (Strong’s No. 3782), which Jesus uses in verse 32 of Matthew 18, and also “opheilema” (Strong’s No. 3783), which Paul uses in Romans 4:3-4 when discussing that our righteousness is an unearned credit rather than a debt owed to us for wages.

The use of “opheiletes” here in Romans 8 demonstrates not only that Paul has in mind and is carrying forward with his thoughts from just a few chapters earlier in Romans 4, but also that Paul again has the original teaching of Jesus in mind as his foundation when he instructs his audience. But perhaps most significantly, the use of “opheiletes” here explicitly demonstrates our theory, that having received righteousness as an unearned credit, we are indebted to live out righteousness and work righteousness afterwards. In a sense, we are obligated to work toward paying off or living up to that credit, which God has advanced to us. And that is why, here in Romans 8:1-13, Paul states that in exchange for God removing the condemnation against us for sin, we are now in debt to God to follow the leading of his Spirit into good works and godly living.

Later on we will discuss more about what the New Testament says will happen if we do not work toward removing sin and toward living righteously after receiving this unearned credit. But for now, we will turn to James. When considering the question of whether belief alone, if it remains alone, is sufficient to save us or if instead we are required to work toward that unearned credit of righteousness, James is just as explicit as Paul in Romans 8:12-13.

In James 2:23, we see James using the word “logizomai” (Strong’s No. 3049), which we saw used by Paul 11 times in Romans 4:1-25 to describe God taking an accounting of sinful or righteous status before him. And in verse 23 we also see James uses “logizomai” while quoting Genesis 15:6, which states that God accounted righteousness to Abraham, just as Paul also used “logizomai” in Romans 4:3 when quoted Genesis 15:6. So, clearly James and Paul have the same

understanding in mind in Romans 4 and James 2. Neither one of them is deviating from the other.

And that is an important point because very often Christians perceive that Paul lays out for us a salvation by faith without works in any regard, particularly in passages such as Romans 4. Conversely, since James writes only one epistle and is perhaps more obvious about the need for works than Paul, many Christians think of James as sort of a solitary outlier or footnote, asserting that works should not be neglected altogether and balancing out Paul's massive amount of commentary that works are not really relevant to salvation. However, in reality, Paul and James are not focusing on or emphasizing different ends of the same spectrum at all. Instead, they are saying the exact same thing, which we'll continue to establish as we move forward.

James begins the first 13 verses of chapter 2 by chastising his audience for their behavior, saying that it is contrary to the royal law of scripture, the law of Christ, which includes the precept that we must love our neighbors as ourselves.

**James 2:** 1 My brethren, have not the faith of our Lord Jesus Christ, *the Lord* of glory, with respect of persons. 2 For if there come unto your assembly a man with a gold ring, in goodly apparel, and there come in also a poor man in vile raiment; 3 And ye have respect to him that weareth the gay clothing, and say unto him, Sit thou here in a good place; and say to the poor, Stand thou there, or sit here under my footstool: 4 **Are ye not then partial** in yourselves, and are become judges of evil thoughts? 5 Hearken, my beloved brethren, Hath not God chosen the poor of this world rich in faith, and heirs of the kingdom which he hath promised to them that love him? 6 **But ye have despised the poor.** Do not rich men oppress you, and draw you before the judgment seats? 7 Do not they blaspheme that worthy name by the which ye are called? 8 **If ye fulfil the royal law according to the scripture, Thou shalt love thy neighbour as thyself, ye do well:** 9 **But if ye have respect to persons, ye commit sin, and are convicted of the law as transgressors.** 10 For whosoever shall keep the whole law, and yet offend in one *point*, he is guilty of all. 11 For he that said, Do not commit adultery, said also, Do not kill. Now if thou commit no adultery, yet if thou kill, thou art become a transgressor of the law. 12 **So speak ye, and so do, as they that shall be judged by the law of liberty.** 13 For he shall have judgment without mercy, that hath shewed no mercy; and mercy rejoiceth against judgment.

After condemning his audience for what James calls sin in verse 8-9 against the commandments of Christ, James begins verse 14 with a very sharp question about whether or not faith without works can save a man.

**James 2:14** What *doth it* profit, my brethren, **though a man say he hath faith, and have not works? can faith save him?**

James' implied answer to this question is, of course, "no" that faith which does not have works cannot save a man. Notice that James phrases this as "though a man say he hath faith." James puts the emphasis on the idea that if a man doesn't

have good works following his faith, his faith is merely a matter of words. This is identical with Paul's words in Titus, which we saw earlier, and it demonstrates further that James and Paul teach the exact same thing rather than opposite ends on the same spectrum. In Titus 1:16, Paul likewise writes of persons who "profess" or say that they know God, but in their works they deny him because they are disobedient and do not work righteousness.

**Titus 1:16 They profess that they know God; but in works they deny *him*, being abominable, and **disobedient, and unto every good work reprobate.****

As we continue with James, after asking the question of whether or not faith can save a man if that faith does not lead to good works, James goes on to give an illustration.

