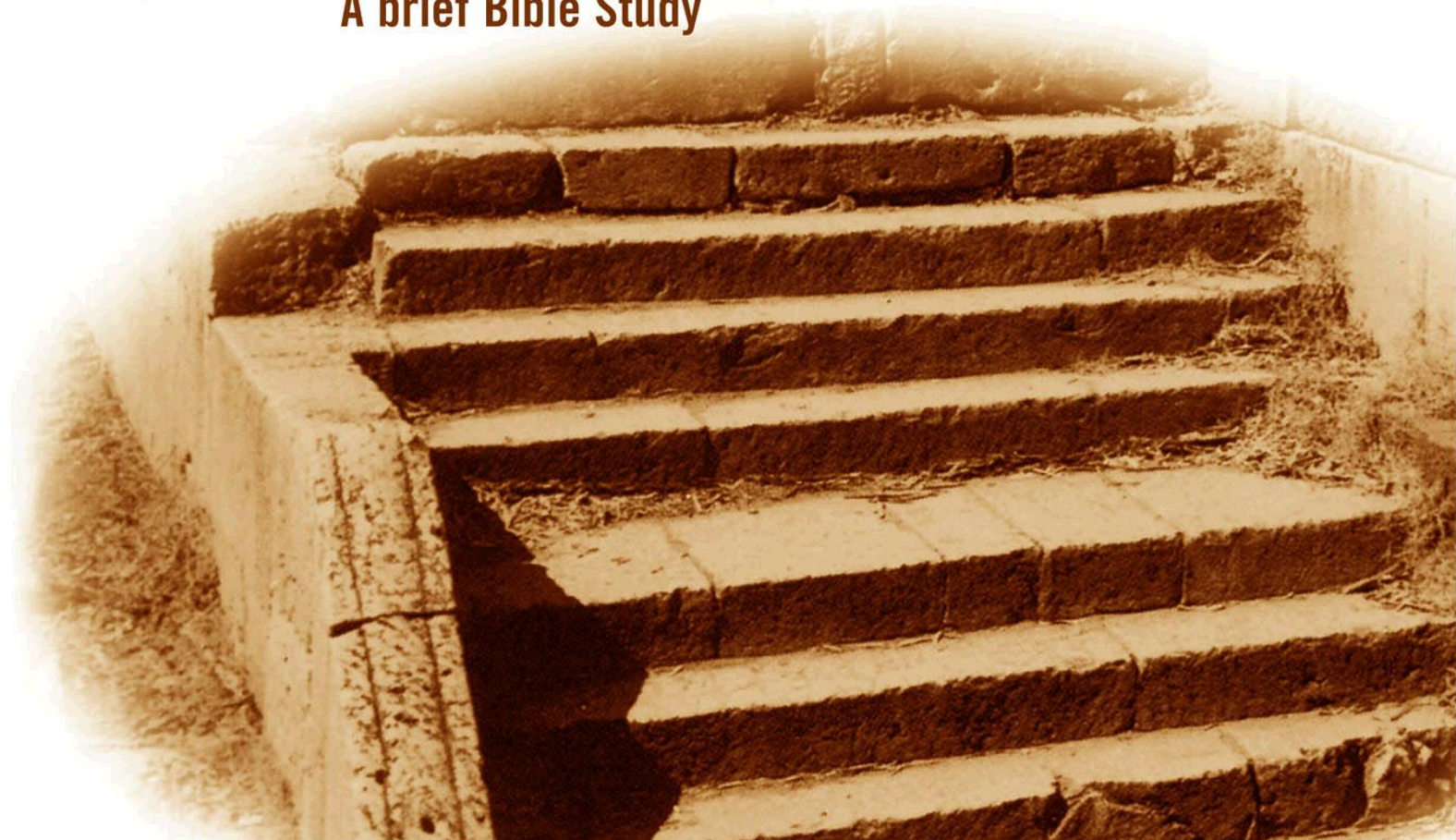


The Seven Steps of Salvation

A brief Bible Study



Step 1: Saved by

Grace

Definition of Grace:

1. The unmerited love and favor of God;
2. A state of reconciliation with God.

Someone said that “grace” stands for **Great Redemption At Christ’s Expense (G.R.A.C.E.)**

Romans 3: 23, 24 — “. . . all have sinned and come short of the glory of God; being justified freely by His **grace** through the redemption that is in Christ Jesus. . . .”

