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The Doctrine of Conversion

What is Saving Faith?

Anna was a High School senior who attended our youth group in my first year as a youth pastor in Sebring, Florida. She was the stereotype bully. She was the kind you see in teen movies who has no reason to be mean other than that was her character. Anna used to walk up behind students whom she knew attended church, and tripped them just because she thought it was funny. One day, in our morning Sunday school class, Anna showed up. One of our students invited her, and she came “just to make fun of Christians.” However, something unexpected happened. Anna became intrigued by the Bible study. Something in her just wanted to learn more about the truths of Scripture. As she continued to attend our church and get involved in our student ministry, she heard more about the Gospel. Then came that fateful day when she decided to become a follower of Christ. I don’t know exactly when the change happened. All I know is that one day she started referring to herself as a Christian. She was no longer the school bully. Instead, she was the school evangelist. She invited all her friends to attend church with her. Later that school year she signed up to intern at a local Christian summer camp. While she was there she was baptized and read the Bible cover-to-cover in less than three months. Every time I saw Anna over the summer she had the biggest smile on her face, and could not wait to share with me all the things she was learning in the Bible. After the summer ended she continued to attend our church, but then she missed a service. She attended again for a while, then missed another... then another... Finally, Anna stopped coming altogether. I later discovered that she was involved with an old boyfriend who had gotten her pregnant. Our pastoral team met with her once or twice. I could tell that there was shame in her eyes, and I did my best to share with her about the unconditional love of Christ, imploring her to come back to church, but she never

came. Shortly after that I changed roles, moved out of the state, and we lost touch. To this day I still don't know if she has gone back to church.

Although the question of Anna's future is still a mystery, another question seems to burden students of God's Word: What do we make of Anna's faith? Was it genuine? If so, why did she "fall away?" Unfortunately, this is a story people have heard of or witnessed before. A person experiences a radical life change on account of the Gospel, passionately pursues after Jesus, only to then disappear from the church altogether. One question seems to emerge from this scene: Was this person actually saved?¹ Some would say, "yes," and others would say, "no." The purpose of this paper is to explore the doctrine of conversion, more specifically, answer the question, *what is saving faith?*² For if we can determine what is authentic, saving faith, then we can better present the Gospel to unbelievers and better pastor the people in our care. Throughout this paper I will attempt to prove that saving faith can be defined as trusting in Jesus Christ alone for the forgiveness of sins and new life.

To begin, the Gospel teaches that it is by grace through faith in Jesus Christ that a person is saved. In John 3:16 it says, "For God loved the world in this way: He gave his one and only Son, so that everyone who *believes* in him will not perish but have eternal life" (emphasis added). When a Philippian jailer asked Paul and Silas what he must do to be saved, Paul said, "*Believe* in the Lord Jesus, and you will be saved—you and your household" (Ac. 16:31, emphasis added). Romans 10:9-10 states, "If you confess with your mouth, 'Jesus is Lord,' and *believe* in your heart that God raised him from the dead, you will be saved. One *believes* with the heart, resulting in righteousness, and one confesses with the mouth, resulting in salvation" (emphasis added). Most importantly of all, in Ephesians 2:8-9 it says, "For you are saved by grace through *faith*, and this is not from yourselves; it is God's gift—not from works, so that no one can boast" (emphasis added). The Scripture makes it clear, the gift of eternal life, salvation, is given on the basis of faith.

Now that we have established the essential role that faith plays, let us discuss the nature of it. The theological discussion of genuine conversion often involves two main words: faith and repentance. We must look into the biblical concept of repentance as well as the nature of the

¹ I recognize another question could be asked, "Did this person lose his or her salvation?" However, my stance (which will not be explored in this paper) is that one cannot lose his salvation (see John 10:28; Eph. 1:13-14).

