



*Why Do You  
Delay?*

*Baptism, Salvation,  
and What the Bible Actually Says*

PAUL HAINLINE

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First Edition

*“Now why do you delay? Get up and be  
baptized,  
and wash away your sins, calling on His  
name.”*

— Acts 22:16

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## PREFACE

There is a question that has been asked in churches, Bible studies, and living room conversations for generations: *Is baptism really necessary?*

The answer is not complicated. But it does require honesty — the willingness to set aside what we have been taught by men and look at what the Scriptures actually say. Not what we want them to say. Not what we have always assumed they say. What they *actually* say.

I know what I am asking. For many of you, your faith was inherited. It was handed down by parents and grandparents and generations before them — people you love, people you trust, people who are no longer here to ask. And the thought of questioning what they believed feels like a betrayal of the people who gave it to you.

But ask yourself this: if they were wrong — if they believed something that was not what the Scriptures teach — what would they want for you? Would they want you to continue in their error out of loyalty? Or would they want you to know the truth? Every loving parent and grandparent who has ever lived would give the same answer. They would want more truth for you, not less. Honor them by being honest with the text. That is not betrayal. That is the deepest kind of faithfulness.

Let us look together.

PART ONE

# What the Lord and His Apostles Taught

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*Before we look at what the church did, and before we face the common objections, we have to hear what the Lord and His apostles actually taught. That is where every honest inquiry must begin: what has God said? In the five chapters of this part, we trace that teaching from Christ's parting command, to His conversation with Nicodemus, to the nature of baptism itself, to the several uses of the word in Scripture — and finally to the apostles' own letters, where the command is unfolded and applied to the churches they founded.*

## CHAPTER ONE

# The Command

Before we examine anything else, we must start here: Jesus commanded it.

Jesus said, “*I will build My church*” (Matthew 16:18). Not someone else’s church. *His* church. Built by *Him*, on *His* terms, according to *His* commands. And in the final words He spoke to His apostles before ascending to the Father, Jesus said:

“*Go therefore and make disciples of all the nations, baptizing them in the name of the Father and the Son and the Holy Spirit, teaching them to observe all that I commanded you; and lo, I am with you always, even to the end of the age.*”

— Matthew 28:19–20

And in the Gospel of Mark:

“*He who has believed and has been baptized shall be saved; but he who has disbelieved shall be condemned.*”

— Mark 16:16

Read that again. “He who has believed *and has been baptized* shall be saved.” Not “he who has believed shall be saved and may also consider being baptized at some point.” Belief and

baptism are joined together in the Lord's own words. On what authority does anyone separate what Jesus joined?

This is not a suggestion. This is not an invitation to consider a symbolic gesture at your convenience. This is a command from the head of the church. And the question every honest person must ask is: *If Jesus commanded it, how can anyone call it unnecessary?*

## CHAPTER TWO

# Born of Water and the Spirit

Before the cross, before the Great Commission, Jesus had already spoken of this. In His conversation with Nicodemus — a Pharisee, a ruler of the Jews, a man who came to Jesus by night — Jesus said:

*“Truly, truly, I say to you, unless one is born again he cannot see the kingdom of God.”*

— John 3:3

Nicodemus was confused. He asked how a man could be born a second time. And Jesus answered:

*“Truly, truly, I say to you, unless one is born of water and the Spirit he cannot enter into the kingdom of God.”*

— John 3:5

Born of water and the Spirit. Not one or the other. Both.

And here we have to stop and notice something most readers pass over. When Nicodemus still did not understand, Jesus did not soften His words or start over with a gentler illustration. He rebuked him:

*“Are you the teacher of Israel and do not understand these things?”*

— John 3:10

The rebuke is the interpretive key. Jesus was telling Nicodemus that the answer to what He had just said should not have been a mystery to any serious student of the Hebrew Scriptures. A Pharisee and a ruler of the Jews — a man whose life was built on the Law and the Prophets — should have heard *“born of water and the Spirit”* and known exactly where it came from.

And it comes, most clearly, from one chapter in the prophet Ezekiel.

### *“I Will Sprinkle Clean Water On You”*

One chapter before the valley of dry bones, God spoke to Israel through Ezekiel in words that Nicodemus would have known by heart:

*“Then I will sprinkle clean water on you, and you will be clean; I will cleanse you from all your filthiness and from all your idols. Moreover, I will give you a new heart and put a new spirit within you; and I will remove the heart of stone from your flesh and give you a heart of flesh. I will put My Spirit within you and cause you to walk in My statutes, and you will be careful to observe My ordinances.”*

— Ezekiel 36:25–27

Clean water. A new heart. A new spirit. God's Spirit placed within. Read those verses slowly and then read John 3:5 again. Jesus was not inventing new material for Nicodemus. He was naming, in the barest possible terms, the promise Ezekiel had already recorded — the promise every Pharisee was waiting for. *Water and Spirit*. The cleansing God would do on the day He restored His people was a cleansing by water and the giving of His Spirit. Jesus told Nicodemus that day had come — and no one could enter the kingdom without passing through the door Ezekiel had described.

That is what Nicodemus should have seen. That is what the rebuke was about.

### *The Pattern God Had Always Used*

And the chapter that follows — Ezekiel 37 — shows the same two forces at work on the largest possible canvas. God set the prophet down in a valley full of very dry bones and asked him wheth-

er they could live. Then He told Ezekiel what to do: first, *“Prophesy over these bones, and say to them, ‘O dry bones, hear the word of the Lord’”* (Ezekiel 37:4). Ezekiel spoke. The bones came together. Sinews and flesh and skin. But there was still no life in them. Then God told him to prophesy again, this time to the breath — the Hebrew *ruach*, which means breath, wind, and Spirit all at once: *“Come from the four winds, O breath, and breathe on these slain, that they come to life”* (Ezekiel 37:9).

Ezekiel prophesied. The breath came. They stood up, an exceedingly great army.

Two acts. The word, which gave structure. The breath, which gave life. The same pattern that ran all the way back to Genesis 2:7 — God formed the man from the dust of the ground, and then breathed into his nostrils the breath of life, and the man became a living being. Form and breath. Structure and Spirit. Dust and breath.

It is the same pattern Jesus named to Nicodemus. Water — literal water, received in the obedient response of faith — and the Spirit, God’s own life given to the one who obeys. Two aspects of one birth. And the Pharisee who knew Ezekiel by heart should have recognized it immediately.

### *Water Means Water*

Faithful students of Scripture have read the “water” of John 3:5 in other ways — some as a figure for physical birth, others as a symbol for the word itself. We will not pretend the disagreement does not exist. But the reading most honest with the text is also the simplest: water means water.

When Scripture uses water figuratively, it says so. Jesus spoke of “*living water*” (John 4:10) and explained that He meant the Spirit (John 7:38–39). The text signals us when water stands for something else. But in John 3:5 there is no qualifier, no explanation, no figure flagged. Jesus says “*born of water and the Spirit*” — water and Spirit, distinct, named side

by side — and then rebukes Nicodemus for not grasping what the Old Testament had already promised in those very terms. Ezekiel did not say God would sprinkle a metaphor on His people. He said God would sprinkle *clean water*.

And what Jesus named to Nicodemus, the apostles practiced everywhere they went. The answer they gave to every person who asked how to enter the kingdom was the same answer: repent, be baptized, receive the gift of the Holy Spirit (Acts 2:38). Water and Spirit, given to the one who obeyed the word — the same two components Jesus had named in the dark of that first conversation. Their preaching — and the response of every convert in the book of Acts — makes that understanding unmistakable.

Jesus had said there was no entry to the kingdom without it. Every apostolic sermon that followed took Him at His word.

## CHAPTER THREE

# What Baptism Is

Before we go further, we must be clear about what baptism actually is — because what many practice today bears little resemblance to what the New Testament describes.

The English word “baptism” is not a translation. It is a transliteration — the Greek word *baptizo* carried over into English with its spelling changed but its meaning left behind. The Greek word means to immerse, to submerge, to plunge beneath. It does not mean to sprinkle. It does not mean to pour. It means to put completely under.

