Faith + 0 = Salvation

by Dr. J. Vernon McGee



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For ye are all the sons of God by faith in Christ Jesus. (Galatians 3:26)

Unless noted otherwise, all Scripture references are from the *New Scofield Reference Bible*.

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Our subject could also be called "Faith Minus Works Equals Salvation." If you want the equation (we're told in mathematics that things equal to the same thing are equal to each other), it would be:

Faith + 0 = Faith - Works

The Epistle to the Galatians comes from the heart of Paul, and in it he is defending the greatest doctrine that we have: Justification by faith, or salvation by the grace of God. This is the epistle that gripped Martin Luther. As an Augustinian monk, he spent nights lying on a cold slab, wearing a hair shirt, fasting, and doing many other things. One time he was going up Sancta Scala in Rome, ascending the stairs on his knees, and it came to him (because he had been studying the Epistle to the Galatians) that man was not justified by works – certainly not by the things *he* was doing; that works could not bring him into a right relationship with God; that God had made it very clear that He justifies men by faith alone. So this man rose from his knees to go out into Europe and proclaim a gospel that drove back the darkness of the Dark Ages, took the chains and shackles from the minds and hearts of the multitudes of Europe, and brought in what we call today European civilization. In our day, this great civilization has gone by the board – it's through, and it can be restored only by the preaching of the great doctrines that Paul enunciated in this epistle.

Not only did the Epistle to the Galatians move Martin Luther, but it also began the great spiritual movement that was led by the Wesleys. John Wesley came to America as a missionary to the Indians, but his mission was a failure. Returning to England in discouragement, he said, "I came to America to convert Indians, but who is going to convert John Wesley?" Back in London, walking down Aldersgate Street one night, he heard singing coming from an upstairs window. He found the stairway, went up, and discovered it was a meeting of the Friends, the Quakers, the followers of George Fox. He took his place in the back of the little auditorium and listened to a message from the Epistle to the Galatians. Later, John Wesley wrote in his journal, "As he read and spoke from the Epistle to the Galatians, I felt my heart strangely warmed. I felt that I did trust in Christ, Christ alone, for salvation; and there was given me there an assurance that He had taken away my sins, even mine."

What is this great truth that has so moved the men of the past and which today is the only thing that can move America or even the world? (I personally do not believe a revival is going to come in by the methods of organizations or by a man. I think it can come today only by preaching again these great truths that have long since gone into oblivion and silence in the churches of America.) Well, Paul stated it very succinctly in the Epistle to the Romans when he said:

But to him that worketh not, but believeth on him that justifieth the ungodly, his faith is counted for [that which it is not] righteousness. (Romans 4:5)

The only way God can accept a sinner and make him righteous is through faith in Jesus Christ. That's the great truth that is being left out today. God refuses to accept law-keeping. He refuses to accept good works. The very moment someone says, "I do this or that, which is necessary for my salvation, and I'm depending on it," he means two things: that he is trusting his works and that he is *not* trusting Christ. And there is only one conclusion that can be drawn: He is not saved at all. That is strong language, and I would never say a thing like that, but Paul says it here in this epistle. Salvation is only by faith in Christ. After all, what works do you and I have to offer to God? It is like the little boy whose father was doing some building in the backyard. The little fellow got his hammer and nails and wanted to help. He began driving in nails where they didn't belong and using a saw where he shouldn't be sawing. His "helping" was not really acceptable. As much as the father loved the little fellow, he couldn't accept his work. It could not be used. Do you think God can take *your* good works for your salvation when He has already declared us sinners? God, therefore, refuses to accept law-keeping.

The Mosaic Law, actually, never was given to save men. Paul calls it a "ministration of condemnation" and a "ministration of death" (see 2 Corinthians 3:7, 9). The Law was given to show men that they are lost sinners. Listen to Paul:

Wherefore, then, serveth the law? It was added because of [for the sake of] transgressions, till the seed should come to whom the promise was made.... (Galatians 3:19)

That seed, Paul says later on, was Christ. The Law was temporary – it was given merely as a temporary measure, and it was given for the sake of transgressions. Therefore, the Law cannot *remove* sin. Rather, it *reveals* sin. It was not given for salvation at all. It was given to show us that we are sinners. It reveals the fact that man is not a sophisticated sinner or a refined or trained sinner, as some folk would have you believe today; but man is a sinner in the raw, a sinner by nature. The Mosaic Law reveals this to us.

