

EXCHANGE BETWEEN DUB MCCLISH AND DARREL CLARK

The following exchange resulted from a lengthy message written in the “Guestbook” section of our Website, scripturecache.com. I inserted all notes in brackets and between messages in an effort to clarify Mr. Clark’s wordings and omissions in various places. Dub McClish

From: <dpwclark@sbcglobal.net>
Date: Mon, 28 Jun 2010 11:14:44 -0400
To: <tgjoriginal@verizon.net>
Subject: You've got a new entry
Hello Dub and Lavonne McClish,
Darrel has left a message in your Guestbook.
The following message was submitted:
Topic: **salvation by works or grace**

Comments: Dear Sir,

I am not trying to offend but am writing because of a concern I have about the C[hurch] o[f] C[hrist].

Sinners, confronted with their need of salvation, frequently stumble over the simplicity of the salvation which God offers. Since Satan cannot take away anything from the conditions of salvation or the plan of salvation—for God has already reduced it to an irreducible minimum—if Satan is to confound the minds of the sinners he must do so by addition, not subtraction. If conditions were placed by God to salvation, Satan might take away those conditions so that men would not be saved. **But since there are no conditions** (emph. DM), and salvation is a simple fact to be believed, Satan's method of deceiving men has been to add to the simplicity of the gospel. That is why some will teach that salvation is by faith and good works; or, salvation is by faith and baptism; or, salvation is by faith plus church membership; or, salvation is by faith plus repentance. These are all attempts to darken the mind of the man who needs to be saved.

Concerning the central issue and the basic plan of salvation—There is only one word that represents all a sinner can do and must do to be saved, and that word is *believe*. Repentance is not the means by which we acquire eternal life. Luke’s testimony on this point is crystal clear:

Acts 13:48: "When the Gentiles heard this, they began rejoicing and glorifying the word of the Lord; and as many as had been appointed to eternal life believed." Not, let us note, "repent and believe." Simply, "believe."

What must I do to be saved? The answer of Saul and Silas is the answer of Luke as well: Acts 16:31: "Believe in the Lord Jesus, and you will be saved," and for that, repentance is not a condition. Indeed, Luke never says that repentance is a condition for salvation any more than John the Evangelist says it is. Eternal life is by faith alone—*sola fide!*

The call to repentance is broader than the call to eternal life. It is rather a call to harmony between the creature and His Creator, a call to fellowship between sinful men and women and a forgiving God. If we keep this fact firmly in mind, we will never **make the mistake of thinking that repentance is a condition for eternal life** [emph. DM].

Q. What is it that we are to believe?

Ways The Gospel is Misstated:

1. The unsaved are urged sometimes to pray and hope for an attitude of leniency on the part God toward their sins.
 - a. When a person beseeches God for leniency or to be reconciled they are not believing God or what He has said in the Bible.
 - b. God has already provided everything we need for reconciliation to take place.
 - c. The Gospel does not inspire a hope that God will be gracious: He already has.
 - d. There is a difference between a criminal pleading for mercy before a judge and one having the assurance of a full and complete pardon.
2. The unsaved are urged to perform some sort of good work (water baptism is included here as a good work).
 - a. Making of a Public confession – alter [a] call, or invitation to walk the isle, going forward, or standing.
 - b. Confession does not provide a reason for salvation but proves its reality.

- c. "I have confessed Christ therefore I must be saved." No, I am saved, therefore I make confession of the fact (Rom. 10: 9-10).
 - d. To believe on the Lord Jesus Christ is the very opposite of doing anything: It is resting in the work of another.
 - e. Charismatic personality—False Assurance—saved because they acted out the program prescribed for them.
 - f. A true decision must be an individual choice, as he or she is moved or convicted by the Holy Spirit.
3. The unsaved are urged to believe that there is some saving merit in trying to live the Christian life.
- a. [This is] Forcing future conduct into the issue of saving grace. Doing the work of the Holy Spirit for the person.
 - b. A person needs time to grow. Adding do's and don'ts to the Gospel message will confuse the message and produce a lack of assurance of salvation.
 - c. A person living the Christian is more apt to hear the Gospel message, but putting into practice the Christian life does not mean one is saved.
4. The unsaved are urged to believe that because they prayed they must be saved.
- a. Praying is not the same thing as believing in Jesus Christ.
 - b. In no scripture is salvation conditioned on praying.
5. The unsaved are urged to seek the Lord.
- a. Isaiah 55:6: "Seek the Lord while He may be found."
 - b. In the New Testament we are told to believe [i.e., as opposed to "seek," DM].
6. The unsaved are urged to require repentance as a preliminary act preceding and separate from believing.
- a. This is based on scripture addressed to the nation of Israel and to them alone.
 - b. There are many passages in both OT and NT that calls [*sic.*] the nation of Israel to repentance.

- c. John the Baptist, Jesus, and the early disciples to Israel was ask [sic.] the Jews to “Repent for the Kingdom is at hand” (Mat 3:2; 10: 5-7).
- d. The appeal was continued at Pentecost or **so long as the Gospel was preached to Israel alone** (emph. DM) (Acts 2:38; 3:19; 5:31).
- e. Paul mentions a separate act of repentance in the experience of Christians (2 Cor. 7:8-11).
- f. **Conditions for the Gentile are very different. The are asked to believe and nothing else** (emph. DM).

[There are] 115 passages at least where “believe” is used alone and apart from any other condition for salvation. There is only one word that represents all a sinner can do and must do to be saved and that word is *believe*.

Repentance is not the means by which we acquire eternal life. Luke’s testimony on this point is crystal clear:

Acts 13:48: “When the Gentiles heard this, they began rejoicing and glorifying the word of the Lord; and as many as had been appointed to eternal life believed.”

Once saved always saved.

Darrel

From: Dub McClish <tgjoriginal@verizon.net>
Date: Tue, 29 Jun 2010 08:13:45 -0500
To: dpwclark@sbcglobal.net
Subject: Re: You've got a new entry

Dear Darrell:

Thank you for dropping by scripturecache.com and for the lengthy message you left in our Guest Book. You obviously spent much time writing your very courteous statement. Since you listed your topic as "salvation by works or grace," I'm assuming that your comments may have been prompted by reading my MS, titled, "Grace Only, a Review of Moser's Books...." Let me suggest additional MSS you will find in our "Long Manuscripts" section that relate to various points you raised:

"Bible Baptism"

Sin, The Lord Will Not Reckon"

"Calvinism and Neo-Calvinism in the Church"

Had you read these and studied the Biblical truths set forth in them, perhaps you would not have made some of the assertions you made.