Titus 2: 11 — “. . . the **grace** of God that bringeth salvation hath appeared unto all men. . . .”

Ephesians 2: 5 — “. . . even when we were dead in sins, hath [He] quickened us together with Christ; for by **grace** ye are saved.”

■ We cannot be saved without the grace of God. The unmerited favor of God gives us the privilege of being saved, but we are not saved by grace alone and apart from God's chosen means.

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



Step 2: Saved by

Faith

Definition of Faith:

1. Confidence or trust;
2. Spiritual acceptance of truth;
3. Belief in God.

Definition of Believe:

1. To be fully persuaded;
2. To put all confidence in.

Ephesians 2: 8 — “. . . by grace are ye saved through *faith*.”

I Peter 1: 9 — “. . . receiving the end of your *faith*, even the salvation of your souls.”

■ To be saved we **must** have faith in God.


Hebrews 11: 6 — “. . . without *faith* it is impossible to please Him: for he that cometh to God **must believe** that He is, and that He is a rewarder of them that diligently seek Him.”

Mark 16: 16 — “. . . he that **believeth not** shall be damned.”

James 2: 19-20 — “Thou **believest** that there is one God; thou doest well: the **devils also believe**, and tremble. But wilt thou know, O vain man, that *faith without works is dead?*”

■ When someone says, “I believe,” it doesn't necessarily mean that they are saved, because devils also believe. Devils are definitely not saved. There is more to salvation than saying, “I believe in God.”

Romans 10: 10 — “. . . with the heart man **believeth** unto righteousness; and with the mouth **CONFESSION** is made unto salvation.”



Step 3: Saved by

Confession

Definition of Confession:

1. To disclose sins or faults to God;
2. To unburden the conscience;
3. To acknowledge guilt, wrongdoing or sinfulness;
4. To admit to unbecoming deeds.

Remember Romans 10: 10 — “. . . with the mouth *confession* is made unto salvation.”

■ Someone once said, “Confession is good for the soul.”

1 John 1: 9 — “If we *confess* our sins, He is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness.”

James 5: 16 — “*Confess* your faults one to another, and pray for one another, that ye may be healed.”

■ Confession involves transparency and honesty. Confession will lead us to the salvation of our souls.

■ We should not only confess our sins...

Proverbs 28: 13 — “He that covereth his sins shall not prosper: but whoever *confesses* and **FORSAKES** them shall have mercy.”



Step 4: Saved by

Repentance

Definition of Repentance:

1. To change one's mind;
2. To turn around;
3. To forsake sin;
4. To make an about-face.

Remember Proverbs 28: 13 — “...whoso confesseth and *forsaketh* his sins shall have mercy.”

■ It's not enough to merely confess our sins. We must turn from sin to be saved.

II Corinthians 7: 10 — “... Godly sorrow worketh *repentance* unto salvation.”

Luke 13: 3 — “... except ye *repent*, ye shall all likewise perish.”

II Peter 3: 9 — “... the Lord is not... willing that any should perish, but that all come to *repentance*.”

■ Repentance is more than being sorry for one's sins. Repentance involves a lifestyle-mindset-attitude adjustment. It is exciting to turn away from the old life of sin and condemnation!

■ We must not stop here.

Acts 2: 38 — “Then Peter said unto them, *repent*, and be **BAPTIZED** every one of you. . . .”



Step 5: Saved by

Baptism

Definition of Baptism:

1. To dip, plunge, or submerge;
2. A religious ceremony signifying spiritual purification by immersion in water.

1 Peter 3: 21 — “... *baptism* doth also now save us. . . .”

Mark 16: 16 — “He that believeth and is *baptized* shall be saved. . . .”

■ What is the scriptural formula for water baptism?

