



House to House Heart to Heart

VOLUME 27 NUMBER 7

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IS BAPTISM NECESSARY? —Objections Considered

Allen Webster

Jesus is the light of the world (John 8:12). Satan is the darkness of the world (Acts 26:18; Ephesians 6:12). Jesus' words illuminate the path to heaven (Colossians 1:13). Satan's lies cloud that way (2 Corinthians 2:11; 4:4; 11:3).

The devil has created a fog of confusion around one of Jesus' most important commands: "He who believes and is baptized will be saved; but he who does not believe will be condemned" (Mark 16:16).

This is an easily understood sentence, but Satan has a pocketful of objections.

OBJECTION 1: MARK 16:16 SHOULD NOT BE INCLUDED IN THE BIBLE

Mark 16:9–20 is found in more than five thousand ancient manuscripts. Irenaeus quoted it as early as AD 170.

The two well-known manuscripts that omit it either leave space for it (Vaticanus) or have Mark 16:8 at the bottom of the page (Sinaiticus), as if a page is missing. Manuscripts are imperfect. They typically have omissions. (Their value is in compiling and comparing the more than 5,000 manuscripts to get the complete picture of the New Testament.)

These two, dating back to the fourth century, also omit other words/phrases/verses/sections from Jesus' biographies (e.g., part of the Lord's prayer, most of John 8, the ascension in Luke 24:51) and whole chapters from the New Testament.

Ending Mark at 16:8 closes the book in fear with no post-resurrection appearance of Jesus. Satan would love to leave Mark 16:16 out of the Bible. The Holy Spirit put it in.

OBJECTION 2: BAPTISM IS UNESSENTIAL BECAUSE BAPTISM IS NOT REPEATED IN THE SECOND CLAUSE

Some say, "Only faith is required because Jesus did not say, 'is not baptized shall be condemned.'"

Suppose Noah had said, "He who believes in the flood and enters the ark shall be saved; but he who does not believe shall be drowned." Would entering the ark be unnecessary?

Mark 16:16 is a compound-complex sentence (has two independent clauses joined to one or more dependent clauses),



which is why it is unnecessary to repeat baptism in the second clause.

- First independent: he shall be saved.
- First dependent: who believes and is baptized.
- Second independent: he shall be condemned.
- Second dependent: who does not believe.

The clause, “who believes and is baptized,” is used as an adjective to modify “he.” It tells which “he” shall be saved—the “he” “who believes and is baptized.”¹

The clause, “who does not believe,” modifies the “he” that shall be condemned. To be condemned, it is unnecessary to refuse both belief and baptism. While both are required to be saved, refusing only one results in being lost.²

OBJECTION 3: IT DOES NOT MATTER WHAT ONE BELIEVES ABOUT BAPTISM, ONLY THAT ONE BELIEVES IN JESUS

Jehovah is the God of truth (Hebrews 6:18). He is not the author of confusion (1 Corinthians 14:33). Two contradictory statements—baptism is necessary; baptism is unnecessary—cannot both be true.

What one believes matters, for only truth sets man free (John 8:32). Jesus’ way is well-defined—the way, the truth, the life—and exclusive. No man comes to the Father but by Him (John 14:6). His words will judge humanity (John 12:48). Changing the gospel nullifies the gospel (Mark 7:9; Galatians 1:6–10).

Is one doctrine as good as another? No one wants a pharmacist who believes one

medicine is as good as another. No one wants an open-minded banker. Suppose you made a deposit, and the banker said, “All accounts are the same. I will use my account number. It is easier than finding yours.” Would that be satisfactory?

One cannot separate believing in Jesus from believing in Jesus’ teachings (including baptism). One must both believe and do His teachings to love Him and call Him Lord (John 14:15; Luke 6:46).

OBJECTION 4: BAPTISM IS A WORK, AND MAN CANNOT BE SAVED BY WORKS

The Bible teaches that man cannot be saved by his works (Ephesians 2:9). It also teaches that man must be saved by his works (Acts 2:40; James 2:14–17, 24). Is this a contradiction? No, it speaks of different kinds of works.