² To clarify, this is not a full dissection of the topic of soteriology. There is not going to be a deep discussion of the doctrines of grace, election, atonement, or sanctification. This paper is predominantly concerned with the initial human response (to the Spirit's working in the heart) known as conversion.

faith that saves. This necessity stems from the words of Jesus in Mark 1:15, “Repent and believe the good news!” Bruce Demarest asserts, “Conversion to God or to Jesus Christ involves the two closely related but distinguishable aspects of repentance and faith.”³ In addition, he says that spiritual conversion is a “person’s decisive turning from sin, self, and Satan unto God through Jesus Christ and the power of the Spirit.”⁴

So what are the aspects of faith? “Is faith primarily intellectual assent to revealed truths, trust in a person, or a certain mode of existence? Are there certain elements common to every act of saving faith?”⁵ In an attempt to answer these questions Bruce Demarest says that there are three aspects to saving faith: (1) Foundational to saving faith is *knowledge* of Christ’s person and saving work. (2) To intellectual knowledge of essential doctrines must be added emotional assent of the heart to the realities they signify. (3) Saving faith, finally, must include wholehearted *trust* and *commitment* to Christ, evidenced by obedience and good works.⁶ But are these three aspects truly how the Bible describes what it means to believe?

With regards to the statement that “saving faith is knowledge of Christ’s person and saving work” I would have to say yes. The specificity of Christ’s person and his ability to save is a necessary aspect of faith knowledge. One cannot simply believe in the existence of Jesus historically or believe in the same way a child believes in the existence of Santa Claus. Now, Demarest would like to quantify a little bit more concerning the knowledge about Christ and his saving work. He goes on to say, “The minimum beliefs one must assent to for salvation include Christ’s coming in human flesh, his atoning death, and his resurrection from the grave.”⁷ In my view, I would agree that any presentation of the gospel ought to include Christ’s coming, dying on the cross, and rising again from the grave (1 Cor. 15:3-4). However, the extent of one’s understanding concerning Christ, his saving work as a substitutionary atonement for sin, or even his resurrection might not be to the degree that Demarest is suggesting. What is absolutely necessary is that a person believes that Jesus Christ alone is able to save.

³ Demarest, Bruce, *The Cross and Salvation*, (Wheaton, IL: Crossway, 1997), 251

⁴ *ibid.*

⁵ *ibid.*, 235-236

⁶ *ibid.*, 258-262

⁷ Demarest, Bruce, *The Cross and Salvation*, (Wheaton, IL: Crossway, 1997), 260

Some biblical examples of “minimum belief” in Christ are the Woman at the Well (John 4:1-26), the Thief on the Cross (Luke 23:39-43); and the Philippian Jailer (Ac. 16:25-34). In each one of these cases the person believing had obtained some degree of understanding of Christ’s “Messiahship” or deity. In the case of the woman at the well and the thief on the cross, the word Messiah is used. Morris comments about the woman (who was a Samaritan), “The Samaritans expected the Messiah. But their rejection of the rest of the Old Testament meant that their information about him was meager.”⁸ For the thief on the cross, he hears the taunting by the other criminal about Jesus being the Messiah and saving himself, and he rebukes him. Shortly after that he asks, “Jesus, remember me when you come into your kingdom” (Lk. 23:42). “The remark is a messianic confession and expresses the hope of being with Messiah and the righteous.”⁹ Yet, in both examples the woman and the thief probably had only a basic understanding of the Messiah and no knowledge of the resurrection. As for the Philippian jailer, in his moment of fear, he asks Paul and Silas what he must do to be saved, and they said, “Believe in the Lord Jesus, and you will be saved—you and your household” (Ac. 16:31). This simple answer pointed the jailer to the fact that “the Lord whom they proclaimed, was the way of salvation.”¹⁰ How much of the jailer’s understanding of Jesus’ “lordship” is unclear,¹¹ but what was clear to him was that the God whom Paul and Silas prayed and sang to (Ac. 16:25) was able to save. It ought to be added, though, that in all three examples, the people being offered eternal life either recognized their sinfulness or at least knew they were on the wrong side of salvation. The woman and the thief both knew of their sin, and therefore were desperate for salvation. The jailer realized he was following after the wrong gods, and asked two prisoners what he needed to do (i.e., whom he needed to follow) instead. So there was a definite sense of pursuing a different life, and a need to be saved from their sin as well as the punishment of their sin (Matt. 1:21; John 1:29; 3:16; 14:6). What we see here is that at minimum what is absolutely necessary is that a person believes that Jesus Christ alone is able to save.