Acts 8: 16 — “... *they were baptized in the name of the Lord Jesus.*”

Acts 10: 48 — “... *he commanded them to be baptized in the name of the Lord.*”

Acts 22: 16 — “... *why tarriest thou? Arise, and be baptized, and wash away thy sins, calling on the name of the Lord.*”

Acts 10: 43 — “... *through His name. . . shall receive remission of sins.*”

Luke 24: 47 — “... *remission of sins should be preached in His name. . . .*”

■ Why is the name of Jesus so important in water baptism?

Acts 4: 12 — “Neither is there salvation in any other: for there is *none other name* under heaven given among men, whereby we must be saved.”

Colossians 3: 17 — “In whatsoever ye do in word or deed, do all *in the name of the Lord Jesus. . . .*”

Acts 2: 38 — “Then Peter said unto them, Repent, and be *baptized* every one of you in the name of JESUS CHRIST for the remission of sins, and ye shall receive the HOLY GHOST.”

Water Baptism

according to the Bible

There is only one Lord, one faith and **one baptism** (Ephesians 4: 5). There is only **one Bible way** to be baptized. Have you been baptized right?

WATER *“Can any man forbid **water** that these should not be baptized?”*
Acts 10: 47

MUCH WATER *“John also was baptizing at Aeon... because there was **much water** there.”*
John 3: 23

INTO THE WATER *“And they went both down **into the water**, both Phillip and the eunuch; and he baptized him.”*
Acts 8: 38

OUT OF THE WATER *“...they were come up **out of the water**...”*
Acts 8: 39

BURIED IN WATER *“...we are **buried with Him by baptism into death**...”*
Romans 6: 4

PLANTED IN WATER *“...we have been **planted together in the likeness of His death**...”*
Romans 6: 5

Jesus said, “He that believeth and is **baptized** shall be **saved**.” (Mark 16:16)
Peter said there were 8 saved by water in Noah’s time — the like figure even **baptism** doth also now **save us**. (1 Peter 3: 20, 21)

Peter, having the keys to the Kingdom, said, “Repent, and be **baptized every one of you** in the name of Jesus Christ for the **remission of sins**.” (Acts 2:38) Since **baptism** is important to salvation, and that **immersion** and not **sprinkling** is the **Bible** method, don’t you think you should be baptized right before it is too late?

Water Baptism

according to Church Leaders

JOHN CALVIN *“The word ‘baptize’ signifies to immerse. It is certain that immersion was the practice of the primitive church.”*
Presbyterian

MARTIN LUTHER *“Baptism is a Greek word, and may be translated ‘immerse.’ I would have those who are to be baptized to be altogether dipped.”*
Lutheran

JOHN WESLEY *“The Bible term, buried with Him by baptism alludes to the ancient manner of baptizing by immersion.”*
Methodist

WALL *“Immersion was in all probability the way in which our blessed savior, and for certain the way in which all early Christians were baptized.”*
Episcopal

BRENNER *“For the first thirteen hundred years, baptism was an immersion of the person under water.”*
Catholic

STOUDZA *“The verb ‘baptize’ has only one meaning. It signifies to plunge. Baptism and immersion are identical. To say baptism by sprinkling would be to say immersion by sprinkling.”*
a native Greek

JEREMIAH *“The ancient did not sprinkle the candidate, but immersed him.”*
a Greek patriot

WHITFIELD *“It is certain that the word buried in the text Romans 6:4 alludes to the matter of baptizing by immersion.”*
Methodist

Baptism in Jesus' Name

according to the Bible

- JESUS TAUGHT** Luke 24: 27 *"That repentance and remission of sins should be preached in His name beginning at Jerusalem."*
- PETER OBEYED** Acts 2: 38-39 *"Repent and be baptized every one of you in the name of Jesus Christ for the remission of sins."*
- SAMARITANS** Acts 8: 16 *"...they were baptized in the name of the Lord Jesus."*
- GENTILES WERE COMMANDED** Acts 10: 45 *"He commanded them to be baptized in the name of the Lord Jesus." (RV)*
- PAUL RE-BAPTIZED** Acts 19: 3-5 *"...when they heard this they were baptized in the name of the Lord Jesus."*
- NO OTHER NAME FOR SALVATION** Acts 4: 10-12 *"...there is none other name under heaven whereby we must be saved."*
- EVERYTHING DONE IN JESUS' NAME** Col. 3: 17 *"Whatsoever you do in word or in deed, do all in the name of the Lord Jesus."*