Let me use a very homely illustration. Don't be shocked if I take you into the bathroom for a few moments. I'm sure you have in your bathroom a mirror. And I'm sure that under the mirror you have a washbasin. That mirror is there to reveal your condition. You look in that mirror and it reveals a smudge on your face. It will not remove it. A great many people today are using the mirror of the Ten Commandments or the Sermon on the Mount to try to remove the smudge. It won't do it. If you go into your bathroom, look in the mirror and see you have a dirty face, you don't rub your face against the mirror. If you do, and a member of your family sees you doing it, they are apt to make an appointment for you with a psychiatrist to talk over your condition. That's not the way it's done. Yet our churches today are filled with people who are rubbing up against the Mirror, the Word of God, hoping they will be able to remove their sin by contact. Many people today are saying, "My religion is the Sermon on the Mount." Very candidly, the Sermon on the Mount *as a religion* is making more hypocrites today than anything I know of – because you *know* you're not keeping it. If you are honest, you *know* you are not living by it. But it *does* reveal to you that you come short of the glory of God. And down beneath that Mirror there is a washbasin.

> There is a fountain filled with blood Drawn from Immanuel's veins; And sinners plunged beneath *that* flood Lose all their guilty stains. – William Cowper

God has a place to take away sins, but it is not the Law. It is Christ, through the shedding of His blood, who paid the penalty for your sin. It is your trust and faith in Him that saves you; nothing else can.

Now there is something else that is said here about the Law:

Wherefore, the law was our schoolmaster to bring us unto Christ, that we might be justified by faith. (Galatians 3:24)

"Schoolmaster" is the Greek word *paidagogos*, which doesn't mean schoolteacher at all. It means a servant or a slave who was part of a Roman household. Half of the Roman Empire was slave. Of the 120 million people, 60 million were slaves. In the home of a patrician, a member of the Praetorian Guard, or the rich in the Roman Empire, were slaves that cared for the children. When a child was born into such a home, he was put in the custody of a servant who actually raised him. He put clean clothes on him, bathed him, helped him blow his nose when it was necessary, and paddled him when he needed it. When the little one grew to a certain age and was to start to school, this servant was the one who got him up of a morning, dressed him, and took him to school. That is where he got the name of *paidagogos – paid* has to do with the feet, and we get our word "pedal" from it; *agogos* means "to lead." It means that he took the little one by the hand, led him to school, and turned him over to the schoolteacher. This servant, the slave, was not capable of teaching him beyond a certain age, so he took him to school.

Now what Paul is saying here is that the Law is our *paidagogos*. The Law said, "Little fellow, I can't do any more for you. I now want to take you by the hand and bring you to the cross of Christ. You are lost. You need a Savior." The purpose of the Law is to bring men to Christ – not to give them an expanded chest so they can walk around claiming they keep God's commandments. You *know* you don't keep them; all you have to do is examine your own heart to know that. This is the great truth that has been surrendered in this country today.

Our educational system teaches the opposite. Let me give you a quotation from an outstanding educator:

Where education assumes that the moral nature of man is capable of improvement, traditional Christianity assumes that the moral nature of man is corrupt or absolutely bad. Where it is assumed in education that an outside human agent may be instrumental in the moral improvement of man, in traditional Christianity it is assumed that the agent is God, and even so, the moral nature of man is not improved, but exchanged for a new one.

That is a tremendous statement. And we have seen the working out of it in our educational philosophy. Look on any campus today and you will see what we are producing. May I say to you that our educational system is certainly in question in this hour in which we live. Our approach and philosophy have been altogether wrong. *God* says that man is lost and must be saved. This is the thing that is all important.

Now I know that a great many people today keep up a front. Let me give you the example of a contemporary who has passed across the stage in recent history. He is Ernest Hemingway. A great many looked up to him, especially our literary lights. This fellow tried to appear to be a Jack London. He went out and shot wild game, he was interested in bullfights, he was the great big swaggering type. Yet down underneath, as Edmund Wilson, his biographer, put it, was "the undrugable consciousness that something was wrong." Any man who is honest today knows down deep in his heart that something is wrong.