**James 2:15 If a brother or sister be naked, and destitute of daily food, 16 And one of you say unto them, Depart in peace, be ye warmed and filled; notwithstanding ye give them not those things which are needful to the body; what *doth it profit?* 17 Even so faith, if it hath not works, is dead, being alone.**

James' point here is to use everyday examples to show his audience that any statement or profession, which is not followed up by action, is empty and does not accomplish its stated purpose or sentiment. And as he says in verse 17, the same is true with faith that does not produce works. Such a faith is empty because it does not have the vital force that faith should have. After all, if one truly did believe the words of God, one would obey them and carry them out. Thus, the vital force of faith is believing what God says, which should lead, at least over time, to greater and greater obedience. If it does not lead to obedience, then the faith is void and cannot save and the initial credit of righteousness is forfeit, just as in the parable taught by Jesus in Matthew 18, when the forgiven servant failed to act righteously toward his fellow servant.

And after using this everyday illustration, James goes on to be even more explicit, saying unequivocally that faith is shown by works.

**James 2:18 Yea, a man may say, Thou hast faith, and I have works: **shew me thy faith without thy works, and I will shew thee my faith by my works.****

In other words, according to James, righteous living is the proof of faith. Without it, faith is shown to be void and being void it is powerless to save. That is the thrust of James commentary. James continues to get even more explicit concerning the absolute necessity for righteous living to follow after the initial credit of righteousness on faith. In verse 19, he states that faith, which does not produce righteous living, is no different than and no more effective than the belief that demons have in God's existence.

**James 2:19 Thou believest that there is one God; thou doest well: the devils also believe, and tremble.**

Finally, in verses 20-23 James moves on to his ultimate proof that faith without works is dead, which is the example of Abraham.

**James 2:20 But wilt thou know, O vain man, that faith without works is dead? 21 Was not Abraham our father justified by works, when he had offered Isaac his son upon the altar? 22 Seest thou how faith wrought with his works, and by works was faith made perfect (5048)? 23 And the scripture was fulfilled (4137) which saith, Abraham believed God, and it was imputed (3049) unto him for righteousness:** and he was called the Friend of God. 24 Ye see then how that by works a man is justified, and not by faith only. 25 Likewise also was not Rahab the harlot justified by works, when she had received the messengers, and had sent *them* out another way? 26 For **as the body without the spirit is dead, so faith without works is dead also.**

There are several important statements here in verses 20-25. First, notice that in verses 21-22, James states that Abraham's faith was made perfect by his works. This word for "perfect" is the Greek word "teleioo" (Strong's No. 5048), which means, "to make perfect, or complete." Thus, according to James, faith is not perfect or complete until it has produced good works.

Second, James repeats this concept in verse 23, where he quotes Genesis 15:6, that Abraham's belief was accounted to him as righteousness. However, notice that James' example of Abraham being justified by the kind of faith that produces works is the instance when Abraham was willing to offer up Isaac. This event is recorded in Genesis 22:1-18, seven chapters after Genesis 15:6' declares Abraham to be righteous based upon his belief of God's words. Here we see our model exemplified perfectly. Abraham believes God and for this God advanced to Abraham an unearned credit of righteousness before Abraham has performed the righteous works that God requires. Then, when God tests Abraham, Abraham lives out that belief and his belief finds its completion when he obeys the voice of God that he professes to believe.

This is why James uses the word "fulfilled" in verse 23. "Fulfilled" is the Greek word "pleroo" (Strong's No. 4137), which means, "to make full, to complete, to carry into effect, or bring to realization." According to James, when Abraham obeyed God's word and acted righteously, Abraham fulfilled or lived up to the credit of righteousness that God gave to him. Or, to use Paul's words in Romans 8:12-13, Abraham was in debt for the credit of righteousness and he worked toward that debt when he worked righteousness afterward by obeying God. In fact, according to James, Abraham's credit of righteousness, which he received for belief alone, would not have saved him until and unless Abraham fulfilled that credit afterward by actual righteous living and righteous works. And, of course, James is holding this out as a model, which is true for us as well. (Later on, we will see that Paul makes the very same comment concerning Abraham fulfilling the credit of righteousness that God gave him.)

Before we move on to our next point, it is worth restating that James shares and proves our earlier interpretation of Genesis 15, 17, and 18. When covering Genesis 15, 17, and 18 earlier, we stated that God initially credits Abraham as righteous because he knows that Abraham believes his words and will therefore obey them, which Abraham does indeed later do. Thus, from as early as Genesis itself, we find this model asserted, that righteousness is given in advance as an unearned credit for righteous living and works that God expects and requires will follow. Consequently, according to James, God's earlier crediting of Abraham as righteous in Genesis 15:6 is later fulfilled and lived up to when Abraham obeys God in Genesis 22.