And the Scriptures confirm this in the way they describe it. Paul wrote:

*“Therefore we have been buried with Him through baptism into death, so that as Christ was raised from the dead through the glory of the Father, so we too might walk in newness of life.”*

— Romans 6:4

Buried. Not sprinkled on. Not dabbed. *Buried*. You do not bury someone by scattering a handful of dirt on their head. You bury someone by putting them completely under. Baptism is a burial in water and a resurrection out of it — the old man

goes down, the new man comes up. That is the picture Paul paints, and it only makes sense as full, complete immersion.

When Philip baptized the Ethiopian eunuch, the text says *“they both went down into the water”* and then *“came up out of the water”* (Acts 8:38–39). They did not stand on the bank while Philip sprinkled him. They went down into the water together.

When Jesus Himself was baptized by John, He *“came up immediately from the water”* (Matthew 3:16). He was in the water. He came up out of it.

And this is why John was baptizing at a specific location: *“John also was baptizing in Aenon near Salim, because there was much water there”* (John 3:23). If baptism were sprinkling or pouring, any small vessel of water would do. John needed *much water* — because baptism requires enough water to immerse a person completely.

As for infant baptism — there is no command for it, no example of it, and no hint of it anywhere in the New Testament. Baptism requires belief: *“He who has believed and has been baptized shall be saved”* (Mark 16:16). It requires repentance: *“Repent, and each of you be baptized”* (Acts 2:38). An infant can neither believe, nor repent, nor confess Christ — and an infant has no need to. Baptism is for the forgiveness of sins, and an infant has committed no sin. Sin is not inherited. Sin is a deliberate act of transgression — *“sin is lawlessness”* (1 John 3:4) — and a child who has never known the difference

between right and wrong has committed no transgression. Every conversion in the book of Acts involves a person who heard the gospel, believed it, and chose to be baptized. Baptism is a conscious act of obedient faith — and it always has been.

## CHAPTER FOUR

# The Baptisms of Scripture, and the One That Remains

The apostle Paul writes that there is “*one baptism*” (Ephesians 4:5). He places it alongside “*one Lord, one faith.*” One. Not several. Not a selection. One.

And yet anyone who reads the New Testament attentively will notice the word *baptism* used in several different ways. John baptized. Jesus was baptized by John. The apostles were baptized in the Holy Spirit at Pentecost. Cornelius received the same. John warned of a baptism of fire. Peter commanded water baptism for the forgiveness of sins. How can there be one baptism if the Scriptures describe several?

The answer is historical. Some of these belonged to specific moments in God’s unfolding plan and are no longer in force. One was a divine sign given to mark the beginning of new stages in redemptive history. One is a warning of judgment awaiting the unrepentant. And one — the one Paul says remains — is the baptism every Christian shares, commanded by Christ Himself, practiced by every apostle, and given to every convert in the book of Acts.

Let us take them in order.

### *The Baptism of John — Preparatory and Now Past*

John the Baptist appeared in the wilderness preaching “*a baptism of repentance for the forgiveness of sins*” (Mark 1:4). The crowds came to him, confessed their sins, and were baptized in the Jordan (Matthew 3:5–6). His purpose was clearly stated: to prepare Israel for the coming Messiah. “*I baptize you with water for repentance, but He who is coming after me is mightier than I*” (Matthew 3:11).

John’s baptism was preparatory. It pointed forward to Christ. It was not yet the baptism Jesus would later command — and Scripture makes this unmistakable in Acts 19, when Paul encountered twelve men in Ephesus who had received only John’s baptism. They did not have the Holy Spirit. They had not even heard that the Holy Spirit had been given. And Paul had them baptized *again* — this time “*in the name of the Lord Jesus*” (Acts 19:5).

If John’s baptism had been sufficient, these men would not have needed a second baptism. But it was not. It belonged to a preparatory age, and when Christ came and His gospel went forth, it passed.

But what of Jesus’ own baptism? He too was baptized by John. Does that not complicate the picture? No — it clarifies it. When John protested that he was unworthy to baptize Jesus, Jesus answered: “*Permit it at this time; for in this way it is fitting for us to fulfill all righteousness*” (Matthew 3:15). Jesus did not need repentance. He had no sin to confess. He

submitted to John's baptism for one reason: obedience to the Father's will. It was part of fulfilling all righteousness — completing every act of submission the Father required of the Son who came to stand in our place. His baptism was not a pattern of salvation. It was an act of obedience in a ministry entirely defined by obedience.

### *The Baptism in the Holy Spirit — A Sign, Given Twice*

Both John the Baptist and Jesus spoke of a different baptism — one that Christ Himself would administer. John said: *“He will baptize you with the Holy Spirit”* (Mark 1:8). Jesus repeated the promise to His apostles just before He ascended: *“John baptized with water, but you will be baptized with the Holy Spirit not many days from now”* (Acts 1:5).

This was fulfilled at Pentecost. The Holy Spirit descended upon the apostles in a dramatic, miraculous outpouring — a sound like a rushing wind, tongues as of fire, and the apostles speaking in languages they had never learned (Acts 2:1–4). This was the baptism in the Holy Spirit Jesus had promised. It marked the beginning of the church and the inauguration of the gospel age.

Later, the same outpouring fell on the household of Cornelius (Acts 10:44–46). And when Peter reported this to the Jewish brethren in Jerusalem, he described it in precisely these terms: *“The Holy Spirit fell upon them just as He did upon us at the beginning... I remembered the word of the Lord, how He*

*used to say, John baptized with water, but you will be baptized with the Holy Spirit*” (Acts 11:15–16). Peter treated the Cornelius event as parallel to Pentecost — the same baptism, given for the same reason.

And that reason is crucial. In both cases, the baptism in the Holy Spirit served as a divine sign — at Pentecost, to authenticate that the promised age had begun and that the apostles spoke by the power of God; at Cornelius, to demonstrate to the Jewish brethren that God had opened the door to the Gentiles. Peter himself drew the conclusion: “*Who was I that I could stand in God’s way?*” (Acts 11:17).

Nowhere in the New Testament is the baptism in the Holy Spirit commanded. No one is ever told to seek it. No one is promised it as an ongoing personal experience. It was given by God, at His initiative, to mark specific moments in His redemptive plan. It did what it was given to do. And after Cornelius, Scripture records no further instance.

### *The Baptism of Fire — Judgment, Not Blessing*

John’s full statement about the coming Messiah includes a phrase often misread: “*He will baptize you with the Holy Spirit and fire*” (Matthew 3:11). Some have taken this as a promise of a second spiritual blessing — a “baptism of fire” for the faithful believer.

But John’s very next sentence makes the meaning plain: “*His winnowing fork is in His hand, and He will thoroughly*

*clear His threshing floor; and He will gather His wheat into the barn, but He will burn up the chaff with unquenchable fire”* (Matthew 3:12). The fire is the fire of judgment. The wheat is gathered; the chaff is burned. Those who receive Christ receive the Holy Spirit. Those who reject Him await the fire.

This baptism is not something to seek. It is something to flee.

### *The Gift of the Holy Spirit Promised at Baptism*

When Peter preached at Pentecost, he promised the crowd: *“Repent, and each of you be baptized in the name of Jesus Christ for the forgiveness of your sins; and you will receive the gift of the Holy Spirit”* (Acts 2:38). He extended the promise to all: *“For the promise is for you and your children and for all who are far off, as many as the Lord our God will call to Himself”* (Acts 2:39).

Every baptized believer receives what Peter called *“the gift of the Holy Spirit.”* What this gift is, the New Testament describes in language the reader should let stand: the Spirit is *given, received, dwells in* the believer, *seals* him as God’s possession, and is *sent into* his heart.