Some time ago Gordon Lindsay made a study of the Stone-Age people out in New Guinea and Myanmar (formerly Burma). Let me pass on to you his conclusions:

The notion of primitive man possessing some inner peace which we civilized people have somehow lost and need to regain is a lot of nonsense. Your average New Guinea native lives not only in fear of his enemies but in terror-struck dread of the unknown. Malevolent spirits, especially those of ancestors, are all about him.

Man never gets away from that which is down deep in his heart.

Dr. O. Hobart Mowerer, a research professor of psychology at the University of Illinois, is the author of a book entitled *The Crisis in Psychiatry and Religion*. He also taught at Yale and Harvard and is the past president of the American Psychological Association. He is widely known as a researcher, teacher, and lecturer. Notice what he states:

The Freudians, of course, recognize that guilt is central to Neurosis. But it is always the guilt of the future. It is not what the person has done that makes him ill but rather what he wishes to do but dares not. In contrast, the emerging alternative, or more accurately, the re-emerging one, is that the so-called neurotic is a bona fide sinner. And his guilt is from the past and is real, and that his difficulties arise, not from inhibitions, but from actions which are clearly prescribed, socially and morally, and which have been kept carefully concealed, unconfessed and unredeemed.

A psychologist at the University of Southern California who attended my Bible study several years ago told me one night as he was leaving the auditorium, "Dr. McGee, you ought to emphasize the guilt complex more than you do. That guilt complex is as much a part of you as your right arm – and you can't get rid of it. What the psychologist does is change it from one spot to another, but he doesn't remove it. The only place I know to remove the guilt is at the cross of Christ." That is where you bring your sins, my beloved. You don't have to put up a front today and say, "I'm So-and-so." Well, God says you are a so-and-so sinner, and He gives you this remedy:

Come now, and let us reason together, saith the Lord: though your sins be as scarlet, they shall be as white as snow; though they be red like crimson, they shall be as wool. (Isaiah 1:18) Oh, to face reality today! There are multitudes in our churches who are doing nothing in the world but covering up. You don't have to cover up. Be real. Be genuine. You might just as well tell God about your sins. He already knows. He knows you through and through.

Martin Luther said, "God creates out of nothing. Therefore, until a man is nothing, God can make nothing out of him."

Your best resolutions must wholly be waived; Your highest ambitions be crossed. You never need think you will ever be saved, 'Til first you've learned you are lost. – Author unknown

When you realize this truth, you can be saved. We have had too much "easy-believism." Little wonder our churches have become full of folk who do nothing in the world but blow a trumpet. They are like the Pharisee who patted himself on the back in his prayer by saying, "God, I thank thee that I am not as other men are," then he began to brag about what he did (see Luke 18:9-14). Our Lord said that such a man gets nowhere with God. His prayers die in the rafters.

Now Paul mentions three things that faith in Christ does for us which the Mosaic Law could never do, that religion cannot do, and that the church cannot do.

1. The Nature of Sons of God

First of all, only faith in Christ can make us legitimate sons of God. Will you listen to this:

For ye are all the sons of God by faith in Christ Jesus. (Galatians 3:26) Notice the word is "sons," not *children*. It is the Greek *huios*, meaning "legitimate sons." How do you become a son of God? By faith in Christ Jesus. There is no other way. You are a legitimate son of God by faith in Christ Jesus.

Back in the Old Testament you do not find God calling the Old Testament saints "sons." Israel as a nation was called a son, but individuals were not. Although David was a man after God's own heart, God spoke of him as "David, my servant." That was the language used in the Old Testament.

When our Lord confronted the religious man, Nicodemus, He said, "Ye must be born again" (see John 3:3). And Nicodemus was genuine; he was obedient to the Law. As a Pharisee he fasted twice a week, he gave a tenth of all he possessed, and he did everything else required of a Pharisee. He was religious to his fingertips, but our Lord said to him, "You can't even see the kingdom of heaven until you have been born again. Religion won't help you."

The most damnable heresy that is in this world today, and it has hurt our nation more than anything else, is the teaching of the universal fatherhood of God and the universal brotherhood of man. That is *not* taught in the Word of God. We have spent billions of dollars throughout the world trying to appease rascals on the basis that they are our brothers. Our Lord made it very clear when the religious Pharisees came to Him claiming, "We have one Father, even God." He said, "Ye are of your father the devil" (see John 8: 41-44). Now since Christ said that, evidently somebody couldn't claim God as Father. Evidently there were some who were not His children – and there are a great many today, also. You become a child of God only through faith in Jesus Christ.