Third, it is with these sentiments that James concludes in verse 25, that "as the body without the spirit is dead, so faith without works is dead also." Such a faith cannot save a man. And just like the forgiven servant in Matthew 18 whose master accounted him with a credit to cover his debt, if we do not afterward follow the ways of our master, walking in fulfillment of that credit of righteousness but instead live wickedly, that initial credit will be revoked and we will be imprisoned for our debt, just as the parable states. In other words, if we put all of these passages together we can see that if God credits us as righteous based on faith, and that faith is proven void or dead by a lack of righteous works following it, then the credit of righteousness can also be voided.

#### *Are James and Paul Really on Complimentary Ends of the Same Spectrum?*

Finally, as we conclude our examination of James, we should return to the question of how much James' explicit statements in James 2 either do or do not diverge from the sentiments of Paul. Does Paul emphasize a salvation by faith regardless of works in contrast to James' emphasis on the absolute need for works to follow? Or do Paul and James actually say the exact same thing regarding the key concept of the necessity for us to live up to and work toward the righteous credit we were initially given for believing?

To answer this question, we turn back to Paul's central commentary concerning God counting Abraham (and by extension, all of us) as righteous for our belief. We have looked at verses 1-12 of Romans 4 already, and while we've included the full context below, our intention is to now focus on Paul's comments in verses 9-11.

**Romans 4:1** What shall we say then that Abraham our father, as pertaining to the flesh, hath found? 2 For if Abraham were justified by works, he hath whereof to glory; but not before God. 3 For what saith the scripture? Abraham believed God, and it was counted unto him for righteousness. 4 Now to him that worketh is the reward not reckoned of grace, but of debt. 5 But to him that worketh not, but believeth on him that justifieth the ungodly, his faith is counted for righteousness. 6 Even as David also describeth the blessedness of the man, unto whom God imputeth righteousness without works, 7 Saying, Blessed are they whose iniquities are forgiven, and whose sins are covered. 8 Blessed is the man to whom

the Lord will not impute sin. 9 **Cometh this blessedness then upon the circumcision only, or upon the uncircumcision also? for we say that faith was reckoned to Abraham for righteousness.** 10 **How was it then reckoned? when he was in circumcision, or in uncircumcision? Not in circumcision, but in uncircumcision.** 11 **And he received the sign (4592) of circumcision, a seal (4973) of the righteousness of the faith which he had yet being uncircumcised:** that he might be the father of all them that believe, **though they be not circumcised; that righteousness might be imputed unto them also:** 12 And the father of circumcision to them who are not of the circumcision only, but who also walk in the steps of that faith of our father Abraham, which he had being yet uncircumcised.

Let's examine Paul's line of argument here. His statement in verses 9-11 is that Abraham was accounted as righteous for belief before he performed the work of circumcision. Consequently, since the crediting of righteousness came before the righteous work, Paul could be making one of two possible statements. Paul could be saying that because righteousness was accounted before the work was performed, therefore works are not relevant at all to righteousness. This is perhaps the way many Christians commonly take Paul's statements. However, there is another alternative. Paul could be saying that the fact that righteousness was accounted before the work of circumcision demonstrates the need for righteous works to follow and fulfill the previous credit of righteousness.

Notice the two ways that Paul describes circumcision in verse 11.

First, Paul calls circumcision a "sign," which is the Greek word "semeion" (Strong's No. 4592). "Semeion" is defined as "a sign, mark, token" and can refer to the idea of a "token" or "portent" in the sense "of signs portending remarkable events soon to happen." In other words, circumcision could be a small, physical token intended to represent or convey a greater spiritual phenomenon that would follow. In short, circumcision, the pruning of the flesh, might be a physical sign or token representing the mortifying of the deeds of the flesh, the obedience that must follow and fulfill the credit of righteousness. And Paul is not silent on this theory.

**Romans 2:28 For he is not a Jew, which is one outwardly; neither *is that* circumcision, which is outward in the flesh: 29 But he *is* a Jew, which is one inwardly; and circumcision *is that* of the heart, in the spirit, *and* not in the letter; whose praise *is* not of men, but of God.**

**Colossians 2:11 In whom also ye are circumcised with the circumcision made without hands, in putting off the body of the sins of the flesh by the circumcision of Christ.**

Clearly Paul taught that circumcision is a physical sign representing the spiritual circumcision of putting to death our sinful desires. Thus, the New Covenant no longer requires God's people to keep circumcision because the more important, spiritual truth that it was a token representing had arrived: the putting to death of

the sinful desires. Consequently, the fact that Christians are not required to be physically circumcised does not in any way nullify the theory that righteous works and righteous living must follow after the unearned credit of righteousness, which is exemplified symbolically by Abraham who received the credit of righteousness before he performed the symbolic sign of physical circumcision.

Second, after referring to circumcision as a sign or token, Paul goes on immediately to refer to circumcision as a “seal.”