- *“If anyone does not have the Spirit of Christ, he does not belong to Him”* (Romans 8:9)
- *“The Spirit of Him who raised Jesus from the dead dwells in you”* (Romans 8:11)

- “*The Spirit of God dwells in you*” (1 Corinthians 3:16)
- “*Your body is a temple of the Holy Spirit who is in you*” (1 Corinthians 6:19)
- “*God has sent forth the Spirit of His Son into our hearts*” (Galatians 4:6)
- “*Sealed in Him with the Holy Spirit of promise, who is given as a pledge of our inheritance*” (Ephesians 1:13–14)
- “*By this we know that we abide in Him and He in us, because He has given us of His Spirit*” (1 John 4:13)

The exact nature of this indwelling has been understood differently by faithful students. The Greek phrase in Acts 2:38 — “*the gift of the Holy Spirit*” — is grammatically ambiguous. Some have read it as the gift *which is* the Holy Spirit — the Spirit Himself given to reside personally in the believer. Others have read it as the gift *which the Holy Spirit gives* — spiritual life, regeneration, the new birth that the Spirit works in the one who obeys the gospel. The text alone does not settle the question, and we will not plant a flag on contested ground our argument does not require. The reader is invited to weigh the Scriptures above and draw his own conclusion.

What matters for our purpose is this: *whatever* this gift is, it is not the same thing as the baptism in the Holy Spirit at Pentecost and at the house of Cornelius, which was a miraculous outpouring serving as a divine sign. And it is not the same thing as the miraculous spiritual gifts that, as we will

see next, were transmitted through the laying on of the apostles' hands.

### *Miraculous Gifts and the Laying On of Apostolic Hands*

There is yet another distinction to observe. Alongside the baptism in the Holy Spirit and the gift every believer receives at baptism, the early church witnessed a third category of Spirit-related phenomena: miraculous spiritual gifts — tongues, prophecy, healing, discerning of spirits, and others listed in 1 Corinthians 12.

How did these gifts come to ordinary believers? Acts answers this with remarkable clarity. When Philip preached in Samaria, the Samaritans believed and were baptized (Acts 8:12). They had received the gospel, been baptized in the name of the Lord Jesus, and entered Christ. But the miraculous gifts did not come with their baptism. The text continues:

*“Now when the apostles in Jerusalem heard that Samaria had received the word of God, they sent them Peter and John, who came down and prayed for them that they might receive the Holy Spirit. For He had not yet fallen upon any of them; they had simply been baptized in the name of the Lord Jesus. Then they began laying their hands on them, and they were receiving the Holy Spirit.”*

— Acts 8:14–17

The Samaritans were already saved. They had been baptized. They had received whatever the “gift of the Holy Spirit” of

Acts 2:38 is. But the miraculous manifestations — the outward gifts that accompanied the Spirit’s work in the early church — required something more: the laying on of apostolic hands.

Simon the former sorcerer saw this plainly, and it was precisely this he wanted to purchase: *“Now when Simon saw that the Spirit was bestowed through the laying on of the apostles’ hands, he offered them money, saying, ‘Give this authority to me as well, so that everyone on whom I lay my hands may receive the Holy Spirit’”* (Acts 8:18–19). Simon recognized what was happening — gifts came through apostolic hands.

The same pattern appears again in Ephesus. When Paul had baptized the twelve disciples who had previously known only John’s baptism, the text says: *“And when Paul had laid his hands upon them, the Holy Spirit came on them, and they began speaking with tongues and prophesying”* (Acts 19:6). Again: an apostle, laying hands, and miraculous gifts resulting.

This was the pattern. Miraculous gifts came to ordinary believers through the laying on of apostolic hands. And this pattern served a specific purpose — the gifts were necessary for the building up of the early church at a time when the New Testament had not yet been written, when young churches needed authenticating signs, and when the foundation of apostolic teaching was still being laid.

No New Testament text describes this transmission continuing beyond the apostles themselves. No one who received a gift through apostolic hands is recorded as passing

that gift on to another. The means of transmission that Acts describes requires someone whom Scripture defines as an apostle — those personally appointed and sent by Christ. We will not argue this point beyond what the text warrants. We simply note what Acts shows and what Acts does not show. The reader may draw his own conclusions from the pattern.

### *The One Baptism That Remains*

So we return to Paul's declaration:

*“There is one body and one Spirit, just as also you were called in one hope of your calling; one Lord, one faith, one baptism, one God and Father of all.”*

— Ephesians 4:4–6

One baptism. Which one?

Not John's — that belonged to a preparatory age and ended when Christ came. Paul himself had John's disciples baptized again when he found them in Ephesus. If John's baptism were the one that remains, that scene makes no sense.

Not the baptism in the Holy Spirit of Pentecost and Cornelius. That was a divine sign given at God's initiative to mark specific moments in redemptive history. It was never commanded, never sought, and after Cornelius, never recorded again.

Not the baptism of fire. That awaits the unrepentant at judgment, and no one alive should wish to meet it.

What remains — the one baptism every Christian shares — is the baptism Jesus commanded in Matthew 28:19: *“baptizing them in the name of the Father and the Son and the Holy Spirit.”* It is the baptism Peter preached in Acts 2:38: *“for the forgiveness of your sins.”* It is the baptism Paul describes in Romans 6, through which we are buried with Christ and raised to walk in newness of life. It is the baptism Paul names in Galatians 3:27, through which we are clothed with Christ. It is the baptism Ananias commanded Saul to receive in Acts 22:16, to wash away his sins calling on the name of the Lord.

That is the baptism this book is about. That is the baptism still required of every person who would follow Christ. That is the one baptism.

## CHAPTER FIVE

# What the Apostles Taught

We have seen what baptism is — immersion, burial, emergence, the response of a believing heart to a clear command. But what is it *for*? What does it actually accomplish? What happens at the moment a believer is buried in the water and raised up out of it?

The answer is not left to speculation. The apostles — the men Christ personally trained and sent — spoke with remarkable consistency on this question. From Pentecost forward, in letters to churches across the Roman world, they described baptism in specific terms. They did not describe it as a symbol of something already accomplished. They described it as the very moment at which God does something.

Let us take their teaching effect by effect.

### *For the Forgiveness of Sins*

This is where the apostolic teaching begins. In the very first gospel sermon ever preached after the resurrection, Peter stood before the crowd at Pentecost and said:

*“Repent, and each of you be baptized in the name of Jesus Christ for the forgiveness of your sins; and you will receive the gift of the Holy Spirit.”*

— Acts 2:38

“For the forgiveness of your sins.” Not because their sins had already been forgiven. Not as an outward sign that forgiveness had happened somewhere else. *For* the forgiveness of sins. That is what the word says.

And years later, when Ananias came to Saul of Tarsus — a man who had already seen the risen Lord, who had already believed, who had already fasted and prayed for three days — Ananias did not tell him his sins were already gone. He said:

*“Now why do you delay? Get up and be baptized, and wash away your sins, calling on His name.”*

— Acts 22:16

Wash away your sins. Saul’s sins were still there after the vision. Still there after three days of prayer. They were washed away when he was baptized. Peter and Ananias — two apostolic voices in two different cities speaking to two different audiences — gave the same answer. Baptism is where sins are washed away.

## *To Unite Us with the Death and Resurrection of Christ*

Paul, writing to Christians in Rome, opened a door into the meaning of baptism that no other passage opens quite so plainly:

*“Or do you not know that all of us who have been baptized into Christ Jesus have been baptized into His death? Therefore we have been buried with Him through baptism into death, so that as Christ was raised from the dead through the glory of the Father, so we too might walk in newness of life.”*

— Romans 6:3–4

Baptized *into His death*. Buried *with Him*. Raised *with Him*. This is not a symbol of what Christ did for us — this is our union with what Christ did. The death He died, we die with Him in baptism. The resurrection He experienced, we share with Him as we come up out of the water. The old life is buried. The new life begins.

Paul wrote the same thing to the Colossians:

*“Having been buried with Him in baptism, in which you were also raised up with Him through faith in the working of God, who raised Him from the dead.”*

— Colossians 2:12

Buried with Him. Raised with Him. Through faith. This is why baptism by immersion matters — because the picture only works as a burial and a resurrection. You do not bury someone

by sprinkling a handful of dust. And you do not share in Christ's death and resurrection by symbolically representing something that already happened without you.

### *To Clothe Us with Christ*

Paul also wrote to the Galatians:

“For all of you who were baptized into Christ have clothed yourselves with Christ.”