The above scriptures are not given to refute Matthew 28: 19 where Jesus told the Apostles to baptize in the name of the Father, and of the Son, and of the Holy Ghost. They merely show how the command was interpreted and obeyed by them.

The Apostles knew what most religious leaders of today fail to recognize. First, that the Lord Jesus Christ is the family name (Eph. 3: 15). Second, that the fullness of the Godhead (deity or God) dwelleth bodily in Christ (Col. 2:9).

They knew the name of the Son was Jesus (Matt. 1:21). They knew that the Son came in the Father's name (John 5:43). They also knew that the Holy Ghost was the Spirit of Christ and would come in Jesus' name (John 14:26).

The name **Jesus** means **Jehovah Salvation**. (*Faussets Bible Encyclopedia*, page 359)

Baptism in Jesus' Name

according to History

- Britannica Encyclo.** 11th Ed., Vol. 3, Pg. 365-366 *The baptismal formula was changed from the name of Jesus Christ to the words Father, Son & Holy Ghost by the Catholic Church in the second century.*
- Britannica Encyclo.** Vol. 3, Pg. 82 *Everywhere in the oldest sources it states that baptism took place in the name of Jesus Christ.*
- Canney Encyclo. of Religion** Pg. 53 *The early church always baptized in the name of the Lord Jesus until the development of the Trinity doctrine in the second century.*
- Catholic Encyclo.** Vol. 2, Pg. 263 *Here the Catholics acknowledged that baptism was changed by the Catholic Church.*
- Hastings Encyclo. of Religion** Vol. 2, Pg. 377 *Christian baptism was administered using the words, "In the name of Jesus."*
- Vol. 2, Pg. 378 *The use of a Trinitarian formula of any sort was not suggested in early church history.*
- Vol. 2, Pg. 389 *Baptism was always in the name of the Lord Jesus until the time of Justin Martyr when the Triune formula was used.*
- Catholic Encyclo.** Vol. 8 *Justin Martyr was one of the early fathers of the Roman Catholic Church.*
- Hastings Encyclo. of Religion** Vol. 2, Pg. 377 on ACTS 2:38 *NAME was an ancient synonym for "person." Payment was always made in the name of some person referring to ownership. Therefore, one being baptized in Jesus' Name became His personal property. "Ye are Christ's."*
- New International Encyclopedia** Vol. 22, Pg. 477 *The term Trinity was originated by Tertullian, a Roman Catholic Church father.*

Step 6: Saved by

the Holy Spirit

Jesus told Nicodemus,
“... except a man be **born again** he cannot see the kingdom of God” (John 3:3)

Nicodemus asked Jesus,
“How can a man be born when he is old? Can he enter the second time into his mother’s womb, and be born?” (John 3:4)

Jesus said to Nicodemus,
“Verily, verily, I say unto thee, except a man be born of water and of **the Spirit**, he cannot enter into the kingdom of God.” (John 3:5)

II Thess. 2: 13 — “. . . God hath from the beginning chosen you to **salvation** through **sanctification of the Spirit** and belief of the truth”

Romans 8: 9 — “. . . if any man have not the **spirit of Christ**, he is none of His.”

■ How do I know if I have received the Spirit of God? What is the initial physical evidence?

Acts 2: 1-4 — “And when the day of Pentecost was fully come, they were all with one accord in one place. And suddenly there came a sound from heaven as of a rushing mighty wind, and it filled all the house where they were sitting. And there appeared unto them cloven tongues like as of fire, and it sat upon each of them. And they were all filled with the Holy Ghost, and **began to speak with other tongues, as the Spirit gave them utterance.**”

Acts 10: 44-46 — “While Peter yet spake these words, the **Holy Ghost fell on all them which heard the Word.** And they of the circumcision which believed were astonished, as many as came with Peter, because that on the Gentiles also was poured out the **gift of the Holy Ghost.** For they heard them **speak with tongues**, and magnify God. . . .”