**Romans 4:11 And he received the sign (4592) of circumcision, a seal (4973) of the righteousness of the faith which he had yet being uncircumcised:** that he might be the father of all them that believe, though they be not circumcised; that righteousness might be imputed unto them also:

Notice that Paul says that circumcision was “a seal of the righteousness of faith which Abraham had” while he was “yet uncircumcised.” The Greek word for seal here is “sphragis” (Strong’s No. 4973), which means, “a seal” and “that by which anything is confirmed, proved, authenticated.” Here Paul is saying that not only was physical circumcision a token representing the mortifying of the sinful desires, but it was also the seal that came afterward confirming, proving, and authenticating the righteousness with which Abraham was credited before he performed the command of circumcision. First came the belief and the unearned credit of righteousness. And then came the work of circumcision, symbolizing the restraining of the sinful flesh as well as proving and authenticating the righteousness which was granted on credit before that work was actually performed.

So, James speaks of Abraham’s righteous works as completing and fulfilling the credit of righteousness that God gave him for believing. And Paul speaks of circumcision, another work performed by Abraham, as likewise being the seal, confirming and proving that earlier credit of righteousness. Paul and James are not opposite ends of the same spectrum, one emphasizing faith and the other works. But instead, Paul and James are both saying the exact same thing: that for our faith, God gives us an unearned credit of righteousness in advance, a credit which God requires us to live out and work toward completing through righteous living and works afterward throughout our lives, just as Jesus taught in the parable of God’s forgiveness in Matthew 18.

Like Abraham in Genesis 15:6, we have been credited with unearned righteousness based simply upon our belief of God’s word. But like Genesis 17:1, God requires us to go on to maturity and completion in the ways of God, and actually follow that word, which we profess to believe. If we do not, we will be cast out by the king, and our credit of righteousness based on belief will not save us, but will be revoked by the king. To borrow from Paul’s language in Romans 8:12-13, having received this credit of righteousness, we are now in debt to God to live up to that credit. Having been credited as righteous because we believe God’s word, we are now in debt for that credit to fulfill our belief by obeying that word, which we professed to believe.

Furthermore, the interpretation that we are given an unearned credit of righteousness, which afterward we are required to live up to, is necessary to explain Paul's statements in passages like Galatians 5:16-25 and 1 Corinthians 6:9-10. We'll start with Galatians 5 because of its remarkable similarity to Paul's comments in Romans 4 and 8.

**Galatians 5:16** *This* I say then, **Walk in the Spirit, and ye shall not fulfil the lust of the flesh.** 17 For the flesh lusteth against the Spirit, and the Spirit against the flesh: and **these are contrary the one to the other:** so that ye cannot do the things that ye would. 18 But if ye be led of the Spirit, ye are not under the law. 19 Now the works of the flesh are manifest, which are *these*; Adultery, fornication, uncleanness, lasciviousness, 20 Idolatry, witchcraft, hatred, variance, emulations, wrath, strife, seditions, heresies, 21 Envyings, murders, drunkenness, revellings, and such like: of the which I tell you before, as I have also told *you* in time past, that they which do such things shall not inherit the kingdom of God. 22 But the fruit of the Spirit is love, joy, peace, longsuffering, gentleness, goodness, faith, 23 Meekness, temperance: against such there is no law. 24 And they that are Christ's have crucified the flesh with the affections and lusts. 25 **If we live in the Spirit, let us also walk in the Spirit.**

As we can see, here in Galatians 5, Paul makes nearly identical comments to his teaching in Romans 4 and Romans 8. Romans 4 includes how the credit of righteousness for belief must afterward be fulfilled by the mortifying of the flesh, symbolized in the life of Abraham by the act of circumcision, which followed and authenticated Abraham's credit of righteousness. Romans 8 similarly concluded that since God has freed us from our former condemnation, we are now in debt to follow the Spirit and mortify the flesh.

All of these elements are present here in Galatians 5 in Paul's instructions for us to walk after the Spirit and mortify the flesh. However, in the midst of this passage, Paul makes some additional comments that directly substantiate our theory that after we receive the unearned credit of righteousness, we are required to live up to that credit in our actual lifestyle, choices, and works. Paul plainly states here in verses 19-22 that those who fail to put to death sinful desires, who fail to follow Abraham's example of circumcision by "putting off the sins of the flesh by the circumcision of Christ" (Colossians 2:11), will not inherit the kingdom of God, the promises given to Abraham and his children by faith. Like James 2 says, the initial credit of righteousness will not save us or profit us anything if we fail to live up to and work out that debt afterward.

And this is not a lone statement by Paul. In 1 Corinthians 6 he says similarly, that those who do not purge themselves of unrighteous works, walking after the credit of righteousness that God has given them, will not inherit the kingdom of God or the promises given through faith.