Man cannot save himself by meritorious works (Ephesians 2:9), keeping Moses’ Law (Galatians 2:16), or legalism (Galatians 3:10–14). The law of the Spirit of life sets one free from the law of sin and death (Romans 8:2).

Salvation is freely given; it cannot be earned. Paul said, “The free gift of God is eternal life in Christ” (Romans 6:23). “Free gift” (*charisma*) is in the same word family as grace (*charis*) and indicates something given by favor. In this passage it is contrasted with wages (*opsonion*)—a deserved payment.³

On the other hand, salvation is never awarded in the absence of submission. Jesus said that not everyone who says, “Lord, Lord,” shall enter the kingdom; but “he who does the will of My Father” (Matthew 7:21). No one can be saved

without obeying God’s requirements contained in the gospel (John 3:16; Acts 2:38; Hebrews 5:8–9).

Works of obedience are not meritorious works. Both faith and baptism are works of obedience, but neither is a work originated by man. When the disciples asked Jesus what to do to “work the works of God,” He responded: “This is the work of God, that you believe in Him whom He sent” (John 6:29). He was not referring to a work God performs on a person, but a work that God requires. Faith is a work of God that man must do to be saved, as is baptism.

One could say that baptism is less of a work than faith or repentance. Faith requires hearing, learning, reasoning, studying, and deciding (Romans 10:17). Repentance requires stopping bad habits and beginning good ones (Matthew 3:8).

Baptism requires only passive obedience—“be baptized” (Acts 2:38). Baptism is a one-time act that lasts perhaps a minute, during which the sinner is passive—he simply submits to immersion, and more importantly, to God—the One who actively operates in baptism (Colossians 2:12).

OBJECTION 5: IT IS BAPTISM IN THE SPIRIT, NOT WATER, THAT SAVES

Paul said there is “one baptism” (Ephesians 4:5) that all Christians have in common. Yet there are several baptisms mentioned in the New Testament: Moses’ (1 Corinthians 10:1–4), John’s (Mark 1:4–5), suffering (Luke 12:49–50), fire (Matthew 3:11), the Holy Spirit (Acts 2:1–4), and water (Acts 2:38; 8:36–38).

Which is required for one to become a Christian? Water baptism is com-

manded (Acts 10:48); Spirit baptism is not (it was promised only to those chosen for it, Luke 24:49; Acts 1:8). Water baptism is administered by men (Acts 8:35–40); Spirit baptism cannot be administered by men (Matthew 3:11; Acts 2:1–4; 10:44).

Mark 16:15–16 is commonly called the Great Commission—the disciples' marching orders. Acts records their march—going into the world with the gospel. What kind of baptism did they preach? Water baptism for the remission of sins (Acts 2:38; 8:12, 35–40; 9:18; 10:45–48; 16:14–15, 33; 18:8; 19:1–6).

OBJECTION 6: SINNERS ARE SAVED BY FAITH ONLY—WHICH EXCLUDES BAPTISM

One should be careful using “only” or “alone” regarding salvation. Salvation is by grace (Titus 2:11), but not grace alone (Titus 2:12). Salvation is by Jesus' blood (Ephesians 1:7), but not by Jesus' blood alone (otherwise all would be saved, 2 Corinthians 5:15; cf. Matthew 7:13). Salvation is by faith (John 3:16; Acts 10:43; 13:39; 16:31; Romans 5:1), but not by faith only (James 2:19, 24; Galatians 5:6; John 12:42–43). Salvation is by repentance (Acts 11:18), but not by repentance only (John 8:24). Salvation is by confession (1 John 2:23), but not by confession only (Romans 10:9–10). Salvation is by baptism (Acts 2:38), but not by baptism alone (Acts 2:36–38; 16:31).