⁸ Morris, Leon, *The Gospel According to John*, (Grand Rapids, MI: Wm. B. Eerdmans Publishing Co., 1995), 240

⁹ Bock, Darrell, *Luke v. 2*, (Grand Rapids, MI: Baker Books, 1996), 1856

¹⁰ Bruce, F. F., *The Book of The Acts*, (Grand Rapids, MI: Wm. B. Eerdmans Publishing Co., 1988), 318

¹¹ A discussion on “lordship salvation” will be explored later in the paper.

With regards to the point that an “emotional assent of the heart to the realities they signify” is an aspect of saving faith, I would also have to say yes. In each one of the cases above the person had to trust in Jesus for salvation. It was the desire of their heart to depend on Jesus for eternal life. It is from these stories that the word “trust” becomes an appropriate definition of faith. I agree with Wayne Grudem when he says, “Saving faith is not just a belief in facts but *personal trust in Jesus to save me.*”¹² In these three case studies, genuine faith was formed out of a personal trust in the Lord Jesus Christ. So a person must have a basic understanding of Jesus’s Messiahship or deity (or both) and personally trust in Him for salvation.

One other clear example of this comes from John 3:14-16, “So the Son of Man must be lifted up, so that everyone who believes in him may have eternal life. For God loved the world in this way: He gave his one and only Son, so that everyone who believes in him will not perish but have eternal life.” In similar fashion, Jesus first specifies his person, the Son of Man, the promised Messiah.¹³ He then comments on his substitutionary atoning death. Then, finally states that salvation comes by trusting in Him for eternal life. The context of this verse shows Jesus speaking with Nicodemus in the night. He uses the comparison of the bronze snake in Moses’ time to reveal how one receives eternal life. Just as the Israelites had to believe in God for their salvation from their deadly snake bites by looking at the bronze snake which Moses put in place, anyone who believes in Jesus, the Son of Man, for their salvation will receive eternal life. Wayne Grudem offers additional insight to the definition of faith with his comments on John 3:16, “The Greek phrase πιστεύων εἰς αὐτόν could also be translated ‘believe into him’ with the sense of trust or confidence that goes into and rests in Jesus as a person.”¹⁴ It should also be pointed out that the phrase “lifted up” is of great importance because it points to Jesus’ death on the cross. It points to his substitutionary atonement. “The kingdom of God is seen or entered, new birth is experienced, and eternal life begins, through the saving cross-work of Christ, received by faith.”¹⁵

¹² Grudem, Wayne, *Systematic Theology*, (Grand Rapids, MI: Zondervan, 2000), 710

¹³ Nicodemus likely did not understand all aspects of Jesus’ preexistent deity, ontological unity with God the Father, or inclusion in the Trinity. Although, he did have an understanding of the Messiah, and here we see eternal life was still offered to him.

¹⁴ Grudem, Wayne, *Systematic Theology*, (Grand Rapids, MI: Zondervan, 2000), 711

¹⁵ Carson, D. A., *The Gospel According to John*, (Grand Rapids, MI: Wm. B. Eerdmans Publishing Co., 1991), 202

In short, an emotional assent of the heart to the realities of the gospel can be defined as a personal trust in Jesus Christ for the forgiveness of sins and eternal life with God.¹⁶

With regards to Demarest's third point, that saving faith must include wholehearted *trust* and *commitment* to Christ, evidenced by obedience and good works, I would have to disagree. Often known as "Lordship Salvation," many confirm that this third aspect is the defining moment for genuine saving faith. John MacArthur writes, "What does it mean to believe in Christ? It means more than accepting and affirming the truth of who He is—God in human flesh—and believing what he says. Real faith has at its heart a willingness to obey."¹⁷ He also states, "The very spirit of saving faith is comparable to the demeanor of a slave. It is a glorious surrender, and it is the supreme joy of every true believer's heart to be Christ's slave... But remove that spirit of submission, and the most profound kind of 'admiration' for Christ is not even true faith at all."¹⁸ In MacArthur's view, saving faith must include commitment, a submission to Christ's lordship. Without that, any belief in Christ must not be counted as genuine faith. Similarly, Bruce Demarest concludes that

For conversion to be authentic and transforming, pre-Christians must make the Lord Jesus Christ the object of their exclusive loyalty. This means that *to the best of their knowledge penitents* will forsake all known vice and cling to the Savior as their only hope of salvation. Genuine conversion thus will involve sincere repentance, total commitment to Christ, and submission to the Lord's sovereign rule.¹⁹

In short, the lordship position teaches that in order for a person's faith to be considered genuine, good works must be evidenced.