I welcome this opportunity to study and discuss these matters with you. Like you, I do not intend to be offensive in my response, and I am assuming that you are sincere in your convictions. However, I will respond frankly, with the appeal that you study and think much more deeply about these subjects. I will not respond to each of your numerous assertions, for to refute the foundation upon which they are built will cause them all to fall. Actually, I can find very little in what you wrote that is true to the Bible and therefore with which I can agree. Note the following responses:

1. The **Son of God**, not Satan, placed conditions upon salvation when he said "He that believeth and is baptized shall be saved" (Mark. 16:16a). Besides the two conditions (belief **and** baptism) in this statement, other passages abound that prove that forgiveness of sins/salvation is **conditional**. Satan is the one who seeks to **remove** all conditions, thus perverting the Lord's plan of salvation and causing people who believe his lies to be lost.
2. You give up your entire attack on "conditions" when you assert (rightly so) that men must believe in the Christ in order to be saved. As already noted, **belief is a condition**, unless you are willing to contend that unbelievers will be saved. We know this is impossible, however, for Jesus said: "He that **disbelieveth** shall be **condemned**" ("damned," KJV, Mark 16:16b, emph. DM). You cannot have it both ways—salvation with no conditions **and** salvation that requires belief in the Christ. These are mutually exclusive concepts. "**No conditions**" means "**no conditions**," not "**one condition**" that you call a "non-condition."
3. Your "no-condition" doctrine logically implies universalism, that is, that all men will be saved—believer and unbeliever alike. Note: Christ gave himself "a ransom for all," and God wills "all men to be saved" (1 Tim. 2:4–6). Jesus is the propitiation for the sins of "the whole world" (1 John 2:2). If salvation is unconditional, all will be saved, whether or not they believe.

4. Without doubt, the Bible repeatedly teaches that salvation is by faith/belief in Christ, but your statement that "There is only one word that represents all a sinner can do and must do to be saved and that word is *believe*," is not only merely a human assertion, but an anti-Scriptural one. It was not a mere man, but the Lord Jesus, Who said that belief + baptism = salvation (Mark 16:16a). The Bible uses the term faith alone or *faith only* but one time, and then it is to declare that men are **not** saved by **faith alone** (Jam. 2:24), but by works (more about "works" later in my item 6 below).
5. Your cherry-picking of Scriptures to fit your "faith-only" mold has, among others, the fatal flaw of arraying one passage against others, causing them to contradict each other. If you believe the Bible to be verbally, infallibly inspired, then you surely understand that any interpretation of a passage that places it in conflict with other literal and plain statements of Scripture cannot be a correct interpretation. The Scriptures must be interpreted in such a way as to harmonize them—to avoid contradictions rather than to create them. To do otherwise is to fail to "handle aright the word or truth" (2 Tim. 2:15) and to "wrest" the Scriptures (2 Pet. 3:16). Thus, when you single out your pet verses (i.e., Acts 13:48; 16:31) and so interpret them that they contradict or deny the clear teaching of many other passages, your interpretation is obviously flawed. You have fastened upon these two cases of conversion as if there were no others. Please note that neither of these passages (nor any others, remember) contains the word *only* or *alone* relative to the necessity of believing.
6. Baptism is not a "good work" in the sense you ascribe to it in your item 2 (i.e., something one does that is somehow meritorious or "earns" salvation for its recipient). I have never met anyone who teaches such, and I certainly know better than to do so. Baptism is a "work" all right (something that involves one's will and action), but it is simply a **work of obedience**, or one of the "works of God," even as Jesus said **belief** on Him is (John 6:28–29). In the context of saying we **cannot be saved** by our own works of righteousness, Paul then says we **are saved** by God's mercy, "through the washing of regeneration"—an unmistakable reference to baptism (Tit. 3:5). Paul thus **denies** that baptism is a meritorious work of human righteousness, and contrariwise, **affirms** that it is part of God's plan of mercy to save men. When one correctly understands the requirement of baptism for salvation, his faith is not in

himself when he is baptized, but in God who promised salvation upon baptism (Col. 2:12).

7. Again, I mean no offense, but your last item that discusses repentance is amazing in its conclusions. You are simply mistaken in alleging that repentance was required of Jews only. I challenge you to find one case in all of the Bible in which God either promised or granted forgiveness of sins before the sinner repented, whether Jew or Gentile, Old or New Testament. More specifically, please note the following:

- a. In Luke 24:47, Jesus said that “**repentance** and remission of sins” was to be preached in His name “unto **all the nations**, beginning from Jerusalem” (a reference to the preaching of the apostles on Pentecost [Acts 2:38]). That sounds like more than to Jews alone.
- b. In Acts 17:30, Paul said to his **Gentile** audience in Athens: “The times of ignorance therefore **God** overlooked; but now he **commandeth** men that **they should all everywhere repent.**”
- c. I also suggest you consider Paul’s statement in Acts 26:20, that he “declared both to them of Damascus first and at Jerusalem, and throughout all the country of Judaea, **and also to the Gentiles**, that they should **repent** and turn to God, doing works worthy of **repentance.**”
- d. Your attempted dichotomy between a “Gentile Gospel” and a “Jewish Gospel” is hardly new. Its fatal flaw is seen by noting that **the same Gospel** was to be preached in **all the world**, the **whole creation**, and **every nation** (Mat. 28:19–20; Mark 16:15–16). I emphasize again, that the **one Gospel** that brings salvation **includes the condition of baptism, not merely belief** (unless you want to contradict the Savior Himself). To claim different “Gospels” for Jew and Gentile is to make God a respecter of persons, which Peter declared He is not (Acts 10:34–35). Paul preached the **same Gospel to Jew and Gentile** alike and warned that any man or even an angel who taught a “different gospel” was subject to the anathema of God (Gal. 1:6–9).
- e. So *believe* is used alone 115 times. That proves nothing. “Repent” is all that sinners are told to do in Acts 17:30, as already noted. Were I to follow your line of reasoning, I might conclude that repentance alone is required and that belief is

therefore unnecessary. But note further: All that Ananias told Saul of Tarsus to do was “Arise, and be baptized, and wash away thy sins” (Acts 22:16). By your line of reasoning, I should therefore conclude that Saul did not have to either believe or repent of his sins. (By the way, please note that this passage proves beyond doubt that if Saul was saved **before he was baptized**, he was saved **before his sins were washed away**.) Just as the Bible does **not** teach salvation by “repentance only” or “baptism only,” neither does it ever teach salvation by “belief only.” Luther, Calvin, and the lesser reformers are to be commended for breaking some of the shackles of Roman Catholicism in the 16th century, but they erred egregiously when they came up with their *sola fide* slogan and doctrine. I say it kindly, but truthfully: Those who have taught you this doctrine have misled you (Mat. 15:14). It is as far from the Truth of the Gospel as is the Roman Catholic doctrine of salvation by meritorious works.