**1 Corinthians 6:9** 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, 10 **Nor** thieves, nor covetous, nor drunkards, nor revilers, nor extortioners, **shall inherit the kingdom of God.**

This is an important factor. If we instead think that we can be saved simply by believing without turning from sin then we won't be able to reconcile such passages as Galatians 5 and 1 Corinthians 6 with our perception of salvation by faith regardless of works. But if we understand that we are required to live up to the unearned credit of righteousness by following Abraham's example and fulfill that credit by afterward learning to circumcise the sinful desires of our flesh, then we will understand plainly why Paul says such sinners will not inherit the kingdom. Because their faith was not made complete and did not mature into works. Because they failed to live up to their indebtedness to obey, which they accrued when God granted them the unearned credit of righteousness in advance for their belief.

At this point, although we will make additional points in the pages below, we have concluded the bulk of our analysis concerning our third question. Does the idea of living up to the unearned credit of righteousness constitute the kind of salvation by works rejected in the New Testament? The answer to this question is, "no."

As we have seen over and over again, the New Testament itself conveys that salvation does not depend solely on belief entirely without regard for works.

But one other question remains. If the New Testament does require works in some sense in order to persevere to salvation, then how can the New Testament elsewhere distance itself from salvation by works? Or more fundamental, in what sense does the New Testament reject salvation by works?

For example, Galatians 2 provides a garden variety example of a passage that contrasts justification (or right-standing through Christ) with "the law."

**Galatians 2:16** Knowing that **a man is not justified by the works of the law**, but by the faith of Jesus Christ, even we have believed in Jesus Christ, that we might be **justified by the faith of Christ, and not by the works of the law: for by the works of the law shall no flesh be justified.** 17 But if, while we seek to be justified by Christ, we ourselves also are found sinners, *is* therefore Christ the minister of sin? God forbid. 18 **For if I build again the things which I destroyed, I make myself a transgressor.** 19 **For I through the law am dead to the law**, that I might live unto God.

A more thorough analysis of the New Testament's discussion of salvation and works can be found in our study entitled, "Grace and the Covenants." In that study, we further explore the historical backdrop of the Law of Moses with regard to what New Testament authors meant when they distinguished the new covenant from the old covenant in terms of the requirement for works. However, here is it

perhaps sufficient to point out the cornerstone to answering this particular question.

In short, it is a misconception that New Testament passages referring to works or laws intend to refer to works or laws in a general or universal sense. For instance, does Galatians 2 intend to contrast justification by Christ to justification by all works and all laws? This seems unlikely since Galatians 6:2 goes on to refer to the new covenant itself as the “law of Christ” right after providing a list of prohibited works that will disqualify us from inheriting the kingdom. Or, on the other hand, does Galatians 2 simply mean to contrast justification through Christ under the new covenant to justification by the works of the Law of Moses as a particular system?

Although some passages do not mention Moses by name when such terms as “works” or “laws” are mentioned, other passages do (Romans 5:13-14, Romans 10:5, 1 Corinthians 9:9). In addition, there are also passages (such as Romans 2:14 or Galatians 3:17) which do not mention Moses by name but contextually ascribe the “Law” as belonging to the Jews or coming long after Abraham, both of which identify the mention of the “law” as a reference to the Law of Moses specifically. A comparison between all such passages particularly in light of the Jewish culture as a reference point mandates that the student of the New Testament should presume the Law of Moses is generally in view even when it is not mentioned by name. Consequently, it must be understood that the New Testament only explicitly repudiates salvation by the particularly works prescribed Law of Moses specifically.

This consideration provides the most essential means of dissolving any apparent conflict regarding the New Testament’s critique of salvation by works and its simultaneous requirements regarding works in order to attain salvation. So long as the repudiation of salvation by works is in reality a repudiation of salvation by the works of the Law of Moses, then there is no inherent or obvious problem if the New Testament itself requires its own prescribed works. Our study entitled, “Grace and the Covenants” takes this fundamental fact and goes into additional details regarding the contrast between the Law of Moses and the new covenant regarding salvation, works, and faith. But for now, these clarifications should suffice to explain at least on a basic level how the New Testament can require works while also distancing itself from another system of salvation by works. Consequently, the new covenant’s distinction from the salvation by works of the Law of Moses does not provide a basis for rejecting a requirement to live up to the righteous credit, which we received for belief alone, as unbiblical salvation by works. Instead, as we have seen above, such a doctrine is entirely originated by and central to the New Testament doctrine of salvation, as we have seen repeatedly above.

*Why Credited on the Basis of Belief?*

Now that we have provided the New Testament evidence for this theory, we should talk a little bit concerning how it works. We have been saying from the beginning that righteousness is credited to us for believing. The reason this credit of righteousness is given on the basis of belief is as follows. God knows that obeying or disobeying is a matter of whether or not one believes God's words. Those who do not believe God's words will not work toward obedience – simply because they don't recognize or perceive any real reason to do so. But conversely, those who do believe, even though imperfect and having previously sinned in their lives, will work toward obedience once they begin to believe. Thus, righteousness is given to them on credit.