— Galatians 3:27

Before baptism, a person is clothed in his own sin — his own record, his own failures, his own standing before God. In baptism, that clothing is replaced. He puts on Christ. Christ's righteousness becomes his covering. Christ's identity becomes his. This is not something the believer does for himself. It is what happens to the one who is baptized into Christ.

### *To Place Us Into Christ — Where Every Spiritual Blessing Resides*

This may be the single most compelling structural argument in the entire New Testament for the necessity of baptism. Follow the logic carefully.

Paul opens his letter to the Ephesians with this declaration:

*“Blessed be the God and Father of our Lord Jesus Christ, who has blessed us with every spiritual blessing in the heavenly places in Christ.”*

— Ephesians 1:3

Every spiritual blessing. Every single one. Forgiveness of sins. Adoption as sons. The sealing of the Holy Spirit. Redemption. Reconciliation. The hope of eternal life. All of it — Paul says — is “in Christ.” Not beside Christ. Not available to those near Christ. *In* Christ. If a person is not in Christ, he has none of these things. If a person is in Christ, he has all of them.

Now ask the next question: *how does a person get into Christ?*

The New Testament answers this question in exactly two places. Both are Paul. Both say the same thing.

*“Or do you not know that all of us who have been baptized into Christ Jesus have been baptized into His death?”*

— Romans 6:3

*“For all of you who were baptized into Christ have clothed yourselves with Christ.”*

— Galatians 3:27

That is it. Those are the only two passages in all of Scripture that tell us how a person comes to be “into Christ.” And both say baptism.

The logic is inescapable. If every spiritual blessing is in Christ, and the only way the New Testament describes for a

person to get into Christ is baptism, then a person who refuses baptism remains outside of where every spiritual blessing is found. This is not a harsh conclusion imposed on the text. It is the text's own conclusion, drawn from its own sentences. There is no third passage telling us how to get into Christ some other way. There is no escape clause. Paul said what he said, and he said it twice, in letters to two different churches, using the same vocabulary.

Anyone who wishes to argue that a person can be “in Christ” without baptism must produce the Scripture that says so. It does not exist.

### *To Place Us Into the One Body*

What is true of the individual is true of the community. Paul wrote to the Corinthians:

*“For by one Spirit we were all baptized into one body, whether Jews or Greeks, whether slaves or free, and we were all made to drink of one Spirit.”*

— 1 Corinthians 12:13

Baptism is how we enter the body. Not a denominational body — *the* body, the one body of Christ, the church that Jesus said He would build (Matthew 16:18; Ephesians 1:22–23). The distinctions that divided the ancient world — Jew and Greek, slave and free — were erased at this point of entry. One act

brought every believer into one body. And every member of that body had been baptized into it.

### *To Regenerate Us — the Washing of Regeneration*

Paul wrote to Titus:

*“He saved us, not on the basis of deeds which we have done in righteousness, but according to His mercy, by the washing of regeneration and renewing by the Holy Spirit.”*

— Titus 3:5

*The washing of regeneration.* Regeneration is the new birth — being made new, being born again. And Paul names baptism — the washing — as the means by which that regeneration takes place. This is precisely what Jesus told Nicodemus in John 3:5: *“unless one is born of water and the Spirit he cannot enter into the kingdom of God.”* What Jesus stated in general terms, Paul states in specific ones. The water is baptism. The new birth happens there. (We will return to this verse in Chapter 10, where it also settles decisively the question of whether baptism conflicts with grace — it does not.)

### *To Save Us*

And Peter — the same apostle who said “for the forgiveness of your sins” on the day of Pentecost — wrote decades later:

*“Corresponding to that, baptism now saves you — not the removal of dirt from the flesh, but an appeal to God for a good conscience — through the resurrection of Jesus Christ.”*

— 1 Peter 3:21

“Baptism now saves you.” The language could not be plainer. And Peter even anticipated the objection — he paused to clarify that he was not talking about physical washing. He was talking about the appeal to God, the response of faith, that takes place in the act. And that appeal, he said, *saves you*.

This is the same thing Christ Himself had said before He ascended: *“He who has believed and has been baptized shall be saved”* (Mark 16:16). Peter was not inventing a doctrine. He was preaching what the Lord had already commanded.

### ***One Lord, One Faith, One Baptism***

Paul summed up the matter to the Ephesians:

*“One Lord, one faith, one baptism.”*

— Ephesians 4:5

One baptism — placed side by side with the one Lord we confess and the one faith we hold. Not optional. Not ceremonial. Not secondary. Alongside the Lord Himself and the faith we profess, there stands one baptism — the doorway through which every believer passes into Christ.

### *The Unanimous Witness*

Look at what we have heard. Peter at Pentecost — for the forgiveness of sins. Peter decades later in his epistle — baptism now saves you. Paul to the Romans — buried with Christ, raised with Christ, walking in newness of life. Paul to the Corinthians — baptized into the one body. Paul to the Galatians — clothed with Christ. Paul to the Ephesians — one Lord, one faith, one baptism. Paul to the Colossians — buried and raised through baptism. Paul to Titus — the washing of regeneration. Ananias to Saul — arise and wash away your sins.

Every apostolic voice we possess. Every letter. Every sermon. The same message. Not one of them called baptism optional. Not one of them called it a mere symbol. Not one of them suggested an alternative means of entering Christ, receiving forgiveness, or being saved. They spoke with one voice because they had been taught by one Lord, and that Lord had commanded baptism to be preached to every nation.

### *A Word on 1 Corinthians 1:17*

Some have pointed to a single sentence from Paul — “*Christ did not send me to baptize, but to preach the gospel*” (1 Corinthians 1:17) — as though Paul himself considered baptism unimportant. Read in context, the verse says precisely the opposite of what is claimed.

The Corinthians had fallen into factionalism. Some were saying “*I am of Paul,*” others “*I am of Apollos,*” others “*I am of*

*Cephas,*” and still others “*I am of Christ*” (1 Corinthians 1:12). Paul was scandalized. His response was sharp: “*Has Christ been divided? Paul was not crucified for you, was he? Or were you baptized in the name of Paul?*” (v. 13). The appeal to baptism here is not to minimize it — it is to show the absurdity of factions. Those who were baptized in the name of Christ belong to Christ, not to the preacher who happened to baptize them.

It is in this context that Paul expressed gratitude that he had personally baptized few of them — Crispus, Gaius, the household of Stephanas (vv. 14–16) — “*so that no one would say you were baptized in my name*” (v. 15). His point was not that baptism did not matter; his point was that he was glad he had not unwittingly contributed to the factions.

“Christ did not send me to baptize, but to preach the gospel” expresses the division of apostolic labor, not the dispensability of baptism. Paul’s primary commission was evangelism — founding churches, planting the gospel in new territory. The actual administering of baptism was typically carried out by others, as in Cornelius’ case, when Peter “*ordered them to be baptized*” without doing so personally (Acts 10:48). Had baptism been unnecessary, Paul would have said so plainly. Instead, he assumed it throughout — the Corinthians had been baptized; it was baptism that united them to Christ; it was baptism that should have prevented their factions.

The very same Paul who wrote 1 Corinthians 1:17 also wrote Romans 6, Galatians 3:27, Colossians 2:12, Ephesians 4:5, and Titus 3:5. To read 1 Corinthians 1:17 as a denial of baptism's necessity is to set Paul against himself.

## PART TWO

# What the Early Church Did

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*If Part One showed us what the Lord commanded and the apostles taught, Part Two asks a different question: what did the early church actually do? Teaching without practice would be theory. Practice without teaching would be drift. The two together — command and compliance — are what Scripture gives us. In this part, we walk through every conversion account in the book of Acts, notice what is strikingly absent, and examine the two places where Scripture records someone asking, in plain words, what they must do to be saved.*

## CHAPTER SIX

# Every Conversion in Acts

If the teaching is not convincing enough, look at what they *did*. The book of Acts records conversion after conversion. And in every single one, baptism is present — whether explicitly stated or implied by the apostolic pattern. There are no exceptions.