- f. A harmony of Acts 13:48; 16:31, 17:30, and 22:16 implies that belief, repentance, and baptism, all three, are required of all sinners and that the inspired historian (Luke) simply used one of these terms in various places as a figure of speech (i.e., a synecdoche) to stand for the others as well. Your view puts Paul in conflict with his own teaching, with that which Ananias taught him, and with what Paul himself did to be saved. Thus on Pentecost, believers (Acts 2:37) were told by Peter to repent and be baptized in order to receive remission of sins (v. 38). My exposition of these passages harmonizes them perfectly and does not contradict any other statement of Scripture. Not only so, but the foregoing harmony also ties all three accounts of the Great commission together in a harmonious whole (Mat. 28:19–20; Mark 16:15:16; Luke 24:47). These passages, all spoken by the Lord, when summarized, include faith, repentance, and baptism as conditions of salvation/remission of sins, to be preached to all men every where—Jew and Gentile alike. Contrariwise, your explanation of them places them at irreconcilable odds with each other and makes hopeless nonsense of the cases of conversion.

There is more that can be said in response to some of your assertions and conclusions, but this will have to suffice for the present. I again urge you to read the other MSS on our Website, to which I referred above, and to seriously study and consider the

things I have written. Test them by the Bible. Refute them if you can. If I am in error, you will be my friend in correcting me. Your salvation and mine literally depends upon our understanding of these issues. May God bless you as you sincerely study His Word.

Cordially yours,

Dub McClish

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From: Darrel/Patricia Clark <dpwclark@sbcglobal.net>
Date: Tue, 29 Jun 2010 11:50:37 -0400
To: 'Dub McClish' <tgjoriginal@verizon.net>
Subject: RE: You've got a new entry

First of all the only condition for being lost is unbelief (Mark 16:16b, John 3:17-18). Since unbelief is the only condition for being lost recorded in the Bible the faith is all that is needed for salvation. Can you show from the Bible where it says that if a person is not baptized he is condemned, judged, or lost? What does John 3:15-16 say a person [*sic.*—must?] do to be saved? I am not saying there is NO conditions for salvation. There is and that one thing is faith. Universalism is a different subject. To assert that I am teaching universalism is not understand what it is [*sic.*—entire paragraph!].

Faith in Christ is all that is needed for salvation. Baptism is a work. Isn't it something in addition to faith? Then is a work [*sic.*]. If we are saved by faith, then we are saved by faith when we believe, not when we get baptized, otherwise we are not saved by faith. Furthermore, if baptism is necessary for salvation then anyone who receives Christ on his deathbed in a hospital and who also believes Jesus is God in the flesh, who died and rose from the dead for his sins, etc., would go to hell if he doesn't get baptized before he died. This would mean that we were not justified by faith because if we were, then the person would be saved. Also, if baptism is necessary for salvation, then

all babies who die go to hell since they weren't baptized. Remember, when someone says that baptism is necessary, there can be no exceptions—otherwise it isn't necessary.

The washing of regeneration is not water baptism. Where do [*sic.*] find these words in the texts? You don't. You only *washing* and then make out to mean water baptism [*sic.*]. If the author wanted water baptism here he would have said so. Works of righteousness is anything we do outside of faith hoping to make us right with God. [In] Titus 3:5 context is everything to understanding what the author meant. **Titus 3:5.** [*sic.*] We should immediately be suspicious of an interpretation which understands the “washing” here to refer to any human ritual or work because of the emphasis of verse 5a. No mention is made here of faith perhaps because the emphasis is totally on what God has done rather than on any kind of religious or ritual work that man could possibly do—including water baptism. Unfortunately, some see the words “washing of regeneration” as a reference to baptismal regeneration even though this context is prefaced by, “He saved us, not on the basis of deeds which we have done....” Can this refer to water baptism? Not on your life! Why?

The immediate context is emphasizing that salvation is a work of God and not man. Water baptism, no matter how you slice it, is a religious work. If water baptism is the basis of our regeneration, then it is a work of our righteousness or a righteous act produced by us. The passage is telling us that regeneration results in a spiritual cleansing, the forgiveness of sin and this is part of the rebirth work of the Holy Spirit. We can translate the last part of verse 5 as “by the washing produced by regeneration, even the rebirth produce by the Holy Spirit.”

Point on repentance: When repentance is used alone it includes faith. I never said that repentance is not needed for salvation. What does this word mean? This word mean [*sic.*] “to change one’s mind.” If you were in unbelief about who and what Christ did, then later you trusted Christ as your Savior, you changed your mind and repented even if you were told to only believe or have faith alone in Christ. Here is what one author says about repentance.

Repentance is included in believing. Faith and repentance are like two sides of a coin. Genuine faith includes repentance, and genuine repentance includes faith. The Greek

word for repentance (*metanoia*) means to change one's mind. But to change one's mind about what? About sin, about one's adequacy to save himself, about Christ as the only way of salvation, the only One who can make a person righteous.⁹

<http://www.bible.org/docs/splife/evang/#P80_16101>

In Luke's rendering of the Great Commission he uses repentance as a single requirement in the same sense as believing in Christ (Luke 24:46-47). As Dr. Ryrie says of this verse, "Clearly, repentance for the forgiveness of sins is connected to the death and resurrection of Christ" (p. 97). The repentance comes out of the recognition of one's sin, but the object of repentance is the person and work of Christ, or faith in Christ. Interestingly, in Luke 8:12 he uses believe alone, "Those along the path are the ones who hear, and then the devil comes and takes away the word from their hearts, so that they may not believe and be saved."

A comparison of other passages clearly supports the fact that repentance often stands for faith in the person and work of Christ. Compare Acts 10:43 with 11:17-18; 13:38-39 with 2:38. Also, note Acts 16:31 which uses "believe" alone.