Acts 19: 1-6 — “And it came to pass, that, while Apollos was at Corinth, Paul having passed through the upper coasts came to Ephesus: and finding certain disciples, He said unto them, **Have ye received the Holy Ghost since ye believed?** And they said unto him, We have not so much as heard whether there be any Holy Ghost. And he said unto them, Unto what then were ye baptized? And they said, Unto John’s baptism. Then said Paul, John verily baptized with the baptism of repentance, saying unto the people, that they should believe on him which should come after him, that is, on Christ Jesus. When they heard this, they were baptized in the name of the Lord Jesus. And when Paul had laid his hands upon them, **the Holy Ghost came on them; and they spake with tongues**, and prophesied.”

Step 7: Saved by

Endurance



Definition of Endurance:

1. The act, quality, or power of withstanding hardship.
2. The state or fact of persevering.
3. Continuing existence; duration.

■ The writer of Hebrews referred to the Christian life as a race.

Hebrews 12: 1 — “. . . *let us run with patience the race that is set before us. . .*”

■ To finish the Christian race we must keep running and enduring. It is not enough to begin this race by having faith, confessing sins, forsaking sins, being baptized in Jesus' name and receiving the Holy Spirit. We must continue on with the Lord.

Matthew 10: 22— “. . . *he that endureth to the end shall be saved.*”

Matthew 24: 13 — “. . . *he that shall endure unto the end, the same shall be saved.*”

II Timothy 2: 3 — “. . . *endure hardness as a good soldier of Jesus Christ.*”

Hebrews 12: 7 — “*If ye endure chastening, God dealeth with you as with sons. . .*”

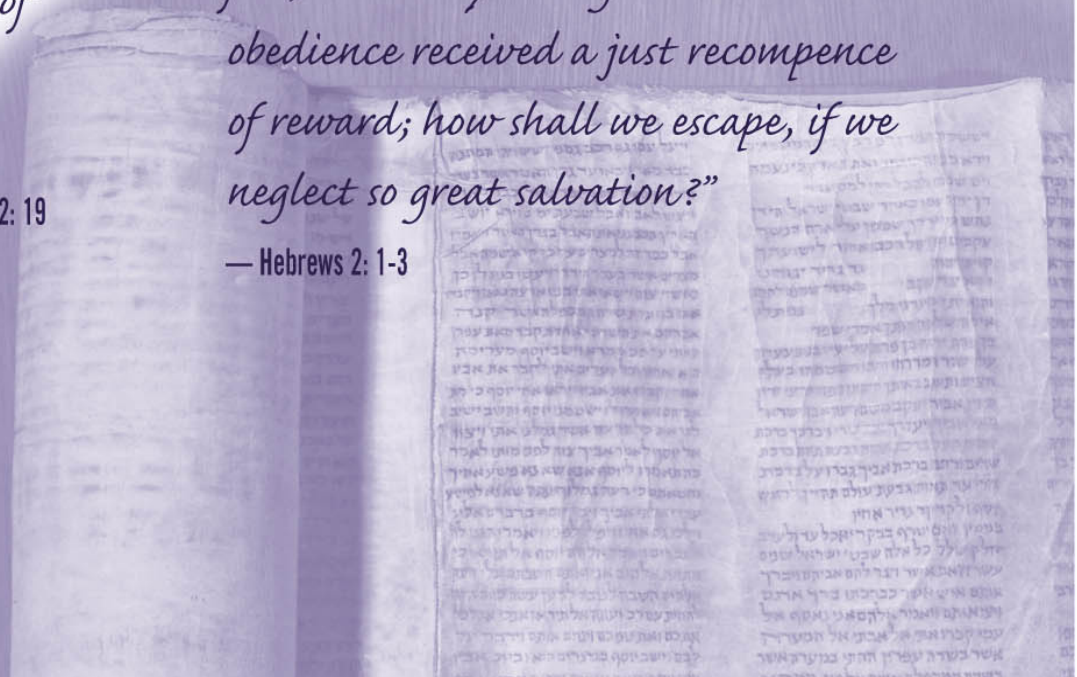
James 1: 12 — “*Blessed is the man that endureth temptation: for when he is tried, he shall receive the crown of life, which the Lord hath promised to them that love Him.*”