To “believe on the Lord Jesus Christ” does not mean to believe Jesus of Nazareth existed like one believes Adam, Alexander, Aristotle, Napoleon, Nebuchadnezzar, or Plato lived. It means to place trust, faith, and hope in Him. The other men lived, but are dead. Jesus died, but lives (1 Corinthians 15:1–13, 20). Believing in Jesus includes having a relationship with Him by following (trusting, obeying) Him (Matthew 7:21; Luke 6:46; John 14:15; 15:14; Hebrews 5:8–9).

For forgiveness to occur, the offended party must be satisfied. Therefore, that party must give conditions by which he will pardon. Since Jesus is the Savior, only He has authority to stipulate salvation's terms. He did this in Mark 16:16. Contradictory human plans of salvation—such

as human works, faith only, or praying for pardon—set aside Christ's authority, just as Jewish traditions made void God's word (Mark 7:13).

Compare God's doctrine to man's:

God: Belief+Baptism=Salvation (Mark 16:16).

Man: Belief–Baptism=Salvation.

God: Repentance+Baptism=Salvation (Acts 2:38).

Man: Repentance–Baptism=Salvation.

God: Sinners baptized into Christ (Galatians 3:27).

Man: Sinners not baptized into Christ.

God: Baptism washes away sins (Acts 22:16).

Man: Baptism does not wash away sin.

God: Baptism does save (1 Peter 3:21).

Man: Baptism does not save.

OBJECTION 7: THE THIEF ON THE CROSS WAS NOT BAPTIZED, SO I DO NOT NEED TO BE

Jesus had authority on earth to forgive sins (Mark 2:10–11). He did so without baptism in several cases, such as:

- A paralytic (Mark 2:5).
- A sinful woman (Luke 7:37–48).
- A tax collector (Luke 19:1–9).
- A thief on the cross (Luke 23:32–43).

When Jesus saved these individuals, Mark 16:16 did not exist. He saved them before His death; He gave this command after His resurrection.

Interpreting Scripture requires observing context. Noah was told to build an ark, Abraham to kill a son, and the Jews to offer sacrifices, but these do not apply today. The thief lived under the Old Law.

With a covenant, the death of the one who made it is necessary (Hebrews 9:17). Jesus' covenant (New Testament) became operative after the cross (Colossians 2:14). Its terms were not preached until after the thief's death (Acts 2).

Great Commission baptism reenacts Christ's death, burial, and resurrection. How could the thief be baptized into His death, buried with Him, and raised with Him (Romans 6:3–4, 17; John 19:32–34; 1 Corinthians 15:17), when Jesus had not yet died, been buried, or been raised?

The terms given in Jesus' last will and testament (the New Testament) are

clear, and they are intended to last to the world's end (Matthew 28:20).

A person may give away possessions however he pleases before his death, but once he dies, his will must be honored. Christ died, and His will, which requires a penitent believer to be baptized (Romans 6:3), must be honored.

Jesus gave us Mark 16:16; let us not allow Satan to take it away.

Endnotes:

¹ English instructor Dan Cates wrote, “To go a little deeper, further, the coordinating conjunction, ‘and,’ joins things of equal grammatical rank. In this case, the one that would be saved must both believe AND be baptized, shown by the very word joining the two” (personal correspondence).

² Cates also observed, “The Greek literally says, ‘The believing and being baptized (one) will be saved; but the disbelieving (one) shall be condemned.’ Ironically, adding baptism to the second clause would mean grammatically that merely disbelieving would not result in condemnation.”

³ Wayne Jackson, www.Christiancourier.com.

Watch HTH articles
on youtube:



God's Plan for Saving Man

Divine Love: John 3:16

God's Grace: Ephesians 2:8

Christ's Blood: Romans 5:9

Holy Spirit's Word: Romans 1:16

Sinner's Faith: Acts 16:31

Sinner's Repentance: Luke 13:3

Sinner's Confession: Romans 10:10

Sinner's Baptism: Acts 22:16

Christian's Love: Matthew 22:37

Christian's Work: James 2:24

Christian's Hope: Romans 8:24

Christian's Endurance: Revelation 2:10

The Power of Fathers

The very inquisitiveness of little ones affords their elders an opportunity to make known unto them the wonderful works of God, that their minds may be informed and their hearts awed by His perfections. But note well, it is the father (the head of the home), upon whom the main responsibility devolves, to see to it that his children are taught by him the things of God (Ephesians 6:4). Let him not pass on this task to his wife, still less to Sunday school teachers. —Arthur W. Pink

Let no Christian parents fall into the delusion that the Sunday school is intended to ease them of their personal duties. The first and most natural condition of things is for Christian parents to train up their own children in the nurture and admonition of the Lord.