The problem I have with this view is that by saying that faith must be evidenced by good works implies that works are co-conditional with faith. Zane Hodges comments that when faith is described in this way, then "'Saving' faith has thus been subtly redefined in terms of its fruits. In the process, the unconditional freeness of the Gospel offer is seriously, if not fatally, compromised."²⁰ I think Hodges makes a valid point. The lordship position seems to place too

¹⁶ See Grudem's definition of saving faith in *Systematic Theology*, 710

¹⁷ MacArthur, John, *The Gospel According to Jesus*, (Grand Rapids, MI: Zondervan, 2008), 60

¹⁸ *ibid*, 36

¹⁹ Demarest, Bruce, *The Cross and Salvation*, (Wheaton, IL: Crossway, 1997), 270

²⁰ Hodges, Zane, *The Gospel Under Siege*, (Dallas, TX: Redencion Viva, 1986), 4

much of an emphasis on obedience as a measure for authentic faith. Semantically, this view states that it is by faith alone that a person is saved (*sola fide*), but in actuality works must manifest in a believer before it can be counted as righteousness.

In addition, the ‘lordship salvation’ view brings into question the security of the believer. How can people be sure they are saved if they do not persevere in good works? Zane Hodges comments on this point, “Although some believe the Bible teaches that a true Christian will persevere in good works, few believe that when a man trusts Christ he can know *in advance* that he will persevere in these works.”²¹ Another concern regarding security involves the works themselves. Just because works are evident, that does not mean a person can be assured he or she is saved. Christ himself warns, “Not everyone who says to me, ‘Lord, Lord,’ will enter the kingdom of heaven... On that day many will say to me, ‘Lord, Lord, didn’t we prophesy in your name, drive out demons in your name, and do many miracles in your name?’ Then I will announce to them, ‘I never knew you’” (Matt. 7:21-23). Furthermore, the Pharisees were the most obedient people of all. And it was their obsessive dependence on their works that led Jesus to call them a “brood of vipers” (Matt. 23:33), and even says to them, “You are of your father the devil” (John 8:44). Jesus explicitly warns against making good works as the basis for assurance of eternal life. Lordship salvation cannot say that we are saved by grace through faith in Christ alone, if it also says that authentic faith must be evidenced by obedience and good works.

So if works do not need to manifest in order for a person to be assured of salvation, then why does James say “faith without works is dead” (James 2:20)? More recent translations have preferred the word “useless”²² as opposed to “dead.” The Greek lexicon even gives the word, ἀργή, the sense of “being unproductive, useless, worthless.”²³ The previous translation stems from the King James Version, and can still be accepted as an accurate reading since James 2:26 gives a further explanation of what he is talking about, “For as the body without the spirit is dead (νεκρόν), so faith without works is dead (νεκρά) also” (KJV). So then what is a dead faith? Any interpretation of this verse agreeing with the ‘lordship’ position would have to conclude that this person’s faith was never alive. Hodges comments, “If we allow this illustration to speak for itself,