He came unto his own, and his own received him not. But as many as received him, to them gave he power [the right, the authority] to become the children of God, even to them *that* [do no more nor less than simply] *believe on his name.* (John 1:11, 12)

That is the way you become a son of God.

2. The Position of Sons of God

Now faith in Christ does something else that religion won't do, the church can't do, nor can the works of the Law or any little thing you go through. That is to give you the position of a son of God. This is a little technical – follow me closely.

Now I say that the heir, as long as he is a child, differeth nothing from a servant, though he be lord of all. (Galatians 4:1)

In the phrase, "the heir, as long as he is a child," the word for "child" is *nepios*, which means an immature child. As such, he is no different from a servant "though he be lord of all."

Now let's go back to the Roman home again and look at this little fellow. He is born into a good Roman family, but a servant takes care of him. And if you saw him running around with the other children, you'd never know he was the heir. You would not know that he was the son of the father of the household. He grows up "under tutors and governors until the time appointed of the father" (Galatians 4:2).

The age of accountability was not an established age level, but it was determined by the individual father. I think the father would know best. I know some boys who are mature when they are sixteen, some at eighteen, and some mature at twenty-one or older.

In a Roman home it must have worked something like this. Suppose the father is a centurion in Caesar's army. Caesar carries on a campaign way up in Gaul, pushing back the frontier of the Roman

Empire. (Gaul is where my ancestors were and, believe me, they were heathen and they were fighters, and Caesar's army had trouble with them.) So this centurion is gone from home for several years as the army puts down these northern barbarians. But finally the father returns home. He goes in to shave, and all of a sudden you hear him yell out, "Who's been using my razor?" Well, I tell you, all the servants come running because he is the head of the house. They say to him, "Your son." He says, "You mean to tell me that boy is old enough to use a razor? Bring him here." So they bring him in – he's a fine strapping boy – and the father says, "Well, now we must have the toga virilis, and we'll send out invitations to the grandmas, grandpas, aunts, and uncles." So they all come in for the ceremony of the toga virilis, and that day the father puts around the boy a toga, a robe. That is what our Lord meant in His parable of the prodigal son: "Put the robe around him, and put a ring on his finger" (see Luke 15:22). The ring had on it the signet of his father, which was equivalent to his signature and gave him the father's authority. You could see that boy walking down the street now with that robe on. The servant better not say anything to correct him now, and he'd better not try to paddle him. In fact, the son will be paddling the servant from here on, because he has now reached the age of a full-grown son. That is what Paul meant when he went on to say:

Even so we, when we were children, were in bondage under the elements of the world [under the Law]. But, when the fullness of the time was come, God sent forth his Son, made of a woman, made under the law, to redeem them that were under the law, that we might receive the adoption of sons. (Galatians 4:3-5)

Now "adoption" has nothing to do with going to an orphans' home, seeing a precious little child, and then taking legal steps to make

him your own. That was not "adoption" in the Roman Empire. Adoption was when the man took his own son and made him a full-grown son. And the day when God saves us, we are brought into the family of God as full-grown sons.

That truth may not mean anything to you, but it means everything to me – and it has in the past. I went to seminary with an awful inferiority complex. I was not brought up in a Christian home where I saw a Bible or heard a prayer - I knew nothing. And when I got to seminary the other fellows knew it all - at least that's the impression they gave me. I've never met so many smart fellows. They knew the Bible, could quote verses, and they were very pious too. I didn't even know the books of the Bible. And, I tell you, it disturbed me. So I began to learn the books of the Bible. The reason I wrote the book, Briefing the Bible*, with outlines of every book, was that I determined to know every book of the Bible. Then one day someone told me that I was not just a babe but that I was a full-grown son. Anything any mature saint could understand in the Word of God, I could understand because that mature saint would need the Holy Spirit to teach him, and I would too. That was a tremendous revelation to me and a great comfort in those early days.