The stated purpose of the Gospel of John is to bring men to faith in Christ (20:31), yet John never once uses the word repent, not once. If repentance, when used in connection with eternal salvation, is a separate or distinct requirement from faith in Christ, then John does not give the whole gospel. And if you can believe that, you can believe anything. Speaking of the absence of John's use of repent in His gospel, Ryrie writes:

And yet John surely had many opportunities to use it in the events of our Lord's life which he recorded. It would have been most appropriate to use repent or repentance in the account of the Lord's conversation with Nicodemus. But believe is the word used (John 3:12, 15). So, If Nicodemus needed to repent, believe must be a synonym; else how could the Lord have failed to use the word repent when talking to him? To the Samaritan harlot, Christ did not say repent. He told her to ask (John 4:10), and when her testimony and the Lord's spread to other Samaritans, John recorded not that they repented but that they believed (vss. 39, 41-42). There are about fifty more occurrences of "believe" or "faith" in the Gospel of John, but not one use of "repent." The climax is John 20:31: "These have been written that you may believe ... and that believing you may have life in His name."¹⁰ <http://www.bible.org/docs/splife/evang/#P85_18369>

What about Acts 20:21? "... solemnly testifying to both Jews and Greeks of repentance toward God and faith in our Lord Jesus Christ." Some would say, "Doesn't this passage teach that faith and repentance are not synonymous and that repentance is a separate requirement?" NO! Paul is summarizing his ministry in Ephesus and what he solemnly proclaimed to both Jews and Greeks, specifically, repentance toward God and faith in our Lord Jesus Christ. The two words, repentance and faith, are joined by one article in the Greek text which indicates that the two are inseparable, though each focuses on a different aspect of the one requirement of salvation, namely, faith in Christ.

We can legitimately translate it like this. "Solemnly testifying ... a change of mind about God, and faith in our Lord Jesus Christ." Repentance, *metanoia*, focuses on changing one's mind about his previous conception of God and disbelief in God or false beliefs (polytheism and idolatry) about God (see 1 Thess. 1:9). On the other hand, belief in Christ, as an expression of a change of mind, focuses on the new direction that change about God must take, namely, trusting in Christ, God's Son, as personal Savior.

It has also been suggested that in this summary Paul is emphasizing the distinction between the particular needs of Gentiles and Jews. Gentiles who were polytheistic needed to change their minds about their polytheism and realize that only one true God exists. Jews needed to change their minds about Jesus and realize that He is their true Messiah (Ryrie, p. 98).

Salvation repentance [I suppose he means repentance that is related to salvation, DM] is a change of mind that results in eternal salvation. This involves a change of mind about self, about one's sinful condition and inability to save oneself combined with a change of mind about Christ, that He is the Messiah Savior and the only one by whom man can find salvation (Acts 2:38; 17:29-31). Salvation repentance means a change in confidence; it means turning away from self-confidence to confidence in Christ, faith alone in Christ alone. The irony of all of this is that any other viewpoint is really not biblical repentance because it virtually borders on faith in oneself. "In this use *metanoia* occurs as a virtual synonym for *pistis* (faith)."12

<http://www.bible.org/docs/splife/evang/#P101_21575>

Again repentance and faith are two sided [*sic.*] of the same coin. When repentance is used alone it included [*sic.*] faith and when faith is used alone it includes repentance. If you ask a person to have faith in Christ then ask him to repent you are asking him to the same thing twice. Unbelief to belief involves a change of mind from what you did not know to what you now accept in faith. If that is not repentance then I do not know what is [*sic.*].

Is repentance a condition for receiving eternal life? Yes, if it is repentance or changing one's mind about Jesus Christ. No, if it means to be sorry for sin or even to resolve to turn from sin, for these things will not save. Is repentance a precondition to faith? No, though a sense of sin and the desire to turn from it may be used by the Spirit to direct someone to the Savior and His salvation. Repentance may prepare the way for faith, but it is faith that saves, not repentance (unless repentance is understood as a synonym for faith or changing one's mind about Christ).¹⁴

<http://www.bible.org/docs/splife/evang/#P113_23996>

The issue here is how do we have peace with God; through faith alone or through a Faith/work system. Please remember that the gospel is the gospel of peace (Eph. 6:15). God makes peace through the blood of the cross of Christ (Col. 1:20). Peace with God come through Jesus Christ and is a real possibility for all who have faith with God. The perfection of our Savior establishes the basis for our peace with God. His work on the cross is the means by which we who are sinful can be at peace with our holy God. Nothing else avails to bring us into right relationship with Him. We are incapable of making peace ourselves. We are also incapable of maintaining peace with God through our good works. We are incapable of maintaining peace with God if our relationship with Him is based on anything other than the firm foundation of the Just One who dies for the unjust, the Savior who gave His life as a ransom for many, the Shepherd who gave His [*sic.*] life for the sheep.

Rom 3:24-26: 24 being justified as a gift by His grace through the redemption which is in Christ Jesus; 25 whom God displayed publicly as a propitiation in His blood through faith. This was to demonstrate His righteousness, because in the forbearance of God He passed over the sins previously committed; 26 for the demonstration, I say, of His righteousness at the present time, so that He would be just and the justifier of the one who has faith in Jesus (NASB).

God, by His grace, justifies men freely, as a gift, without cost. God then, in the above verses, is described as the "justifier of the one who has faith in Jesus." It should be noted that the term "justification" and "righteousness," along with their related verbal forms, "to justify" and "to make righteous," refer to the same thing. They are simply two English terms used to translate the same Greek term *dikaiosis*, *dikaio*. God justifies, God makes righteous, on the basis of the works of another—Jesus Christ. People do not justify themselves. Then are all justified? No, for all do not have faith. Paul goes on to describe the means of justification—it is by faith, and faith alone. Paul writes: Rom 3:28: "For we maintain that a man is justified by faith apart from works of the Law" (NASB). Then He says:

Rom 4:4-5: Now to the one who works, his wage is not credited as a favor, but as what is due. 5 But to the one who does not work, but believes in Him who justifies the ungodly, his faith is credited as righteousness (NASB)

Those who have faith in Jesus Christ appropriate His righteousness. His perfect righteousness is "imputed" to the believer on the basis of faith. It is not credited to those who work to gain it but to those who trust in the all-sufficient Savior alone.