And this is the model that we've seen laid out again and again in the passages covered throughout this study. This is why James says that when Abraham obeyed God's command concerning Isaac in Genesis 22, he fulfilled God's earlier accounting of him as righteous seven chapters beforehand in Genesis 15:6. When Abraham believed God, God accounted that belief for righteousness, because God knew that Abraham's belief of His words would lead to Abraham actually living righteously and obeying His word. This is why God credits men as righteous if they believe, because God knows that true belief will lead to righteous living, true belief will mature and find completion in obedience, just as James said and just as Paul taught was symbolized when Abraham followed God's command of circumcision. And this is why, any belief or profession of belief in God's Word, which does not actually result in following God's Word, cannot save and the initial credit is forfeit, just like the servant in Jesus' parable in Matthew 18.

Furthermore, once we understand this core element to the doctrine of being credited as righteous for our faith, we will be able to recognize that it is a fundamental part of New Testament teaching.

Because it is belief of God's words that prompts us to purify ourselves of sin, Peter makes the following statement in Acts 15:9.

**Acts 15:8** And God, which knoweth the hearts, bare them witness, giving them the Holy Ghost, even as *he did* unto us; **9** And put no difference between us and them, **purifying their hearts by faith.**

Because those who call upon the Lord are not saved by their profession only but, after receiving the credit of righteousness for believing, Paul writes that such persons are required to go on to purge themselves from sin and truly live righteously.

**1 Timothy 5:19** Nevertheless the foundation of God standeth sure, having this seal, The Lord knoweth them that are his. And, **Let every one that nameth the name of Christ depart from iniquity.** **20** But in a great house there are not only vessels of gold and of silver, but also of wood and of earth; and some to honour, and some to dishonour. **21** **If a man therefore purge himself from these,** he shall be a vessel unto honour, sanctified, and meet for the master's use, *and* prepared unto every good work. **22** **Flee also youthful lusts: but follow**

**righteousness**, faith, charity, peace, with them that **call on the Lord out of a pure heart**.

Because it is faith and hope which cause us to purify our lives and our works and because God requires us to live up to the unearned credit of righteousness, John writes the following in 1 John 3 concerning the need for us to turn from sin and live righteously.

**1 John 3:1** Behold, what manner of love the Father hath bestowed upon us, that we should be called the sons of God: therefore the world knoweth us not, because it knew him not. **2** Beloved, now are we the sons of God, and it doth not yet appear what we shall be: but we know that, when he shall appear, we shall be like him; for we shall see him as he is. **3** And **every man that hath this hope in him purifieth himself, even as he is pure...****6** **Whosoever abideth in him sinneth not:** whosoever sinneth hath not seen him, neither known him. **7** Little children, **let no man deceive you: he that doeth righteousness is righteous, even as he is righteous.**

And because God intends for us to fulfill the credit of righteousness to which we are indebted by mortifying sinful desires, Paul states the following in Romans 8 concerning walking after the Spirit, which in turn, fulfills even the righteousness of the law.

**Romans 8:1** *There is therefore now no condemnation to them* which are in Christ Jesus, **who walk not after the flesh, but after the Spirit.** **2** For the law of the Spirit of life in Christ Jesus hath made me free from the law of sin and death. **3** For what the law could not do, in that it was weak through the flesh, God sending his own Son in the likeness of sinful flesh, and for sin, condemned sin in the flesh: **4** **That the righteousness of the law might be fulfilled in us, who walk not after the flesh, but after the Spirit.** **5** For they that are after the flesh do mind the things of the flesh; but they that are after the Spirit the things of the Spirit... **12** **Therefore, brethren, we are debtors, not to the flesh, to live after the flesh.** **13** For if ye live after the flesh, ye shall die: **but if ye through the Spirit do mortify the deeds of the body, ye shall live.**

If we truly believe God's words, we will follow them, and in doing so, we show ourselves to be the children of Abraham. Abraham also was accredited as righteous simply for believing God's words because God knew that since Abraham believed his word, Abraham would follow it. And Abraham did, and so James writes that God's initial credit to Abraham was fulfilled and completed by his deeds.

**James 2:20** **But wilt thou know, O vain man, that faith without works is dead?** **21** **Was not Abraham our father justified by works, when he had offered Isaac his son upon the altar?** **22** **Seest thou how faith wrought with his works, and by works was faith made perfect (5048)?** **23** **And the scripture was fulfilled (4137) which saith, Abraham believed God, and it was imputed (3049) unto him for righteousness:** and he was called the Friend of God.

And this is why in the parable of God's forgiveness told by Jesus in Matthew 18:23-35, the servant who was initially credited with having his debts paid in full, was afterward tormented in prison when he himself failed to follow the ways of his master.