²¹ *ibid.*, 11

²² see ESV, CSB, NIV, and NASB

²³ BDAG

then the presence of a dead faith shows that this faith was once alive.”²⁴ MacArthur argues that to suggest that this kind of belief was once alive and active is skewed logic. “‘Dead faith’ does not necessitate faith that was once alive, any more than Ephesians 2:1 (‘You were dead in your trespass and sins’) implies that individual sinners were once spiritually alive.”²⁵ However, the Ephesians 2 passage speaks of being dead in “trespass and sins,” not dead in “faith.” Furthermore, verse 24 says, “You see that a person is justified by works and not by faith alone.” This seems to be in direct contradiction to Paul (the very person MacArthur is trying to reconcile the passage to) in Romans 4:5, “But to the one who does not work, but believes on him who declares the ungodly to be righteous, his faith is credited for righteousness.” Paul says that a person is justified by faith, but James apparently says a person is justified by works? The key to understanding this apparent discrepancy is in the meaning of the word “justified.” In Paul’s case, “justified” means to be declared righteous, where in James’ case it more likely means to be vindicated. We can find agreement here in Romans 4:2, “If Abraham was justified by works, he has something to boast about—but not before God.” Paul is saying that any works Abraham did could not have justified him before God, only his faith could do that (4:3). Instead, they justified him in front of others. Other people knew he was righteous because of what he had done, but not God. In the same way, we can see that James is stating that a faith that works can only justify (vindicate) you in the eyes of others. So again, what is a dead faith? It is just that, dead, useless, or not currently working. It is not that this individual has never had faith to begin with, but that his faith is not pushing him towards Christ or towards obedience at this current time. And it is certainly not justifying him in the eyes of those around him. It does not mean this person did not ever have faith, and it certainly does not mean he is unsaved.

So, why then does Jesus tell people to repent if works are not a necessary part of genuine faith? The Greek word, μετανοέω, and the Hebrew word, שׁוּב, can be translated, “repent,” depending on the context. They can have the sense of “turning” or “changing one’s mind.” Those who are in favor of the “lordship salvation” position argue that repentance is a full turning from sin and a commitment to submit to Jesus as Lord. Grudem defines repentance as “A heartfelt sorrow for sin, a renouncing of it, and a sincere commitment to forsake it and walk in

²⁴ Hodges, Zane, *The Gospel Under Siege*, (Dallas, TX: Redencion Viva, 1986), 20

²⁵ MacArthur, John, *The Gospel According to Jesus*, (Grand Rapids, MI: Zondervan, 2008), 187

obedience to Christ.”²⁶ This view states that repentance and faith are indispensable when it comes to conversion. Demarest writes, “Faith is implicit in repentance, and repentance in faith within the unity of the act of conversion.”²⁷ Reformed theologian, Herman Bavinck, writes, “Needed to participate in that kingdom, therefore, is not a righteousness of one’s own but repentance (μετάνοια), a change of mind, and faith (πίστις), the acceptance of and trust in the gospel of the kingdom as God’s gift to the lost.”²⁸ I would agree that faith and repentance do need to come together. However, in my view, the understanding of repentance that the lordship position presents is more than what the Scriptures seem to require.

When it comes to repentance, the main question we must ask is, “Repent about what? About what do we change our mind?” More specifically, “What kind of repentance saves?” Charles Ryrie asserts, “The only kind of repentance that saves is a change of mind about Jesus Christ... if there is no change of mind about Jesus Christ there will be no salvation.”²⁹ This is consistent with the examples listed above regarding the Woman at the Well, the Thief on the Cross, and the Philippian Jailer. The woman believed a Messiah was coming, now she needed to repent and believe that Messiah to be Jesus who was standing right in front of her. The Thief on the Cross needed to change his mind, that the man being crucified next to him could save him and change his eternal destiny. The Philippian Jailer was trusting idols to save, he needed to repent and trust in Jesus. However, as I mentioned earlier, all three individuals recognized their sinfulness or at least knew they were on the wrong side of salvation. Which leads me to believe that both Ryrie and Hodges are a little too soft in their approach to repentance. Their explanation seems to suggest that if someone simply did not want to go to hell, he could just trust Jesus and experience salvation. On the other hand, I think lordship salvation takes it too far. The expectation that visible signs of obedience will be present, thus proving a person’s faith, elevates works as co-conditional. The desire to change and trust Christ to save you is genuine faith. I think a distinction does need to be made, however, that in addition to this other kinds of repentance exists that does not necessarily lead to eternal life. There can be repentance that truly is just a

²⁶ Grudem, Wayne, *Systematic Theology*, (Grand Rapids, MI: Zondervan, 2000), 713