Rom 9:30-10:4: What shall we say then? That Gentiles, who did not pursue righteousness, attained righteousness, even the righteousness which is by faith; 31 but Israel, pursuing a law of righteousness, did not arrive at that law. 32 Why? Because they did not pursue it by faith, but as though it were by works. They stumbled over the stumbling stone, 33 just as it is written, "BEHOLD, I LAY IN ZION A STONE OF STUMBLING AND A ROCK OF OFFENSE, AND HE WHO BELIEVES IN HIM WILL NOT BE DISAPPOINTED." 10:1 Brethren, my heart's desire and my prayer to God for them is for their salvation. 2 For I testify about them that they have a zeal for God, but not in accordance with knowledge. 3 For not knowing about God's righteousness and seeking to establish their own, they did not subject themselves to the righteousness of God. 4 For Christ is the end of the law for righteousness to everyone who believes. (NASB).

Why does God make the passive act of faith the means of justification? The Bible has a ready answer:

Rom 4:16: For this reason it is by faith, in order that it may be in accordance with grace, so that the promise will be guaranteed to all the descendants, not only to those

who are of the Law, but also to those who are of the faith of Abraham, who is the father of us all (NASB).

(Notice that this faith principle for justification is applied to two groups. Those who are "of the Law" and those who are "of the faith of Abraham." We might say that all making [*sic.*—mankind?] is justified by faith for those of the Law and of the faith of Abraham covers all of us [*sic.*]. Paul is not refuting the Law principle but also establishing the faith principle that was in existence before the law.)

Justification is by faith because it is in harmony with grace. Grace (the unmerited favor of God) cannot be earned, purchased, or merited. By nature it is free. Faith has no merit in and of itself. It performs no meritorious work so as to gain grace or favor. It trusts in the Giver of grace and is the only basis by which God declares a sinner, in light of the work of Christ, "righteous." This then is how one has peace with God, for one being justified by grace we then have peace with God.

Rom 5:1: "Therefore, having been justified by faith, we have peace with God through our Lord Jesus Christ." Paul is very clear here when He states that when we are justified by faith before God, we have peace with God. Those who are not justified by faith cannot claim peace with God. Those who are justified by faith are assured of that peace. The deepest need of any human being is to have peace with God. That need can only be obtained through the justifying work of God in Jesus Christ. This may sound too simple. For many this idea from the Bible is, according to Paul's words, 1 Cor 1:18-19: "For the word of the cross is foolishness to those who are perishing, but to us who are being saved it is the power of God" (NASB). The very foolishness of the preaching of the Cross displays the wisdom of God.

Once saved always saved.

A concerned friend,

Darrel Clark

From: Dub McClish <tgjoriginal@verizon.net>

Date: Tue, 29 Jun 2010 16:57:44 -0500

To: Darrel/Patricia Clark <dpwclark@sbcglobal.net>

Subject: Re: You've got a new entry

Darrel:

I obviously really got under your skin with my response, though that was not my aim. You seem to be a singer of a 2-verse song: 1. "I am anti-baptism because I am pro-faith-only for salvation"; 2. "I am pro-faith-only, and therefore I must blaspheme baptism." I genuinely admire your zeal, although (I say it kindly) I wish it were according to knowledge (Rom. 10:2) instead of deep-seated baptismophobia. Were it not for Charles Ryrie, I'm made to wonder if you would know what you believe or at least the way to verbalize your creed. I thought (and hoped) from your initial message that you might be a serious, sincere Bible student of "honest and good heart" (Luke 8:15)—willing to take the Bible for what it says. I still pray that I may find you to be so.

You have indicated by your second essay, however, that you paid little attention at all to the sound Biblical material of my response to your initial message. On second thought, perhaps you did consider at least some of what I wrote. Yesterday you wrote: "But since **there are no conditions**, and salvation is a simple fact to be believed, Satan's method of deceiving men has been to add to the simplicity of the gospel" (emph. DM). However, in your first paragraph below, you took that statement back: "**I am not saying there is [sic.] NO conditions for salvation.**" (So which is it? You can't have it both ways.) Again, yesterday you wrote regarding repentance: "**And for that, repentance is not a condition.** Indeed, Luke never says that repentance is a condition for salvation..." (emph. DM). But you must have forgotten you wrote that, for today you wrote: "**I never said that repentance is not needed for salvation.**" (Again, is it or is it not?) I am grateful for these concessions, which, by implication, actually overturn your entire premise of "unconditional grace" (except for the "condition" of faith, of course). I learned years ago that if one is allowed to define Biblical terms as he pleases, he can "prove" anything by the Bible.

Let me approach our discussion a bit differently today, this time by means of some true/false questions, which, when correctly formulated, serve to greatly elucidate the truth and expose error:

1. True or false: Refusing to repent will cause one to be lost (Luke 13:3, 5).

2. True or false: Jesus contradicted His own words in John 3:16–18 when He uttered the words found in Mark 16:15–16.
3. True or false: Jesus should have said, “He that disbelieveth and is not baptized,” because unbelievers frequently request baptism.
4. True or false: Since unbelievers do not seek baptism, Jesus would have been redundant to say, “He that is not baptized shall be condemned.”
5. True or false: The opposite of being lost is to be saved.
6. True or false: Although “baptism saves us” (1 Pet. 3:21), I know that men can be saved without that which saves us.
7. True or false: If belief is all that is necessary for one to be saved, the devils/ demons will therefore be saved (Jam. 2:19).
8. True or false: The devils/demons not only believe “God is one,” but confessed their belief in the Sonship of Jesus (Mat. 28:29, et al.).
9. True or false: Genuine faith includes repentance.
10. True or false: The belief/faith the demons possessed included their repentance.
11. True or false: The belief of those sinners on Pentecost (Acts 2:37) included their repentance.
12. True or false: Peter spoke useless and vain words when he told those who believed to repent (Acts 2:38).
13. True or false: Neither repentance nor baptism have anything whatsoever to do with sinners receiving remission of their sins (v. 38).
14. True or false: One must repent (because it is included in belief) to receive remission of sins, but he need not be baptized to do so (v. 38).
15. True or false: Peter joined “repent” and “be baptized as equally related to “remission of sins,” but I have the authority to separate them (v. 38).
16. True or false: Sinners are to repent (another word for “believe”) because they have **already** received remission of sins (v. 38).
17. True or false: The 3,000 on Pentecost were “added to them” **before** they were baptized (v. 41).
18. True or false: Those who “gladly received the word” rejected baptism because Peter told them they were saved the moment they **believed** (v. 41).
19. True or false: One can reject baptism and still “gladly receive the word” (v. 41).
20. True or false: The church is composed of those whom the Lord adds to it when they are saved (Acts v. 47).
21. True or false: Jesus did not sanctify and cleanse His church by “the washing of water with the word” (Eph. 5:25–26).
22. True or false: The “washing of water” (above) could “not on your life” refer to baptism in water because Paul did not use the word *baptism*.