**Pentecost (Acts 2:38–47)** — Peter preached, three thousand souls were “pierced to the heart,” and Peter told them to repent and be baptized. That day, three thousand were baptized. And then the text tells us who did what next: “*And the Lord was adding to their number day by day those who were being saved*” (Acts 2:47). Not a committee. Not a vote. Not a preacher declaring them saved. The *Lord* added them — to *His* church, the one *He* said He would build. And He added them after they obeyed His command to be baptized.

**The Samaritans (Acts 8:12)** — When they believed Philip’s preaching about the kingdom of God and the name of Jesus Christ, “*they were being baptized, men and women alike.*”

**Simon the Former Sorcerer (Acts 8:13)** — Luke singles out one convert from the Samaritan response for particular mention: Simon, who had previously astonished the city with

his sorcery. *“Even Simon himself believed; and after being baptized, he continued on with Philip, and as he observed signs and great miracles taking place, he was constantly amazed.”*

This case matters more than its brevity suggests. Simon’s later actions revealed that his heart was not what it should have been — Peter soon had to rebuke him sharply, telling him his heart was *“not right before God”* (Acts 8:21), that he was *“in the gall of bitterness and in the bondage of iniquity”* (Acts 8:23), and commanding him to *“repent of this wickedness of yours, and pray the Lord that, if possible, the intention of your heart may be forgiven you”* (Acts 8:22).

And yet — he was baptized. At the moment of his profession of faith, Philip baptized him, just as Philip baptized the other Samaritans. And Peter, confronting his later sin, did not say, “Your baptism was invalid because your heart was never truly changed.” Peter said: repent, confess, pray for forgiveness. The baptism stood. The lingering sin was addressed as a separate matter.

Consider what this tells us. If baptism were merely an outward expression of an already-transformed inward state, Simon should never have been baptized — he lacked the inward reality. But the apostolic pattern was unmistakable: baptize at the point of professed faith, and deal with any remaining sin afterward. This is devastating to the popular teaching that baptism is “just a symbol” of a heart already made right. Simon’s heart, by Peter’s own words, was not made right.

And yet baptism was administered — because baptism is not a reflection of an inward change already complete; it is the moment at which sins are washed away, even for a man whose faith was still contaminated with wrong motives.

**The Ethiopian Eunuch (Acts 8:35–39)** — Philip “preached Jesus to him.” That is all the text says — he preached Jesus. And as they traveled down the road, the eunuch saw water and said, “*Look! Water! What prevents me from being baptized?*”

Think about what that tells us. Philip preached Jesus, and the eunuch’s immediate response was to look for water. Preaching Jesus *includes* preaching baptism — or the eunuch would never have known to ask. He did not ask about a prayer. He did not ask about a moment of personal acceptance. He saw water and asked to be baptized. Because that is what preaching Christ looks like. And when they came up out of the water, the text says “*he went on his way rejoicing*” (Acts 8:39). Not before baptism. After. The rejoicing came when his obedience was complete.

**Saul of Tarsus (Acts 9:1–18; 22:6–16)** — This conversion deserves careful attention, because it dismantles every argument that belief alone is sufficient.

Saul encountered Jesus on the road to Damascus. He saw the risen Lord. He heard His voice. He asked, “*Who are You, Lord?*” and was told, “*I am Jesus whom you are persecuting.*”

From that moment, Saul believed. There is no question about it — he had met the Lord face to face.

And what did Saul do? He went into the city. He fasted. He prayed. For three days he neither ate nor drank. If ever a man demonstrated belief, repentance, and earnest prayer, it was Saul during those three days.

But he was still in his sins.

When Ananias arrived, he did not say, “Good news — you were saved on the road.” He did not say, “Your faith has already taken care of it.” He said: “*Now why do you delay? Get up and be baptized, and wash away your sins, calling on His name*” (Acts 22:16).

Wash away your sins. *After* believing. *After* fasting. *After* praying. Saul’s sins were still there — and they remained there until he was baptized. If belief alone were enough, Saul would have been saved on the road. If prayer alone were enough, Saul would have been saved during those three days. But he was not. He was told to be baptized and wash away his sins. And he did.

**Cornelius and His Household (Acts 10:44–48)** — Cornelius is a remarkable case, and it requires understanding what happened and why. While Peter was still speaking, the Holy Spirit fell upon Cornelius and his household. They spoke in tongues. They praised God. And the Jewish Christians who had come with Peter were amazed.

Why did this happen? For the same reason the Holy Spirit fell on the apostles at Pentecost. At Pentecost, the Spirit came

upon the apostles so the crowd could see that these men spoke by the power of God — they spoke in real languages that each listener understood in his own tongue (Acts 2:6–8), not unintelligible speech. It was a sign to the people that God was behind what was happening. With Cornelius, the Spirit fell for the same reason — not to save Cornelius, but to show Peter and the Jews with him that God was opening the door to the Gentiles. Peter himself explained this later: “*The Holy Spirit fell upon them just as He did upon us at the beginning*” (Acts 11:15). It was God’s testimony that the gospel was for all people, not Jews alone.

And Peter’s response was not, “Well, they clearly don’t need baptism now.” His response was:

“*Surely no one can refuse the water for these to be baptized who have received the Holy Spirit just as we did, can he?*”

— Acts 10:47

And he *ordered* them to be baptized. Even after receiving the Holy Spirit directly — a miraculous, unmistakable sign from God — baptism was still required. The Spirit confirmed that Gentiles were welcome. Baptism is what brought them into Christ. Who could deny them the water? And who would dare deny that it was necessary?

**Lydia (Acts 16:14–15)** — The Lord opened her heart to respond to the things spoken by Paul. And she was baptized, along with her household.

**The Philippian Jailer (Acts 16:30–33)** — The jailer cried out, “*What must I do to be saved?*” Paul and Silas spoke the word of the Lord to him. And he was baptized “*that very hour of the night*” — he and all his household.

That very hour of the night. Not the next morning. Not the following Sunday. That hour. In the middle of the night. Why? Because baptism is not a ceremony to be scheduled. It is the moment sins are washed away. And that cannot wait.

**Some Athenians — Dionysius and Damaris (Acts 17:34)** — In Athens, Paul preached to the philosophers gathered at the Areopagus. Some mocked when he spoke of the resurrection. But the text tells us: “*some men joined him and believed, among whom also were Dionysius the Areopagite and a woman named Damaris and others with them.*”

Luke does not describe baptism in this particular passage. But throughout Acts, when Luke writes that people “believed,” he uses the word as shorthand for the full apostolic response — the same response Peter demanded at Pentecost, the same response Philip preached to the Samaritans, the same response Paul preached everywhere he went. At Corinth, just one chapter later, Luke writes that “*many of the Corinthians when they heard were believing and being baptized*” (Acts 18:8) — believing and being baptized are presented as a single event. In Samaria, Luke writes that “*when they believed*” they “*were being baptized*” (Acts 8:12). To “believe” in Acts is never bare

intellectual assent; it is the comprehensive response of heart and obedience.

And notice what the Athenian converts did: they *joined* Paul. They became his companions in the faith. By the pattern Luke has already established ten times over by this point in his book, “joined” and “believed” together describe the full response — which always includes baptism. Luke simply does not spell it out here because he has spelled it out everywhere else. He does not have to.

This is a smaller, quieter conversion than the others — no mass response, no miraculous sign, no household baptism detailed. But it is a conversion account all the same, and it fits the apostolic pattern exactly.

**The Corinthians (Acts 18:8)** — *“Crispus, the leader of the synagogue, believed in the Lord with all his household, and many of the Corinthians when they heard were believing and being baptized.”* Believing *and* being baptized. Together. Inseparable. Paul later confirms he personally baptized Crispus (1 Corinthians 1:14).

**The Disciples at Ephesus (Acts 19:1–5)** — Paul found disciples who had been baptized only with John’s baptism. They had not even heard of the Holy Spirit. And Paul had them baptized again — in the name of the Lord Jesus. If baptism were merely a symbol, why would Paul require it a second time? Because it is not a symbol. It matters *what* baptism and *whose* baptism.