—Charles Spurgeon

Jacob, the famous patriarch, was a prophet to instruct his family in true religion and a king to govern them for God; he was also a priest to set up an altar [and] offer sacrifices and perform religious worship for and with his family. Even the poorest man that has a family is to be a prophet, priest, and king in his own home. —Oliver Heywood



Honor Thy Children

Children are commanded to honor parents (Ephesians 6:1–3). Parents should also honor children. Here are three ways:

If you would have honor from your children, pray much for them. Not only lay up a portion for them, but also lay up a stock of prayer for them. Pray that your children may be preserved from the contagion of the times. Pray that as your children bear your images in their faces, they may bear God’s image in their hearts. Pray that they may be instruments and vessels of glory. One fruit of prayer may be that the child will honor a praying parent.

Encourage that which you see good and commendable in your children. “Goodness increases when praised.”¹ Commending that which is good in your children makes them love more virtuous actions. It is like watering plants, which makes them grow more. Some parents discourage the good they see in their children and so nip virtue in the bud and help to damn their children’s souls. They have their children’s curses.

If you would have honor from your children, set them a good example. Chalmers wrote, “Every man is a missionary now and forever, for good or for evil, whether he intends or designs it or not. He may be a blot radiating his dark

influence outward to the very circumference of society; or he may be a blessing, spreading benediction over the length and breadth of the world; but a blank he cannot be. There are no moral blanks; there are no neutral characters.”²

It makes children despise fathers when they live in contradiction to their own precepts; when they bid their children be sober, and yet they get drunk; or bid their children fear God, and they are themselves loose in their lives.

If you would have your children honor you, teach them by a holy example. A father is a mirror that the child often dresses by. Let the glass be clear and not spotted.

Fathers should observe great decorum in their conduct, lest they give occasion to their children to say to them as Plato’s servant, “My master has made a book against rash anger, but he himself is passionate”; or, as a son once said to his father, “If I have done evil, I have learned it of you.” —Thomas Watson (c. 1620–1686)

Endnotes

¹ (This was the original motto of Berkhamsted School, founded 154, in Berkhamsted, Hertfordshire, England.)

² This quote added (not in original).

“Honor all.”

1 PETER 2:17

Just for Fun Word Scramble

1 Corinthians 13:13 VEOL _____

Psalms 23:1 SPRHEHD _____

Ecclesiastes 7:8 PINETAT _____

Matthew 5:48 FAEHTR _____

2 Chronicles 6:19 PEYRAR _____

Isaiah 40:28 CEORATR _____

Matthew 16:16 CSRIHT _____

Matthew 16:24 CSROS _____

Romans 6:4 BTASIPM _____

Acts 11:26 CRHSAIITSN _____

Philippians 4:7 PCAEE _____

Romans 6:14 GACRE _____

Psalms 32:11 YJO _____

Ephesians 1:7 FSGERINOVES _____

Matthew 1:21 SUEJS _____

2 Thessalonians 3:3 FTFHUAIL _____



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The Basis for Morality

Moral is from a Latin word meaning “manner, custom, or habit.” Morality is concerned with human character and conduct, and with the heart and the life (Proverbs 23:7).

Webster defines it as “concerned with establishing principles of right and wrong in behavior; conforming to a standard of what is good and right.”

A significant word in the discussion of morality is “ought.” There is a way that men ought to live. It is good. It is right. But what is it? More important, who determines it? What is the standard?