23. True or false: Several things besides baptism pertaining to Christianity involve/ require the use of water.
24. True or false: Baptism is the only thing pertaining to Christianity that requires/ involves water.
25. True or false: “Water” in John 3:5 refers to tomato juice.
26. True or false: I know beyond any doubt that to “be born of the water” in John 3:5 has no reference whatsoever to baptism.
27. True or false: “Water baptism, no matter how you slice it, is a religious work.”
28. True or false: Believing on Christ Whom God sent, “no matter how you slice it, is a religious work” (John 6:28–29).
29. True or false: Sinners are saved by grace **only**.
30. True or false: Sinners are saved by faith **only**.
31. True or false: The word *only* means “more than one.”
32. True or false: Since *repent* does not appear in John’s Gospel account, we may ignore every other place it appears in the New Testament.
33. True or false: I should insert *only* or *alone* after *faith* or *belief* every time these words appear in my New Testament relative to salvation.
34. True or false: Peter erroneously told the believers on Pentecost that they must repent **and** be baptized to receive remission of sins (Acts 2:38).
35. True or false: The believer’s sins are “washed away” in some other act besides baptism (Acts 22:16).
36. True or false: I do not have to have my sins washed away in order to be saved.
37. True or false: One who, though on the verge of believing in Christ, dies before he becomes a believer will be lost (John 8:24).
38. True or false: Babies are born in sin inherited from their fathers (Eze. 18:20).
39. True or false: Baptism is for those capable of believing, repenting, and confessing Christ (Mark 16:16; Acts 2:38; Rom. 10:9–10).
40. True or false: I can be saved outside of or apart from Christ (John 14:6; Acts 4:12; et al.).
41. True or false: Baptism is **not** the means by which one enters into Christ and into the merits of His death (Rom. 6:3; Gal. 3:27).
42. True or false: To be “justified by faith” (Rom 3:28) and to enter “into Christ” and “into his death” through baptism (6:3) are contradictions.
43. True or false: One can be justified in the eyes of God while remaining **outside** of Christ (John 14:6; 2 Cor. 5:17; Gal. 3:26; Eph. 1:3; et al.).
44. True or false: Some who want to be saved by faith alone may enter into and put on Christ **apart from** baptism (Gal. 3:27).

45. True or false: Since only confession of Christ is the stated requirement for salvation in Matthew 10:32, I **may** conclude that salvation is by confession only.
46. True or false: Since only repentance is the stated requirement for salvation in Acts 17:30, I **may** conclude that salvation is by repentance only.
47. True or false: Since only hope is stated as that which saves us in Romans 8:24, I may **not** conclude that salvation is by hope alone.
48. True or false: Since only baptism is stated as that which saves us in 1 Peter 3:21, I may **not** conclude that baptism alone saves.
49. True or false: Since only faith is stated as the requirement for salvation in Romans 5:1, I **may** therefore conclude that justification is by faith alone.
50. True or false: Only the blood of Christ can wash/cleanse one of His sins (Heb. 9:22; Rev. 1:5; 7:14; et al.).
51. True or false: This “washing” in His blood **occurs** the moment one believes (Acts 22:16; Eph. 5:26; Tit. 3:5; cf. Mark 16:16; John 3:5; Acts 8:35–38).
52. True or false: This “washing” in blood does **not occur** in the act of baptism (Acts 22:16; Eph. 5:26; Tit. 3:5; cf. Mark 16:16; John 3:5; Acts 8:35–38).

I earnestly beg you to respond to each of these questions and the passages I have affixed to them. I pray that you will have an open mind as you do so.

Sincerely yours,

Dub McClish

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From: Darrel/Patricia Clark <dpwclark@sbcglobal.net>

Date: Wed, 30 Jun 2010 08:52:05 -0400

To: 'Dub McClish' <tgjoriginal@verizon.net>

Subject: RE: You've got a new entry

#1. [referring to my first true/false question]: As I mentioned before, repentance is needed for salvation. I never said it was not needed. But not all references to the word is for salvation. It depends on what the context is. But it is not a another step in addition to faith. Here in Luke 13 repentance assumes faith in Christ. It is the change of mind

from unbelief to faith alone in Christ. Faith and repentance are two side [*sic.*] of the same coin. Now I answered your question. Before I go on will you answer the questions I asked you?

Q. Can you show from the Bible where it says that if a person is not baptized he is condemned, judged, or lost?

Q. What does John 3:15-16 say a person must do to be saved?

[Unsigned, DM]

From: Dub McClish <tgjoriginal@verizon.net>
Date: Fri, 02 Jul 2010 13:28:16 -0500
To: Darrel/Patricia Clark <dpwclark@sbcglobal.net>
Conversation: You've got a new entry
Subject: Re: You've got a new entry

Darrel:

Your note below is indicative that you are serious about one thing **only**—defending your dyed-in-the-wool faith-**only**, anti-baptism mantra. Unlike the noble Bereans, you are unwilling to “receive the word with all readiness of the mind, examining the Scriptures daily, whether these things were so” (Act 17:11). You have amply demonstrated this attitude in each of your responses thus far. It is hard to rationally discuss any Bible subject with someone who affirms something one day (“...there are no conditions” for salvation) and forgets he said it and takes it back the next (“I am not saying there is [*sic.*] NO conditions for salvation”).

I will first comment on your foregoing response to my first true/false question: In the first place, no one believes in observing context in Bible study more than do I, but I will not grant you the right to **assume** a context for Jesus’ words (i.e., “repentance assumes faith in Christ”) that you couldn’t prove if your life depended on it. In the second place, according to your own novel definition of repentance (i.e., “faith and repentance are two side [*sic.*] of the same coin”), when Jesus told these people to “repent or perish” (Luke 13:3). he was speaking nonsense—they had already “repented” because they already believed. My, what confusion you continue to demonstrate. How about just a simple response of “true” or “false” to my first question, Darrel.