Eleven conversion accounts. Baptism explicitly stated in ten. The eleventh (Athens) describes the converts as “believing” and “joining” Paul — Luke’s shorthand for the same apostolic response he has spelled out ten times already, a response that always included baptism. Zero exceptions to the pattern. Every single convert, without a single counter-example, responded to the apostolic gospel the same way — and that gospel always led to the water.

## CHAPTER SEVEN

# Where Is the Sinner's Prayer?

In many churches today, a person who wants to be saved is told to bow their head, close their eyes, and repeat a prayer — the so-called “sinner’s prayer.” The preacher says, “Just say these words with me,” and when the prayer is over, the person is told they are saved.

But where is this prayer in the Bible?

It is not at Pentecost. Peter did not tell three thousand people to bow their heads and repeat after him. He told them to repent and be baptized.

It is not in Samaria. Philip did not lead the crowds — or Simon — in a prayer. They believed and they were baptized.

It is not on the road to Gaza. Philip did not lead the Ethiopian eunuch in a prayer. The eunuch saw water and asked to be baptized.

It is not in Damascus. Ananias did not ask Saul to pray a prayer of acceptance — Saul had already been praying for three days. Ananias told him to get up and be baptized and wash away his sins.

It is not in Caesarea. Peter did not lead Cornelius in a prayer. He ordered him to be baptized.

It is not in Philippi. Paul and Silas did not hand the jailer a prayer to recite in the middle of the night. They spoke the word of the Lord to him, and he was baptized that very hour.

It is not in Athens. Paul preached Christ and the resurrection to the philosophers, and those who responded *joined* him and *believed* — language Luke uses throughout Acts for converts who received the full gospel, not the language of a prayer of acceptance.

It is not in Corinth. Paul did not lead the synagogue ruler in a prayer. Crispus believed and was baptized, along with his household — and many of the Corinthians did the same.

It is not in Ephesus. Paul did not lead twelve men in a prayer of rededication. He had them baptized in the name of the Lord Jesus.

It is not anywhere. In eleven conversion accounts in the book of Acts, the sinner's prayer appears zero times. Not once. Not in any form. No apostle ever told anyone to “just say this prayer with me.” Every single time the apostolic response is spelled out, it pointed to baptism.

So where did the sinner's prayer come from? Not from Jesus. Not from the apostles. Not from Scripture. Its modern form traces to the revival movements of the last two centuries — Charles Finney's nineteenth-century “anxious bench,” where seekers were invited forward to pray for their salvation, and later the twentieth-century mass crusades associated with figures like Billy Graham, which popularized the “just repeat

this prayer after me” format that is now nearly universal in evangelical churches. Sincere men developed these practices for sincere reasons, but neither the words nor the framework of the sinner’s prayer comes from Scripture. It is a human tradition, invented centuries after the New Testament was written — and it has replaced the very thing that Jesus commanded and every apostle preached.

The question every honest person must ask is this: *When the apostles — the men Jesus personally trained and sent — told people to be baptized, on what authority does anyone today replace that with a prayer that appears nowhere in the word of God?*

## CHAPTER EIGHT

# "What Must I Do?"

There are only two places in the book of Acts where someone asks the apostles, in plain language, what they must do to be saved. And the answers they received — given by two different apostles, in two different cities, to two completely different audiences — are remarkably consistent. More than that, they are a precise application of what Jesus Himself had already commanded.

At Pentecost, the crowd — devout Jews who had just realized they had crucified the Messiah — were pierced to the heart and cried out, *“Brethren, what shall we do?”* (Acts 2:37). These were people who already believed in God. They had just come to believe in Jesus. Faith was already present. So Peter told them the next step: *“Repent, and each of you be baptized in the name of Jesus Christ for the forgiveness of your sins”* (Acts 2:38).

In Philippi, the jailer — a pagan who knew nothing of Jesus — cried out, *“What must I do to be saved?”* (Acts 16:30). He was starting from nothing. So Paul and Silas began at the beginning: *“Believe in the Lord Jesus”* (Acts 16:31). But they did not stop there. The text says they *“spoke the word of the Lord to*

*him,*” and that very hour of the night, he was baptized — he and his entire household (Acts 16:32–33).

Now compare both answers to what Jesus said before He ascended:

“*He who has believed and has been baptized shall be saved.*”

— Mark 16:16

“*Go therefore and make disciples of all the nations, baptizing them in the name of the Father and the Son and the Holy Spirit, teaching them to observe all that I commanded you.*”

— Matthew 28:19–20

Jesus gave the formula: belief and baptism — salvation. And He told His apostles to teach people to observe *all* that He had commanded. Not some. Not the parts that feel comfortable. *All*.

And that is exactly what they did. Peter applied it to people who already believed: repent and be baptized — forgiveness. Paul spoke the word of the Lord to the jailer — *all* of it — and the jailer was baptized that very hour. Philip preached Jesus to the Ethiopian eunuch — and because he taught him to observe *all* that Jesus commanded, the eunuch’s immediate response was to look for water (Acts 8:35–36). Peter preached to Cornelius, and when the Spirit confirmed that Gentiles were welcome, Peter *ordered* them to be baptized

(Acts 10:48). In every case, the apostles were doing what Jesus told them to do: teaching people to observe all that He had commanded — and what He had commanded included baptism.

These are not three different plans of salvation. They are three expressions of the same one. Jesus stated the requirement. The apostles carried it out. And every time someone asked, “*What must I do?*” — the answer always included baptism. Always.

### *A Common Objection — and a Simple Answer*

Some will point to the second half of Mark 16:16 — “*but he who has disbelieved shall be condemned*” — and note that Jesus did not mention baptism in the condemnation. From this, they conclude that baptism must not be necessary.

But consider the logic of the statement. A doctor might say to his patient, “Take your medicine and eat well, and you will recover. But if you refuse the medicine, you will die.” The doctor did not mention food in the second half — but no one would conclude that eating well is therefore unnecessary for recovery. The failure to take the medicine is the *first* and most fundamental failure. A person who refuses to believe has already rejected the foundation — there is no reason to address baptism, because they never got that far.

Jesus did not exclude baptism from the requirement. He simply identified unbelief as the root of condemnation. And

the first half of His statement stands exactly as He said it: *“He who has believed and has been baptized shall be saved.”*

PART THREE

# Answering the Common Objections

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*Few doctrines have attracted more objections than the necessity of baptism. Sincere people — often our own teachers, family members, and friends — have raised them for generations. They deserve a fair hearing. In this part we take up the five most common: that baptism is merely an outward expression of an inward reality; that insisting on baptism adds works to grace; that we are saved by faith alone; that the thief on the cross proves baptism is unnecessary; and that Romans 10 teaches salvation by confession alone. Each deserves a careful answer from Scripture itself.*

## CHAPTER NINE

# Not an Outward Expression of an Inward Grace

One of the most common things said about baptism in churches today is that it is “an outward expression of an inward grace” — a public declaration of a salvation that has already occurred.

But this phrase appears nowhere in Scripture. Not once. It is a human invention, and the conversions in the book of Acts contradict it directly.

If baptism were merely an outward expression, it could wait. It could be scheduled for a convenient Sunday. It could be postponed until a class is completed or a ceremony is arranged. But the early church did not treat it that way — not once.

The Ethiopian eunuch stopped his chariot on the side of a desert road. The Philippian jailer was baptized in the middle of the night. Saul was told, “*Why do you delay?*” Three thousand were baptized the same day they heard the gospel. In every case, baptism was treated as urgent — because it *was* the moment of salvation, not a reflection of it.

And Simon, the former sorcerer, stands as a particularly sharp witness against the symbolic view. If baptism were an

outward expression of an already-transformed heart, Simon's baptism makes no sense at all. Peter himself declared that Simon's heart was "*not right before God*" (Acts 8:21). He had no inward grace to express. And yet he had been baptized — because baptism is not an expression of a prior change, but the very point at which a person receives forgiveness and enters Christ.