**Matthew 18:23 Therefore is the kingdom of heaven likened unto a certain king, which would take account of his servants.** 24 And when he had begun to reckon, one was brought unto him, which owed him ten thousand talents. 25 But forasmuch as he had not to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made. 26 The servant therefore fell down, and worshipped him, saying, Lord, have patience with me, and I will pay thee all. 27 **Then the lord of that servant was moved with compassion, and loosed him, and forgave him the debt.** 28 But the same servant went out, and found one of his fellowservants, which owed him an hundred pence: and he laid hands on him, and took *him* by the throat, saying, Pay me that thou owest. 29 And his fellowservant fell down at his feet, and besought him, saying, Have patience with me, and I will pay thee all. 30 And he would not: but went and cast him into prison, till he should pay the debt. 31 So when his fellowservants saw what was done, they were very sorry, and came and told unto their lord all that was done. 32 **Then his lord, after that he had called him, said unto him, O thou wicked servant, I forgave thee all that debt, because thou desiredst me: 33 Shouldest not thou also have had compassion on thy fellowservant, even as I had pity on thee? 34 And his lord was wroth, and delivered him to the tormentors, till he should pay all that was due unto him. 35 So likewise shall my heavenly Father do also unto you, if ye from your hearts forgive not every one his brother their trespasses.**

Furthermore, this core concept is why so many other passages of the New Testament, beyond those we have listed here, describe belief as the action that brings about righteousness. First, since God knows that belief is the cause for obedience and purifying ourselves of sin, God grants a credit of "paid in full" to those who believe. And second, belief propels us to future obedience and to progressively purge ourselves from disobedience. After all, if we truly believe God's promises and commands, we will follow them. So, in both of these ways, belief is described in these passages and others throughout the New Testament as the basis on which God declares men righteous. And as we have seen, any form of salvation based on faith which attempts to remove the indebtedness to do righteous works afterward and rely solely on faith alone, is dead, ineffective concerning salvation, and like the servant in Matthew 18:23-35, will ultimately result in God revoking our credit of "paid in full."

### *Important Clarifications*

As we close this essay, there are a few important points that must be made. The most important item that should be mentioned here concerns the question of whether or not the interpretation advanced in this essay constitutes the idea of

“earning” our salvation or earning righteousness with good works after we convert. After all, the interpretation outlined in this essay does assert that we are indebted to fulfill and complete the credit of righteousness for faith by actually living and working righteously after we receive that credit. And we also state that, according to the New Testament, anyone who does not live up to that credit of righteousness, who does not fulfill the belief for which we received that credit, does not have saving faith, but will have his initial righteous credit revoked just like the servant in Jesus’ parable in Matthew 18:23-35.

So, aren’t we putting forward a doctrine that we can and we must earn the credit of righteousness and consequently earn salvation? The answer to that question is no for a very simple, straightforward reason.

The fact is that we can never pay off the debt of our sins. In the Biblical analogies of debt used to illustrate our condition before God, every sin that we commit puts us deeper and deeper in the negative, in debt. If we were to stop sinning immediately and never commit a single sin ever again in our lives that would only keep us from adding on to our existing debt. Righteous living and righteous works are simply the avoidance of accruing additional debt. They do nothing to pay off our existing debt or fill in the whole that we’ve already dug. They only keep us from digging it any deeper.

So, if our own righteous works don’t pay off our debt from sin, how can our debt be paid off? The answer remains Jesus Christ. Only his sacrificial work can pay the ransom to redeem us from our debt and remove the condemnation against us. Consequently, while we are indebted to live up to and fulfill both the credit of righteousness that we received for belief and the belief itself for which we received the credit, by actually following the Word of God, which we professed to believe, none of these things are sufficient to remove our existing debt. And this is further reason why, even though our being counted righteous based on belief is a credit, it must also be considered a gift, because it is ultimately beyond our ability to earn or pay off, even if we completely stopped sinning from this day forward. (For more details on exactly how this achievement is accomplished, please visit our article series entitled, “Redemption.”)

Furthermore, in the very same epistle where he confesses that he is ready to depart, the Apostle Paul also states that he has not yet attained perfection. In chapter 1:21-26, Paul expresses his desire to depart and be with the Lord.

**Philippians 1:21 For to me to live is Christ, and to die is gain. 22** But if I live in the flesh, this *is* the fruit of my labour: yet what I shall choose I wot not. **23** For I am in a strait betwixt two, **having a desire to depart, and to be with Christ; which is far better:** **24** Nevertheless **to abide in the flesh is** more needful for you. **25** And having this confidence, I know that I shall abide and continue with you all for your furtherance and joy of faith; **26** That your rejoicing may be more abundant in Jesus Christ for me by my coming to you again.

However, just 2 chapters later, Paul states that he has not yet attained absolute perfection.

**Philippians 3:12 Not as though I had already attained, either were already perfect: but I follow after,** if that I may apprehend that for which also I am apprehended of Christ Jesus. **13 Brethren, I count not myself to have apprehended: but *this one thing I do, forgetting those things which are behind, and reaching forth unto those things which are before,* 14 I press toward the mark for the prize** of the high calling of God in Christ Jesus.