Perhaps one thing that is blinding you to Biblical truth on the issues you have raised is your failure to understand or unwillingness to accept the force of implication as used

constantly in the Bible. **Apart from the correct use of implication**, not a single word of the Bible applies to you, to me, or to anyone else except those to whom its words were originally written or spoken. Neither your name nor mine is in the Sacred text telling either of us to believe, repent, confess, or be baptized—or do anything else for that matter. Only by **implication** we know the Gospel applies to us—and by no other means. When, in the great commission, Jesus included all the world, the whole creation, and all the nations, and then said belief, repentance, and baptism (for salvation/remission of sins) were to be preached and practiced till the end of the world (Mat. 28:19–20; Mark 16:15–16; Luke 24:47), **by implication** I know that you and I both are included, though we are not explicitly named. The same is true of Peter’s statement on Pentecost. In beginning to implement the great commission, he told inquiring believers who sought forgiveness (obviously they had not yet received it) to “repent and be baptized **everyone of you...**” in order to receive remission (i.e., forgiveness) of sins (Acts 2:38). By force of **implication**, “everyone of you” includes you and me (i.e., every believer at that time or at any other future time [“until the end of the world”]) who wished/wishes to receive forgiveness. The same implication inheres in Paul’s declaration that God requires “**all men everywhere** to repent” (Acts 17:30). By **implication** that statement includes you and me, though separated from the time of Paul’s statement by 20 centuries. The important thing to note is this: **What the Bible teaches by implication, it teaches just as certainly as if it stated the same truth explicitly.**

You claim you “asked” me (past tense) the two questions you mentioned above, but I have read, re-read, and re-re-read your messages, and in them I cannot find where you did so. I have actually already answered them in principle, however. You simply refuse to accept the Biblical answers to them. In fact, my first five true/false questions directly addressed your quibble that demands an explicit statement to the effect that if one is not baptized he will be lost. Here is your premise, just as you wrote it: “**First of all the only condition for being lost is unbelief. Mark 16:16b, John 3:17-18.**” My first question falsifies your premise when the Lord says those who refuse to repent will be lost (“perish”). No wonder you wouldn’t even answer my first true/false question; **you couldn’t afford to**. I do not mind addressing your questions more directly, exactly as you asked them in your most recent note, however.

Here is your first question:

Q. Can you show from the Bible where it says that if a person is not baptized he is condemned, judged, or lost?

The answer is, “Yes,” but not in the explicit formula you are demanding. Your question implies that if a matter is not stated in explicit terms, then the Bible doesn’t teach it. I don’t think you follow that rule yourself on other subjects. Let me illustrate: “Can you show from the Bible where it says” that the Roman Catholic Church is an apostate religious organization and its members will be lost? I’m assuming that you believe this to be so (as do I), but where does the Bible say so **explicitly**? The only way you can say the Bible thus judges The RC Church is **by implication**. Implication is just as relevant to your question about those not baptized. Consider the following: “He that believeth and is baptized shall be saved” (Mark 16:16): **By implication**, since salvation requires baptism (unless you care to pervert or deny the Lord’s words), then one who is **not** baptized (excluding those incapable of believing) will be lost. This is the only passage one needs to answer your challenge, if you will graciously allow the Lord to say what He means and mean what He says. The quibble on the last portion of Mark 16:16 (“baptism is omitted”) is nothing more than just that.

Furthermore, **every other passage** that mentions baptism and salvation (or its equivalent) identifies baptism and salvation in a cause/effect relationship (John 3:5; Acts 2:38; 22:16; Rom. 6:3–4; Gal. 3:27; Tit. 3:5; 1 Pet. 3:21; et al.), thus harmonizing perfectly with Jesus’ clear statement in Mark 16:16. In every one of these passages, baptism precedes salvation and therefore makes it necessary to being saved, except the last one, which simply says “baptism...saves us.” But in everyone of these passages, you move baptism after salvation. Suppose someone said to you, “Darrel, if you’ll take a bath and get a hair cut, I’ll give you a million dollars; if you do not take a bath, I will not give it to you.” Suppose you took a bath, but decided the haircut was unnecessary because he didn’t say, “if you do not get a haircut.” Given your line of argument, you would expect to receive the million dollars anyhow, and when denied it (as you would be), you would doubtless complain, “But where did you say that if I didn’t get a haircut, I would be denied the million dollars?” You see, not mentioning “no haircut” in the second

clause was utterly unnecessary, because if you didn't take a bath, getting or not getting a haircut was beside the point. Do you have any trouble understanding that?

Now to your second question:

[Q. What does John 3:15-16 say a person must do to be saved?](#)

Jesus said that those who believe on the only begotten Son should not perish, but have everlasting life. You obviously believe this is a "faith-only" passage; I despair of helping you see that it is not, but I will try.

1. You are assuming that *believeth* here refers merely to one's mental acknowledgment that Jesus is the Son of God. If so, then, as I previously pointed out, the devils/demons have done all that is necessary to avoid the lake of fire and to receive eternal life (Mat. 8:29; Mark 5:7; Jam. 2:19; et al.).
2. While the Bible sometimes uses *believe/faith* in the foregoing very limited sense (as noted), it also uses *believe/faith* in a comprehensive sense, including more than mere mental assent to the fact of Jesus' Deity and Saviorhood (yes, in this sense, "faith/belief" includes repentance [but not as a synonym for it], confession of one's faith, and baptism, as well). Thus those who had repented and been baptized for remission of their sins (Acts 2:38, 41) are described as "all that believed" and "the multitude of them that believed" (v. 44; 4:32). In this latter sense, *belief* embraces all that one must do in coming to God for salvation.
3. Unless the Lord contradicted Himself in the space of a few verses in the same chapter, we must understand Him to be using *believeth* in this comprehensive sense in John 3:15–16. Earlier (v. 5), as you surely must know, He had said, "Except one be born of water and the Spirit, he cannot enter into the kingdom of God!" Which is it, Darrel? Did He say in verse 5 that only those born of water and the Spirit would be saved and then take it back 10 verses later? Your doctrine makes the Lord say just before verse 15, "Oops, disregard what I said a moment ago. I meant to say, all one need do to enter the kingdom (i.e., have eternal life) is to accept my identity as the Son of God."
4. Your implied insertion of *only* before *believeth* makes the Lord contradict what He told the apostles concerning the response of people their hearers were to make as

they began to preach the finalized Gospel. Here it is again: “He that believeth and is baptized shall be saved” (Mark 16:16a). Have you ever been made to face your perversion of this statement of the Lord?