Peter did not say, "Baptism now *represents* your salvation." He said, "*Baptism now saves you*" (1 Peter 3:21). Paul did not say, "You *symbolically* clothed yourselves with Christ." He said, "*All of you who were baptized into Christ have clothed yourselves with Christ*" (Galatians 3:27). Ananias did not say, "Be baptized to show that your sins have already been washed away." He said, "*Be baptized, and wash away your sins*" (Acts 22:16).

The language of Scripture does not support the idea of baptism as a symbol. It supports baptism as the moment of transfer — the moment a person passes from what Paul called "the domain of darkness" into "the kingdom of His beloved Son" (Colossians 1:13).

## CHAPTER TEN

# "But We Are Saved by Grace, Not Works"

This is perhaps the most frequently cited objection. And it begins with a passage that is absolutely true:

*“For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works, so that no one may boast.”*

— Ephesians 2:8–9

By grace, through faith, not of works. This is true. But the question that must be asked is: *what works?*

Paul was writing to the Ephesians — a mixed congregation of Jews and Gentiles. The great controversy of the early church was whether Gentile converts had to keep the Law of Moses — circumcision, dietary laws, Sabbath observance, the sacrificial system. This is the context of Paul’s letters. When Paul says “not of works,” he is talking about works of the Law. He makes this explicit elsewhere:

“Nevertheless knowing that a man is not justified by the works of the Law but through faith in Christ Jesus, even we have believed in Christ Jesus, so that we may be justified by faith in Christ and not by the works of the Law; since by the works of the Law no flesh will be justified.”

— Galatians 2:16

Works of the Law. That is what cannot save you. No amount of law-keeping earns salvation. But obedience to the commands of Christ is not the same as works of the Law. And the Scriptures make this distinction clear through examples that no honest reader can miss.

**Noah** — “By faith Noah, being warned by God about things not yet seen, in reverence prepared an ark for the salvation of his household” (Hebrews 11:7). Noah built the ark. He cut the wood. He sealed it with pitch. He labored for years. Was that a “work”? Did his obedience earn his salvation? Or did God save him *when he obeyed*?

**Naaman** — The Syrian commander was told by Elisha to dip in the Jordan River seven times to be cleansed of his leprosy (2 Kings 5). Naaman was angry at first — he expected something more dramatic. But when he humbled himself and obeyed, dipping seven times, he was healed. Did dipping in the river earn his healing? Or did God heal him *when he obeyed*?

**Jericho** — “By faith the walls of Jericho fell down after they had been encircled for seven days” (Hebrews 11:30). Israel marched around the city. They shouted. The walls fell. Did

marching knock the walls down? Did shouting collapse the stone? Or did God act *when they obeyed*?

In every case, God required an act of obedient faith. The act itself did not produce the result. God’s power accomplished it. But God chose to act *at the point of obedience*. And baptism is no different. God washes away sins. God transfers a person from darkness to light. But He has chosen to do it *at the point of baptism* — just as He healed Naaman at the point of dipping, and saved Noah at the point of entering the ark, and brought down the walls at the point of the shout.

Obedience has never negated grace. It is the *response* to grace. And anyone who says that obeying Christ’s command to be baptized is “adding works to the gospel” must also say that Noah should not have built the ark and Naaman should not have dipped in the river.

### *The Verse That Settles the Question*

If there were any remaining doubt that baptism and grace are not opposed to each other, one verse settles it completely — and remarkably, it joins both ideas in a single sentence:

“He saved us, not on the basis of deeds which we have done in righteousness, but according to His mercy, by the washing of regeneration and renewing by the Holy Spirit.”

— Titus 3:5

Paul, in one breath, says both things: *not* on the basis of our righteous deeds (grace), *but* by the washing of regeneration (baptism). The same apostle who so emphatically denied works-salvation in Ephesians 2:8–9 and Galatians 2:16 names baptism here as the very means by which God saves. If baptism were a “work of merit,” this sentence would contradict itself. It does not. Paul saw no contradiction because there is none.

The phrase “*washing of regeneration*” points unmistakably to baptism. The Greek word for washing (*loutron*) refers to a bath or washing ceremony — the same concept Ananias invoked when he told Saul to “*be baptized, and wash away your sins*” (Acts 22:16), and the same concept behind Paul’s description of the church as cleansed by “*the washing of water with the word*” (Ephesians 5:26). And *regeneration* — being made new, being born again — is precisely what Jesus described to Nicodemus when He spoke of being “*born of water and the Spirit*” (John 3:5).

So in Titus 3:5, the one apostle who wrote most extensively against salvation by works of the Law joins baptism and regeneration and grace in a single sentence — not as three competing systems, but as one coherent picture. God, in His mercy (grace), regenerates (new birth), through the washing (baptism). No tension. No contradiction. No “either-or.” Grace saves, and grace saves *through* the means God appointed.

## CHAPTER ELEVEN

# Not by Faith Alone

There is another side to this. Many teach that we are saved by “faith alone.” But there is only one place in all of Scripture where the words “faith alone” appear together — and it says the opposite of what most people assume:

*“You see that a man is justified by works and not by faith alone.”*

— James 2:24

Not by faith alone. The only time that phrase appears in the Bible, it is preceded by “not.”

James does not contradict Paul. Paul says we are not saved by works of the Law. James says we are not saved by faith that produces no obedience. They are saying the same thing from different angles: saving faith is a faith that *acts*.

James makes this vivid:

*“You believe that God is one. You do well; the demons also believe, and shudder.”*

— James 2:19

The demons believe. They know exactly who God is. They know Jesus is the Son of God — they said so to His face (Mark

5:7). Their belief is accurate, complete, and utterly useless — because it produces no obedience.

But what kind of faith *does* save? James does not leave us to guess. Immediately after writing that we are justified “*not by faith alone*,” he gives two examples — one from the father of the faithful, and one from the most unexpected place imaginable.

**Abraham** — the patriarch, the friend of God:

*“Was not Abraham our father justified by works when he offered up Isaac his son on the altar? You see that faith was working with his works, and as a result of the works, faith was perfected; and the Scripture was fulfilled which says, ‘And Abraham believed God, and it was reckoned to him as righteousness,’ and he was called the friend of God.”*

— James 2:21–23

Abraham believed God’s promise. But James insists that Abraham’s faith was “*perfected*” — completed, brought to its fullness — only when that faith obeyed. Abraham did not merely believe that God could provide; he took Isaac up the mountain, bound him, and raised the knife. His faith acted. And *that* was the faith counted to him as righteousness.

**Rahab** — the pagan prostitute of Jericho:

*“In the same way, was not Rahab the harlot also justified by works when she received the messengers and sent them out by another way?”*

— James 2:25

Rahab had heard what God had done for Israel. She believed that the God of Israel was the true God (Joshua 2:9–11). But her mere belief did not save her. What saved her was the faith that *acted* — hiding the spies, protecting them, sending them out by another way at genuine risk to her own life. A believing prostitute in a doomed city stepped forward and obeyed. Her house with the scarlet cord in the window was spared when the walls fell.

James' point is unmistakable: in both cases — the patriarch and the prostitute, the exemplar and the unlikely — what made their faith saving faith was that it *obeyed*. And if Abraham's faith required the binding of Isaac, and Rahab's faith required the hiding of spies, can we honestly argue that our faith is saving faith when it refuses the one plain command Jesus gave us: "*He who has believed and has been baptized shall be saved*"?

Faith without works is dead:

*"For just as the body without the spirit is dead, so also faith without works is dead."*

— James 2:26

Belief matters. Belief is essential. But belief that refuses to obey the command Jesus Himself gave — to be baptized — is not the faith that saves. It is the faith of demons.

## CHAPTER TWELVE

# What About the Thief on the Cross?

This is the last refuge of the argument against baptism. “The thief on the cross was saved without being baptized.”

The thief on the cross received his promise from Jesus while Jesus was still alive. And that matters — more than most people realize. The writer of Hebrews explains:

*“For where a covenant is, there must of necessity be the death of the one who made it. For a covenant is valid only when men are dead, for it is never in force while the one who made it lives.”*

— Hebrews 9:16–17

A will — a testament — does not go into effect while the person who made it is still living. You do not inherit under a will while the testator is alive. The New Testament — the new covenant, the new will — was not in force while Jesus lived. It went into effect at His death.