From the fact that Paul is confident enough to depart even though he admits to not yet being completely perfect, we understand that working toward and fulfilling the credit of righteousness does not require us completely filling up that credit to perfection. It simply requires that we work toward it. Those who truly do believe the Word of God and therefore are truly deserving of a credit based upon belief, will follow the Word of God. And so, what is required is that we be found following his Word, progressing toward greater and greater obedience and greater and greater maturity when we depart, not that we will have attained it in absolute perfection. This pursuit is what Paul speaks of here in Philippians 3:13-14 when he says “but this one thing I do. . .reaching forth unto those things which are before, I press toward the mark.” In other words, Paul was not yet perfect according to verse 12 but he was confident because he was striving for perfection according to verses 13-14.

However, there are benchmarks, things that we must have removed. And we saw this earlier in this study. When we meet the Lord, whether by death or his return, we may not be perfect. We may still be a little too quick to be angry, a little too slow to forgive. We may not be fast enough to shut down temptation and the imagining of sin, although we do shut it down rather than sin. We may not be patient enough with people, quick enough when we forgive, bold enough for Christ. We may not control our tone of voice enough when having tense conversations. We may still be a little lazy when it comes to studying God’s Word, even though we study hard. We may not help the less fortunate as much as we could, although we do help and give charitably. We may not pray enough or spend quite as much time as we could prioritizing the things of God in our schedule.

We may fall short of perfection in such ways and still be confident of salvation before God as long as we are continuing to work toward greater and greater obedience. But we must not fall short concerning the sins mentioned in such passages as 1 Corinthians 6:9-10, Galatians 5:19-21, and Revelation 22:14-15, knowing that those who have not believed God’s Word enough to obey and purge themselves of such things will not inherit God’s kingdom. Those who do not purge themselves at least of such things as these, who have not at least attained to that level of maturity and completion in fulfilling their credit of righteousness, will be cast out into the prison, just as Jesus teaches in Matthew 18:23-35, concerning the servant who, although once credited as paid in full, had his debts reinstated by the king and was subsequently thrown into prison.

Paul himself understands that even though we do not need to achieve absolute perfection before we meet the Lord, we are still indebted to work toward living up to that righteous credit. And so in the midst of the very same epistle where he writes about his confidence to meet the Lord even though he has not attained absolute perfection, Paul writes the following concerning our need to work toward our salvation.

**Philippians 2:12** Wherefore, my beloved, as ye have always obeyed, not as in my presence only, but now much more in my absence, **work out your own salvation with fear (5401) and trembling (5156).**

When Paul instructs for his audience to “work out their own salvation with fear and trembling,” he clearly has in mind the kind of “obedience” that a servant owes to his master, as we can see from his identical language in Ephesians 6:5.

**Ephesians 6:5** Servants, **be obedient** to them that are *your* **masters according to the flesh, with fear (5401) and trembling (5156)**, in singleness of your heart, as unto Christ;

Here in Philippians 2, Paul clearly has in mind the idea of our being indebted to obey God, just as Paul also stated in Romans 8:12-13, and in doing so we fulfill the belief for which we received the unearned credit of righteousness. Furthermore, it is clear that here in Philippians 2:12, Paul is using the illustration of servant and masters to convey our need to labor unto God. And from this we know that once again Paul has in mind the parables of Jesus Christ, particularly Matthew 18:23-35, where Jesus himself also uses the illustration of servants and masters to convey our obligation to follow the ways of God, even after being credited as paid in full, so that we won't have that credit revoked and be thrown into prison.

### *Summary and Conclusion*

In conclusion, from start to finish, from Jesus to Paul to James, we have seen that the New Testament is consistent on this theme. On the basis of our believing His Word, God credits men with righteousness. Yet after they receive this credit of “paid in full,” which erases the debts they've accrued by sin, God requires men to fulfill (as James says) or authenticate (as Paul says) that belief by actually living and working righteously. Abraham is the quintessential example of this, as both Paul and James attest. However, despite the fact that God requires us afterward to live out that credit, since no amount of righteous living could pay back the sins we have committed (given that righteous living only keeps us from adding to that debt), that credit remains unearned and a generous gift. Furthermore, that credit remains an unearned gift also due to the fact that we are unlikely to attain absolute perfection before we meet the Lord, even as Paul expressed concerning himself in Philippians 1 and 3. Yet, as Paul states in Philippians 2 borrowing from Jesus' illustration of servants and masters in Matthew 18:23-35, we are afterward

obligated to “work out” or “labor for” that righteousness and salvation, which God, our Master, initially credited to us for our belief. We are in debt for that credit, as Paul states in Romans 8:12-13. Yet, despite the fact that we need not attain absolute perfection before meeting the Lord, those whose faith does not lead them to at least purge themselves of such disobedience as mentioned in passages like Corinthians 6:9-10, Galatians 5:19-21, and Revelation 22:14-15, will not inherit the kingdom of God, but will have their credit of righteousness revoked and be thrown into prison like the servant in Matthew 18:23-35.