God brings us in as full-grown sons so we can understand spiritual truth! And if you don't understand it, it is your fault because He has made every arrangement for you. He has made you a fullgrown son. To me the greatest tragedy in our churches today is the number of Bible ignoramuses who are there. They are not able to find their way around in the Bible at all. Notice what Paul says in this connection:

But as it is written, Eye hath not seen, nor ear heard, neither have entered into the heart of man, the things

^{*}This booklet is no longer in print.

which God hath prepared for them that love him. (1 Corinthians 2:9)

This verse is used, as you know, at funerals with the idea that poor, dear So-and-so didn't hear or see much here, but he has gone up yonder where he can hear and see the things of God. Now I grant you that this truth is in the Bible – "For now we see in a mirror, darkly; but then, face to face" (1 Corinthians 13:12) – but this is not what 1 Corinthians 2:9 is saying. God wants us to understand spiritual truths down here because "God hath revealed them unto us by his Spirit" (1 Corinthians 2:10). Most of our learning comes through the ear-gate, the eye-gate, and what the psychologist calls cognition. That is how we learn today. But if we are going to get divine truth:

But God hath revealed them unto us by his Spirit; for the Spirit searcheth all things, yea, the deep things of God.... But the natural man receiveth not the things of the Spirit of God; for they are foolishness unto him, neither can he know them, because they are spiritually discerned. (1 Corinthians 2:10, 14)

3. The Experience of Sons of God

Faith in Christ, not works of the Law, gives the *experience* of sons of God. There are those today who think experience does not enter into salvation, that it has nothing to do with your salvation. But if you're saved, faith in Christ will give you an experience.

Many of us tend to play down experience. However, there is a sadness that has come over the saints in this country today. And there are many who need to have the experience of the Spirit of God making real in their lives that they are sons of God, making real to them that in spite of circumstances they are still children of God. Now I recognize the danger in experience. Let me share this little poem with you:

Three men were walking on a wall, Feeling, Faith, and Fact, When Feeling had an awful fall, And Faith was taken aback. So close was Faith to Feeling, He stumbled and fell too, But Fact remained and pulled Faith back, And Faith brought Feeling too. – Author unknown

If you are a child of God through faith in Christ, there is an experience.

Now the believer never reaches the place of sinless perfection in this life. I wish we did. Being a pastor would be a lot easier if we had sinless perfection today. But we don't have it. There have been men who in their desperation have reached out for it. The greatest preacher, I suppose, this country ever produced was Paul Rader. Thousands of people came to Christ through his ministry. Dr. Charles Fuller was one of them. He told me that he sat behind the last pillar in the church when Paul Rader preached. He put his head down on his arms and right where he was sitting he accepted Christ. Many other well-known men accepted Christ through the evangelistic efforts of Paul Rader. He was a great preacher. But he was accused of preaching sinless perfection. He was not guilty of the charge, but he did give that impression because he said some unusual things. One of the things he said was, "That old nature you have is just like a dead cat. Reach down, get it by the tail, and throw it from you as far as you can!" And everyone in the audience said, "Amen," because everybody wants to get rid of the old dead

cat. Now maybe you're a little disgusted with Vernon McGee – you'd be surprised what I think of him. I'd like to get rid of the old nature, but it follows me around all the time. On one occasion Dr. Chafer said to Paul Rader when he made that statement, "Paul, you forget that old cat has nine lives! He'll just come right back and you'll have to throw him away again and again." Now, my beloved, the believer never reaches perfection. We are always God's foolish little children, filled with ignorance, stubbornness, sins, fears, and weaknesses. We are never wonderful; *He* is wonderful. We never reach that place. But we do experience the Spirit of God bearing witness with our spirit that we are the children of God.

Paul says that the Spirit of God cries, "Abba, Father" -

And because ye are sons, God hath sent forth the Spirit of his Son into your hearts, crying, Abba, Father. (Galatians 4:6)

This word *Abba* was not translated. The translators, very wisely, I think, did not attempt to put it into English. It is too personal. It means "my daddy." And you don't talk that way about God, friend, regardless of how intimate you try to get with Him. You don't talk that way to Him. He is high and holy. But the *Spirit of God* can do that, and it is the Spirit of God who will witness to a child of God of the Father's closeness and tender care. He does this especially in times of darkness and crises that come to us down here. John Paton, a missionary living among cannibals in the New Hebrides, told of how he buried his lovely wife with their newborn baby, and sat guard over the graves for days to keep the cannibals from digging up the bodies. He said, "I would have gone mad if Christ had not made Himself real to me." My friend, I think He will make Himself real to *you*.