The thief lived under the old covenant. Jesus, while He walked the earth, had authority to forgive sins directly (Matthew 9:6) — and He exercised that authority with the

thief. The thief is not an example of how people are saved under the new covenant. He is an example of Jesus' personal authority exercised under the old one.

Your template is not the thief. Your template is Acts 2 — Peter preaching under the new covenant and telling people to repent and be baptized for the forgiveness of their sins. Your template is Acts 22:16 — Ananias telling Saul to be baptized and wash away his sins. Your template is Romans 6 — buried with Christ and raised to walk in newness of life.

## CHAPTER THIRTEEN

# Calling on the Name of the Lord

This is the last of the passages reached for by those who would argue that baptism is not necessary. And it deserves a careful answer, because it is the strongest of the remaining proof texts.

The passage is Romans 10:9–13:

*“If you confess with your mouth Jesus as Lord, and believe in your heart that God raised Him from the dead, you will be saved; for with the heart a person believes, resulting in righteousness, and with the mouth he confesses, resulting in salvation. For the Scripture says, ‘Whoever believes in Him will not be disappointed.’ For there is no distinction between Jew and Greek; for the same Lord is Lord of all, abounding in riches for all who call on Him; for ‘Whoever will call on the name of the Lord will be saved.’”*

Read in isolation, this passage sounds like a complete plan of salvation. Confess with your mouth. Believe in your heart. Call on the name of the Lord. No water. No baptism. Just faith expressed in words. If this were all Scripture said on the matter, the case would be closed.

But Scripture does not say only this. And the same man who wrote Romans 10 also wrote Romans 6.

Before we turn to the passage itself, we must be honest about the man who wrote it. The apostle Paul wrote Romans — and he also wrote every passage we examined in Part One. Romans 6: buried with Christ through baptism into death, raised to walk in newness of life. Galatians 3:27: all who were baptized into Christ have clothed themselves with Christ. Colossians 2:12: buried with Him in baptism, raised with Him through faith. Ephesians 4:5: one Lord, one faith, one baptism. Titus 3:5: saved by the washing of regeneration. And 1 Corinthians 12:13: by one Spirit we were all baptized into one body.

Paul wrote every one of those sentences. He did not contradict himself. Any reading of Romans 10:9–13 that sets it against Paul’s own teaching elsewhere is a reading that makes Paul incoherent — and Scripture does not require us to make Paul incoherent. So the question is not which Paul to believe. The question is: what is Paul actually answering in Romans 10, and how does that answer fit with everything else he wrote?

### *The Question Paul Is Actually Answering*

Read the chapter from the beginning, and Paul’s question becomes unmistakable. Romans 9, 10, and 11 form a single sustained argument about one problem: why did most of Israel fail to be saved, even though they had the Law, the prophets, the covenants, and the promises?

Paul opens Romans 10 with the answer:

“Brethren, my heart’s desire and my prayer to God for them is for their salvation. For I testify about them that they have a zeal for God, but not in accordance with knowledge. For not knowing about God’s righteousness and seeking to establish their own, they did not subject themselves to the righteousness of God. For Christ is the end of the Law for righteousness to everyone who believes.”

— *Romans 10:1–4*

Israel had zeal. Israel had knowledge of the Law. What Israel did not have was a willingness to subject themselves to the righteousness of God — the righteousness that comes by faith in Christ. They would not confess Jesus as Lord. That is the failure Romans 10 is diagnosing.

And when Paul then says, “*If you confess with your mouth Jesus as Lord, and believe in your heart that God raised Him from the dead, you will be saved*” (Romans 10:9), he is naming precisely the two things unbelieving Israel refused to do. They would not confess Jesus as Lord with their mouths. They would not believe in their hearts that He had been raised from the dead. Paul’s answer targets the specific failure.

Romans 10 is not a complete catalog of every element required for salvation. It is Paul’s diagnosis of the particular thing Israel was missing. Chapter 8 of this book already established the principle: the places in Scripture where

someone asks how to be saved emphasize different aspects of one response, because the asker's situation is different. Pentecost believers already had faith in God; they needed repentance and baptism. The Philippian jailer had no faith in Christ; he needed to be told to believe. And unbelieving Israel had all the Old Testament scaffolding and was refusing to confess Jesus; Paul names the confession and the belief, because that is where their resistance lay.

Paul did not write Romans 10 to tell the Gentile church, "You do not need baptism." He wrote it to tell a Roman congregation why their Jewish neighbors were being left outside.

### *Calling on the Name of the Lord*

But the real hinge of the passage — the detail that turns the whole objection from argument against baptism into argument *for* it — is the phrase Paul quotes in verse 13.

“Whoever will call on the name of the Lord will be saved.”

— Romans 10:13

Paul is quoting Joel 2:32. It is not his phrase; it is an Old Testament promise. Whoever calls on the name of the Lord will be saved. And Paul's argument in context is simply this: the promise is open — Jew and Greek alike, anyone who calls, will be saved.

So what does “*calling on the name of the Lord*” mean in the apostolic vocabulary? It does not mean reciting a prayer. It does not mean speaking a formula. And we do not have to speculate about it — because the same apostle who wrote Romans 10 lived through this moment personally. Paul himself was once told to call on the name of the Lord. And we have the record of exactly how he did it.

Ananias came to Saul of Tarsus in Damascus. Saul had seen the risen Lord. He had believed. He had fasted and prayed for three days. And Ananias said to him:

“*Now why do you delay? Get up and be baptized, and wash away your sins, calling on His name.*”

— Acts 22:16

There it is. The same phrase. The same vocabulary. The exact action that Joel prophesied and that Paul quotes in Romans 10:13 — “calling on the name of the Lord” — is named by Ananias as something that happens when Saul gets up and is baptized. Not before. Not instead of. *In the act of.*

Saul did not call on the name of the Lord by whispering a prayer on the road. Saul did not call on the name of the Lord during three days of fasting in Damascus. Saul called on the name of the Lord when he got up and was baptized and had his sins washed away. That is how Paul himself experienced the promise of Joel 2:32. And when Paul quotes that same promise in Romans 10:13, he is quoting the phrase that describes his

own conversion — the phrase that Ananias used to send him into the water.

A man who writes “*Whoever will call on the name of the Lord will be saved*” in one letter, and in another account tells how he himself was told to call on the name of the Lord by being baptized and washing away his sins, is not writing two different gospels. He is writing one. Romans 10:13 and Acts 22:16 are the same apostle, the same promise, and the same means of obedience.

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Romans 10 names confession and belief because Israel refused to confess and believe. It names calling on the name of the Lord because that is the Old Testament promise Paul is leaning on. And when we follow that promise back to how Paul himself was told to fulfill it, we find ourselves standing beside a basin of water in Damascus, listening to Ananias say, “*Why do you delay?*”

The passage does not undo Peter at Pentecost. It does not undo Ananias with Saul. It does not undo Paul in Romans 6, Colossians 2, or Titus 3. It does not undo a single conversion in the book of Acts. Read with the rest of what its author wrote — and with the rest of what its author lived — Romans 10:9–13 confirms exactly what every other page of this book has already shown.

The promise is for everyone who calls. The way Saul was told to call was to be baptized.

## EPILOGUE

# Why Do You Delay?

Every command of Jesus points to it. Every sermon the apostles preached includes it. Every letter they wrote affirms it. Every conversion in the book of Acts demonstrates it. The one time “faith alone” appears in Scripture, it says “not by faith alone.” The one time an apostle directly addresses whether baptism saves, he says, “Baptism now saves you.”

Is baptism really necessary?

Every Scripture says it is.

And Ananias, when he came to a man who had already seen the risen Lord, who had already believed, who had already fasted and prayed for three days — Ananias did not say, “You are already saved.” He said:

*“Now why do you delay? Get up and be baptized, and wash away your sins, calling on His name.”*

— Acts 22:16

The question is not whether baptism is necessary. The question is the one Ananias asked two thousand years ago — the same question that echoes through every page of the New Testament, through every conversion account, through every apostolic letter:

*Why do you delay?*