“And if any man shall take away from the words of the book of this prophecy, God shall take away his part out of the book of life, and out of the holy city, and from the things which are written in this book.”

— Revelation 22: 19

“Therefore we ought to give the more earnest heed to the things which we have heard, lest at any time we should let them slip. For if the word spoken by angels was steadfast, and every transgression and disobedience received a just recompence of reward; how shall we escape, if we neglect so great salvation?”

— Hebrews 2: 1-3



THERE ARE THREE DIVISIONS OF THE NEW TESTAMENT

Gospels

(Matthew, Mark, Luke, John)

— WE LEARN ABOUT JESUS.

WHAT DO WE FIND IN THE GOSPELS?

1. Ministry of John the Baptist
2. The birth of Jesus
3. The life of Jesus
4. The ministry of Jesus Christ
5. The calling of His disciples
6. His miracles
7. His death burial, and resurrection

WHAT WE DO NOT FIND

1. No Christian Church was founded in the Gospels. (Matthew 16: 18)
2. Not one person received the baptism of the Holy Ghost. (John 7: 38, 39)

Men could repent and have their sins forgiven in the Gospels.

- Example:** A. The thief on the cross. (Luke 23: 43)
B. The man with the palsy. (Mark 2: 5)

However, full salvation or conversion was not possible until after Jesus was crucified and ascended. (Luke 22: 32, Acts 1: 4, 8)

WARNING!

We must go on to the Book of Acts to find where the first church was founded. Full salvation was first experienced on the DAY OF PENTECOST!

IMPORTANT

Note the authority given to the Apostles by the Lord. (John 17: 20)

→ LIFE OF JESUS

Acts

(Book of Salvation)

— WE LEARN HOW TO BE BORN AGAIN.

WHAT DO WE FIND IN ACTS?

1. Men were born again — John 3: 5 fulfilled!
2. The first church founded on the DAY OF PENTECOST. (Acts 2: 1-4)
3. WATER BAPTISM in the name of Jesus Christ
Church at Jerusalem Acts 2: 38
Church at Samaria Acts 8: 16
Church at Caesarea Acts 10: 48
Church at Ephesus Acts 19: 5
4. BAPTISM OF HOLY GHOST — Evidence: They spoke with tongues
Church at Jerusalem founded Acts 2: 4
All the Apostles and Mary, the mother of Jesus, prayed until they were filled with the baptism of the Holy Ghost. (Acts 1: 13, 14; Acts 2: 4)
Church at Caesarea founded Acts 10: 44-48
Church at Ephesus founded Acts 19: 1, 5, 6

WARNING!

Not one person in the entire Bible was ever baptized using the words, "in the name of the Father, and of the Son, and of the Holy Ghost." (Matthew 28: 19)

IMPORTANT

If the Apostles and Mary, the mother of Jesus, were wrong in believing the above scriptures, then there is no hope for any of us. (Galatians 1: 8, 9)

You will not make a mistake by obeying Acts 2: 38.

→ CHURCHES FOUNDED

Epistles

(Romans through Revelation)

— WE LEARN HOW TO LIVE A CHRISTIAN LIFE.

WHAT DO WE FIND IN THE EPISTLES?

1. These books were written to the churches...
2. AFTER they were baptized in the name of Jesus Christ and...
3. AFTER they received the baptism of the Holy Ghost speaking with tongues.

WHY WERE THE EPISTLES WRITTEN?

To instruct born-again Christians (not sinners)...