If I may be personal – and the reason I use this personal illustration is that many who read this are going through the same experience. When I was told I had cancer, I'll be honest with you, I couldn't believe it. Now I could believe that *you* could have cancer, but I never thought *I* could have it. My doctor told me I would have to go to the hospital. So I went to the hospital and lay down in a bed. I had been a preacher for many years, and in rather a professional manner I had gone into hospitals to visit folk. I would pat them on the hand and say, "God will be with you." I prayed for them, then I would walk out. But they had to stay there. A preacher friend came in late that first evening. I shall never forget. He prayed one of the most wonderful prayers I ever listened to, and how I appreciated it! Then he got up and left. But this time I was not walking out – I had to stay there. So I rolled over with my face to the wall and I said, "Lord, I've been in this hospital a hundred times, and I've told everybody else to trust You. Now I want to know whether that's real or not." I want to testify to this, friend, He became real.

There are multitudes of people who will testify to this also, for they have had the same experience. For example, in Houston, Texas, a family drove fifty miles to the banquet at which I was speaking. They said to me, "We were Roman Catholics and we turned in faith to Christ when you were teaching Romans." In Sarasota, Florida, a couple told me, "We have a son who has turned his back on us and against God. We have been rebuking ourselves and have even felt that we are no longer saved, but, thank God, it is faith *plus nothing*." My friend, He gives the *experience*. The Law cannot give that to you, only faith in Christ can give it to you.

This message is not pabulum; it is not milk and mush. I'm not the milkman. It might give you Christian colic today, because this is meat. But we need to know in this hour that it is only faith in Christ that can save us – faith plus *nothing*.

Now I want to conclude with the strongest statement of all. Paul, at the end of Galatians 4, says, Nevertheless, what saith the scripture? Cast out the bondwoman and her son [that was Hagar and her son Ishmael]; for the son of the bondwoman shall not be heir with the son of the freewoman. So then, brethren, we are not children of the bondwoman, but of the free. (Galatians 4:30, 31)

Will you hear me now – oh, this is important! If you are trying to be saved by trusting Christ *plus* the Law, Paul says you are not saved.

Behold, I, Paul, say unto you, that if ye be circumcised, Christ shall profit you nothing. (Galatians 5:2)

You can be saved only by trusting Christ. You have to make up your mind whether you'll trust Christ or whether you will go by the legal route. You have to trust Him completely. You can't carry a spare tire by saying, "Well, you know, I have church membership" or "I say my prayers." My friend, if you are trusting these things to get you to heaven, you are not saved, you *cannot* be saved. It is only when you look to this wonderful Savior and trust Him wholly and totally.

I close with another homely illustration. Our daughter came to visit us while we were in Florida, and we wanted to return to California by train. That was the time when passenger trains were being phased out. We tried to get a train route to California, but it seemed as though we would have to go halfway around the world to get there. So we had to come back by plane. When we got the tickets, I said, "Wouldn't it be nice if we could go by train and plane at the same time – sit in the plane and put our feet down in the train!" (I would feel much safer with my feet in the train, I assure you.) But that's absurd. If we go by plane, we go by plane; if we go by train, we go by train. They have made no arrangements for passengers to sit in a plane and put their feet down in a train. My friend, neither has God any arrangement for you to be saved by faith and by law. You have to choose one or the other. If you want to go by law, then you can try it – but I'll warn you that God has already said you won't make it.

My friend, are you going to heaven? How are you going? You can't travel both ways. You have to decide whether you are going to trust Christ or whether you are going to try to make it another way. If you try another way, I say with Paul, "Christ shall profit you nothing." But if you will trust Him, cast yourself upon Him, He will save you. You don't have to do anything. All I did was board that plane and tighten my seat belt according to instructions when they started feeding us, I had to loosen it - but that is all in the world I had to do. Everything else was done for me. And, friend, Christ has done everything for our salvation. It is your trust in Him that saves you. And, oh, let me tell you how wonderful it is this moment to know I am saved. When I look at Vernon McGee I get so discouraged. But I'm looking to Christ today. I'm looking to Him, and I wish I could sing the "Hallelujah Chorus." It's wonderful to know that Vernon McGee is saved. Thank God he is saved by faith in Christ! That's the way, the only way, He can save you.

It is faith plus nothing.