Darrel Clark—Mark 16:16: “He that **only** believeth and is **not** baptized shall be saved; he that disbelieveth shall be condemned.”

Jesus Christ—Mark 16:16: “He that believeth and is baptized shall be saved; he that disbelieveth shall be condemned.”

By your take on why the Lord did not include baptism in the latter part of his statement, you make Him deny what he stated in the first part—nothing short of amazing.

There is considerable difference between the Lord’s saying, “Whosoever believeth in him should not perish, but have everlasting life,” and your assumed meaning of it thus: “Whosoever only gives mental assent to the fact of Jesus’ Deity should not perish, but have everlasting life.” What Jesus said, when fairly understood, harmonizes perfectly with the rest of the New Testament on the subject of salvation by faith, rather than by meritorious works. Your view of what Jesus said, along with adding to it, either (explicitly or implicitly) places the Lord in conflict with Himself and every other NT writer who said or wrote a word telling men what to do to be saved.

You also stated the following in your most recent note:

[I think a study in repentance is need \[sic.\] for I do believe something is lacking here. One author has written a good article on this word in relationship to faith.](#)

Then you proceeded to copy and paste pages of material on “repentance.” That material resembles the Biblical doctrine of repentance about as much as I resemble a Muslim Imam. Its principal aim appears to be redefining *repentance* in such a novel way that it is totally swallowed up in the sinner’s faith. The object of defining away repentance is obvious: If repentance is allowed to stand apart from faith (as the Bible teaches it does), then salvation is not by “faith-alone”—at least one other condition (repentance) is required. Your “faith-alone” heresy would thereby be exposed for just what it is. To take it one step further, if you are forced to admit that at least one other condition besides faith

is required, then could it just possibly be so that others are also necessary (e.g., confession of faith and baptism—Rom. 10:9–10; Mark 16:16; et al.)? **Suggestion:** You should spend much more time reading the Bible and much less reading Charles Ryrie’s grossly erroneous opinions **about** the Bible.

Now, back to my true/false questions. You made a puny response to my first question, but did not actually answer it, attempting to explain it away with your weird confusion of faith and repentance. You knew better than to answer it according to what the Lord Himself clearly teaches in Luke 13:3, 5. Also, as I previously demonstrated, If you don’t like what Jesus said about it there, you can find repentance required for remission of sins by Peter in Acts 2:38 and required by Paul in Acts 17:30. Every one of my true/false questions is precisely stated, and each one is either true or false, based upon the very passages I supplied with them and/or some of your statements. You seem averse, if not afraid to answer them.

Please note that if you write me again without answering each of my questions, either “true” or “false” (not with some long-winded answer on any of them), I will know for a fact that you are not the least bit interested in what the Bible teaches. In other words, if you respond again without marking each of these questions with a simple “true” or “false,” you will not hear from me again—until the Judgment that is, when we both will be judged by the very words of Jesus Christ you have seen fit thus far blatantly to reject and deny (John 12:48). I plead with you, as a believer who is obviously not ashamed to confess his faith, to repent and be baptized so that you may receive forgiveness of your sins (Acts 2:37–38). If you “gladly receive the word,” you will do so (v. 41).

Yours for Scriptural Truth,

Dub McClish

PS You could have saved yourself and me a lot of time, besides saving your soul, had you repented of your errors when Michael Hatcher, my faithful fellow-servant in the kingdom, exposed them so well in letter to you on 2/28/2008.

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[**NOTE:** After several days past without hearing any response from Darrel, I decided to make another attempt to provoke him to serious study. Thus I wrote as follows on July 19, 2010:]

From: Dub McClish <tgjoriginal@verizon.net>
Date: Mon, 19 Jul 2010 16:49:58 -0500
To: Darrel/Patricia Clark <dpwclark@sbcglobal.net>
Subject: Re: You've got a new entry

Darrel:

When I wrote my response to you below on July 2 (over two weeks ago), I told you that you would not hear from me again unless and until you responded by answering each of the true/false questions I submitted to you. As you can see, I have changed my mind about writing you again. I have done so because I am interested in and concerned about your soul. Neither you, I, nor anyone else can be saved and go to Heaven some day if we do not do the will of the Father as revealed through His Son (Mat. 7:21–23). It is obvious that you believe this, also. I am disappointed that you have not responded.

You and I differ diametrically on various doctrines, but particularly in our understanding of the point at which one is cleansed from his sins by the blood of Christ. As you may know, postmodernism allows anyone to believe, teach or practice anything in religion as long as he makes no exclusive truth claims. I am not a postmodernist. You apparently are not one either, else you would never have challenged the things I teach and practice. You obviously believe you are right. and I am in error. Likewise, I believe I am teaching and practicing what the New Testament authorizes, and you are wrong—fatally wrong. When two belief systems collide, though both may be wrong, it is dead certain both cannot be right.

My appeal to you, because of my concern for your eternal soul that will live with or apart from God and His Son forever, is to answer the questions I have submitted to you, which were provoked by your statements and questions to me. If you will honestly answer them, I believe they will lead you to the Truth. I sincerely hope to hear from you soon.

Cordially,

Dub McClish
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Having not heard from him for almost two weeks, I was very surprised to receive the following brief note, which appears to be an attempt to change the subject. He closed two of his earlier messages as follows: "Once saved always saved." Therefore, he obviously believes in Calvinistic "perseverance of the saints." Perhaps he has run out of arguments for this error and is asking for my help.

From: Darrel & Patricia Clark <dpwclark@sbcglobal.net>
Date: Sat, 31 Jul 2010 19:02:11 -0400
To: 'Dub McClish' <tgjoriginal@verizon.net>
Subject: RE: You've got a new entry

Dub,

Do you believe in once saved always saved? If so how do you support it?

Darrel Clark

From: Dub McClish <tgjoriginal@verizon.net>
Date: Sun, 01 Aug 2010 07:44:51 -0500
To: Darrel & Patricia Clark <dpwclark@sbcglobal.net>
Conversation: You've got a new entry
Subject: Re: You've got a new entry

Darrel:

I will gladly and promptly respond to your question on perseverance of the saints, once you have responded to my true/false questions. In fact, you will find my answer to your question if you will answer my questions. It was good to hear from you again.

Cordially,

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