1. How to live
2. How to worship
3. Church discipline
4. How to develop the fruits of the Spirit (Galatians 5: 22, 23)

WHAT WE DO NOT FIND IN THE EPISTLES

1. Not one person was baptized in all the Epistles.
2. Not one person received the baptism of the Holy Ghost in all the Epistles.

The reason: They had already been baptized and received the baptism of the Holy Ghost otherwise these churches could not have been founded.

WARNING!

The scriptures written below are from the Epistles and are written to churches already born-again. They were never intended to be used as a substitute for the plan of salvation.

Ephesians 2: 8; I Corinthians 12: 30; I John 3: 14;
I John 5: 1; Ephesians 5: 26

Are you ready for the rapture? I Thess. 4: 13-17; John 14: 3

→ INSTRUCTIONS TO CHURCHES

Original New Testament Church



A.D. 30 — Pentecostal

Acts 2: 1-4

Fundamental Doctrine

- 1. Faith in God and His Word:** Hab. 2:4; John 7:38-39, 3:16, 20:31; Rom. 10:14-17; Heb. 11:6.
- 2. Repentance to God with divine forgiveness:** Luke 13:3; Acts 3:19, 17:30; I John 2:1.
- 3. Water Baptism by immersion in the Name of Jesus Christ for the remission of sins:** Acts 2:38, 8:16, 10:48, 19:5, 22:16; Rom. 6:3-4; Col. 2:11-12.
- 4. Holy Spirit baptism evidenced by speaking in tongues:** Acts 2:4, 10:44-46, 19:6.
- 5. One God in Christ:** Deut. 6:4; Is. 9:6, 43:10-11, 44:8, 45:22; John 8:24-27, 10:30, 14:9-11; II Cor. 5:19; Eph. 4:4-6; Col. 2:9; I Tim. 3:16; Rev. 1:8, 4:2.
- 6. Standard of holiness:** Deut. 22:5; I Cor. 3:17, 11:3-15; II Cor. 6:14-18, 7:1; Rom. 12:1-2, 13:9; Gal. 5:22-23; I Thess. 5:22; I Tim. 2:9; Tit. 2:12; I John 2:15-16; Heb. 12:14.
- 7. Divine healing:** Is. 53:5; I Pet. 2:24; James 5:1-16.

The New Testament plan of salvation was universally preached for many years after Pentecost until the substitution of man-made doctrine, which plunged the church into the "Dark Ages."

Dark Ages — False doctrine arose!

- 1. Baptism by affusion** (sprinkling or pouring) began to replace immersion about the 2nd and 3rd centuries. (*New Catholic Encyclopedia*, 1977, vol. 2, p. 65)
- 2. Infant baptism** is believed to be a late 2nd century development. (*Encyclopedia of Religion*, Hastings, vol. 2, p. 392-393)
- 3. The Trinity doctrine**, first defined at the Council of Nicaea in 325 A.D., changed the baptismal formula from the name of Jesus Christ to the Father, Son and Holy Ghost. (*World Book Encyclopedia*, 1984, vol. T, p. 363. Also *Canney Encyclopedia*, p. 53)
- 4. Sacramental confession** (confession of sins to a priest for pardon) took the place of repentance to God with divine forgiveness. (*New Catholic Encyclopedia*, 1977, vol. 11, p. 75, 76)
- 5. Doctrine of purgatory** (another chance after death) became a substitute for eternal punishment. (*New Catholic Encyclopedia*, 1977, vol. 11, p. 1035)

Dark Ages

For the most part, the light of salvation was hidden by false doctrine: "If our gospel be hid, it is hid to them that are lost."

— II Cor. 4:3

Reformation Period

Step by step man began to return to the original New Testament plan of salvation! For precept must be upon precept, line upon line, here a little and there a little.

— Is. 28:10

"Ye shall know the truth and the truth shall make you free."