²⁷ Demarest, Bruce, *The Cross and Salvation*, (Wheaton, IL: Crossway, 1997), 268

²⁸ Bavinck, Herman, *Reformed Dogmatics: Sin and Salvation in Christ v. 3*, (Grand Rapids, MI: Baker Academic, 2006), 498

²⁹ Ryrie, Charles, *So Great Salvation*, (Chicago, IL: Moody Press, 1997), 85

changed mind (Matt. 21:28-32). And there can be repentance that impacts the Christian life (2 Cor. 2:5-8; 2 Tim. 2:25) or even the church (Rev. 2:5, 21-22; 3:3, 19), but this does not mean it is saving repentance. What MacArthur seems to do is take all of these aspects of repentance and infuse them into the meaning of repentance that leads to salvation.³⁰ For these reasons, in my view, saving faith can more accurately be defined as trusting in Jesus alone for the forgiveness of sins and new life.

Now, does this mean that we should ignore the the fact that Jesus is Lord? What should we make of fruit and obedience? After all, in John 14:15 Jesus says, “If you love me, you will keep my commands.” In response to the first question, my answer is: Of course Jesus is Lord.³¹ Throughout a believer’s entire life he will discover more and more that Jesus is Lord, and the beauty to submitting to him. This does not mean, though, that he must fully submit to Him in this way to be saved. One can simply trust in Jesus as his Savior. The move from initial trust to a life of submission is discipleship. As for the second question: That is what discipleship is all about. “The Christian experience, therefore, begins with faith... But from there on there must be diligence.”³² It is certainly true, that if we love Jesus, we will obey what he says. The reason that some people do not obey him is not because they are unsaved, but because their love for him is weak or has diminished over time. So, in my view, the saying is true: Everyone who is a disciple is saved, but not everyone who is saved is a disciple. Surely, there are instances in Scripture where Jesus offers discipleship as the means to salvation, but there is a strategy behind it. For instance, in Matthew 19:16-22 our Lord challenges an eager seeker, the Rich Young Ruler. MacArthur comments about this passage, “Jesus knew the young ruler was utterly lacking a sense of his own sinfulness.”³³ I completely agree. Which is why Jesus challenged him in this way. For people like Nicodemus and the Woman at the Well, such a challenge was not necessary. Jesus seems to have customized his approach to the people he was speaking to every time. For those who thought they were already righteous, he challenged them with hardship. Yet for those who were aware of their need for grace, he simply offered salvation.

³⁰ MacArthur, John, *The Gospel According to Jesus*, (Grand Rapids, MI: Zondervan, 2008), 179-180

³¹ Ryrie, Charles, *So Great Salvation*, (Chicago, IL: Moody Press, 1997), 64

³² Hodges, Zane, *Absolutely Free!*, (Dallas, TX: Redencion Viva, 1989), 74

³³ MacArthur, John, *The Gospel According to Jesus*, (Grand Rapids, MI: Zondervan, 2008), 94-95

In conclusion, saving faith includes trusting in Christ for salvation, along with a desire to be forgiven of one's sins and given new life. In the clear instances listed above, the people recognized their sin, desired forgiveness, and wanted a changed life. They no longer wanted to live in their sinful ways. Not only that, but they also knew that they were incapable of saving themselves. This led them to the conclusion that Jesus Christ alone was able to save them, and they placed their trust in him.

As we look back on Anna's story, in my personal view, she is certainly saved. At her baptism she articulated a trust in Christ for salvation. Her life was changed that summer, and she clearly displayed a love for God and a love for people. As to why she stopped coming to church and fell back into a bad relationship, I do not know. But what I do know is that even though she stopped displaying a life of discipleship, she has never lost the gift of eternal life. As pastors, I think the way we present the Gospel ought to be customized based on the message or the person we are speaking to. For depending on the point of the message or the need of the person, the aspect of the gospel we stress can and should be different. As for those who seem to "fall away," the words of Paul in Galatians 6:1 ought to suffice, "Brothers and sisters, if someone is overtaken in any wrongdoing, you who are spiritual, restore such a person with a gentle spirit, watching out for yourselves so that you also won't be tempted."

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