— John 8:32

Original New Testament Church Restored



1914 — Pentecostal

One God in Christ and Baptism in the Name of Jesus Christ

In 1914 came the restoration of the New Testament Church with the full revelation of one God in Christ and Jesus' name baptism as the apostles preached [Acts 2:38]. (*20th Century Pentecostals*, p. 90-93) In 1916, when the Assemblies of God articulated a position that was Trinitarian, the Oneness Pentecostal movement withdrew to form the Pentecostal Assemblies of the World. From this movement came the Pentecostal Church, Inc. in 1924, which joined forces with the Pentecostal Assemblies of Jesus Christ in 1945 to form the United Pentecostal Church (largest body of Oneness Pentecostals). The Oneness Pentecostal Churches contend that true baptism must be in the name of Jesus rather than in the Trinitarian formula. Proponents of this truth assert that there are three manifestations of one God, namely Jesus, instead of three persons. (*Encyclopedia Britannica*, 1984, vol. 14, p. 33) Fundamental doctrine is the same as Original New Testament Church!

1901 — TRINITY PENTECOSTAL (Baptism of the Holy Spirit Evidenced by Speaking in Tongues)

Pentecostal churches teach that every Christian should seek to be "filled with the Holy Spirit" with the evidence of speaking in tongues [a language that the believer has never learned]. (*World Book Encyclopedia*, 1984, vol. P, p. 243) "Speaking in tongues" originated in the Apostolic Church. The roots of the modern Pentecostal movements to back to Bethel Bible College in Topeka, Kansas, January 1, 1901. (*Encyclopedia Britannica*, 1984, vol. 14, p. 31)

1809 — CHRISTIAN OR DISCIPLES OF CHRIST (Baptism for the Remission of Sins)

Thomas Campbell and his son Alexander separated from the Presbyterian Church in 1809 when they started an independent movement called Disciples of Christ. (*Collier's Encyclopedia*, 1992, vol. 8, p. 264) Disciples believe in baptism by immersion for the remission of sins. (*Encyclopedia Britannica*, 11th edit., vol. 8, p. 311)

1739 — METHODIST (Standard of Holiness)

In 1739, John Wesley formally separated from the Moravians to establish a society of his own. This became the beginning of the Wesleyan Methodist Society. (*Encyclopedia Americana*, 1980, vol. 18, p. 734) Methodists taught that faith in Christ should produce inward and outward holiness of life. (*Encyclopedia International*, 1982, vol. 11, p. 574)

1609 — BAPTIST (Baptism by Immersion)

John Smyth came to the conclusion that baptism should be restricted to believers only. This he contended was the practice of the first New Testament Church, for he could find no scriptural support for the baptizing of infants. Smyth published his views in 1609, and began a Baptist church the same year. Baptists insist on baptizing believers only, and on baptism by immersion rather than by sprinkling or pouring. (*Encyclopedia Britannica*, 1984, vol. 2, p. 713)

1580 — CONGREGATIONAL OR SEPARATISTS (Separation of Church and State)

The term, "Separatists in religion," is more specifically applied to the Brownists, a group formed in 1580 in Norwich, England, by Robert Brown. Brown strove to organize his followers into churches modeled on New Testament examples, under congregational government, and free from civil regulation. (*Encyclopedia Americana*, 1983, vol. 24, p. 563)

1536 — PRESBYTERIAN (Communion as a Memorial)

Presbyterian theology was given classic formulation by John Calvin in 1536. Calvin disapproved of the elaborate ceremonial of the Latin Mass and of any view of the sacraments as automatic channels of grace. In the "Lord's Supper," Calvinism teaches that Christ is believed to be spiritually but not bodily present. (*Encyclopedia Americana*, 1992, vol. 22, p. 549)

1517 — LUTHERAN (Justification by Faith)

Martin Luther, in his 95 theses [1517], denounced papal venality, the pope's jurisdiction over purgatory, and the theory underlying indulgence, that a transfer is made from the merits of the saints. He affirmed the proclamation of GOD'S FORGIVENESS. He publicly debated that the papacy did not go back to the age of the apostles, but arose later. (*Encyclopedia Americana*, 1992, vol. 17, p. 860-861) Luther taught the justice of God is revealed in the Gospel; the just shall live by faith. (*Encyclopedia Britannica*, 1984, vol. 11, p. 189)

325 — ROMAN CATHOLIC CHURCH FORMED