Christianity has the answers to these questions. God determines what is right and wrong. His Word (revelation) is the standard by which any matter must be adjudged good or bad (John 12:48).

One must have a standard in order to “conform to” a standard (cf. Romans 12:1–2). Atheists and modernists (who may profess belief in God but deny revelation) have no basis for accepting morality.

What standard can they suggest? Personal opinion? Believing this, men will change their mind, not their conduct. Man tends to rationalize conduct even when recognizing a standard. Let personal opinion be the standard, and one shall soon do as he pleases. One can thus justify fornication, theft, deceit, or murder, as “right.” It is no standard at all.

Society consensus? While this allows for the existence of civil law, it does not provide an absolute standard for two reasons: (1) Societies differ. The practice of some societies—murder (various forms), rape, child abuse, hatred/racism, divorce/remarriage, prostitution, and polygamy—are accepted as moral.

(2) Societies change. The United States has undergone radical moral change in the last fifty years.

Only a believer in God and divine revelation has a basis for believing in morality. In the Christian view, the coming

judgment demands accepting biblical morality (Acts 24:25; 2 Corinthians 5:10; Acts 17:30).

What is going on in society is not a desire to produce a better standard of moral values, but rather it is a revolt against morality itself. (There is no better standard than God’s.) The so-called new morality is neither new nor moral.

Present “morality” is yesterday’s ungodliness (Romans 1; Galatians 5). It is simply a desire for and an effort to obtain license to do as one pleases. We love sin but hate being seen as sinners. We dislike restrictions but want to be identified as righteous. We want to serve the devil but reap the reward of serving God. We desire to live as beasts, yet we crave the distinction of being intelligent beings.

The cry for a new moral code is really a call for no code at all. —Roger M. Hendricks (edited for space).

Cut out this section and mail it to the address on the front.



Bible Quiz

VOLUME 27:7

Send us your answers to receive a free Bible bookmark. We will grade and return your questions and enclose the bookmark “God’s Plan for Saving Man” as a way of saying thanks for spending time in the Word (quantities may be limited).

Name: _____
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Questions are taken from the New King James Version.

Answers to Previous Quizzes

V. 27:5 Starts with the Letter W: 1. Walls (Joshua 6:5); 2. Wisdom (1 Kings 3:9, 28); 3. Web (Job 8:14); 4. White (Isaiah 1:18); 5. Wine (Numbers 6:3); 6. Wept (John 11:35); 7. Worship (John 4:24); 8. Washed his hands (Matthew 27:24); 9. Weary (Galatians 6:9); 10. Whip (John 2:15); 11. Wash (Acts 22:16); 12. Works (James 2:26); 13. World (1 John 2:15); 14. Words (Matthew 12:37); 15. Worthy (Revelation 4:11); 16. Worms (Exodus 16:20); 17. Wise (2 Timothy 3:15); 18. Wages (Romans 6:23).

V. 27:6 Starts With the Letter “L”: 1. Ladder (Genesis 28:10–12) 2. Lamech (Genesis 4:19) 3. Laodicea (Revelation 3:14–22) 4. Lewdness (Galatians 5:19–21) 5. Latin (Luke 23:38) 6. Lazarus (Luke 16:19–25) 7. Leah (Genesis 29:16–17) 8. Locusts (Matthew 3:4) 9. Leeks (Numbers 11:5) 10. Legion (Mark 5:9) 11. Lehi (Judges 15:14–15) 12. Lemuel (Proverbs 31:1) 13. Leprosy (2 Kings 5:1–7) 14. Lies (John 8:44) 15. Lois (2 Timothy 1:5) 16. Lystra (Acts 16:1–2) 17. Lot (Genesis 13:12) 18. Luke (Colossians 4:14) 19. Lydia (Acts 16:14–15) 20. Lysias (Acts 23:10 & 24:7) 21. Lake (Revelation 19:20) 22. Lamb (John 1:29) 23. Lamentations (Lamentations 1:1–10) 24. Lamp (Psalm 119:105) 25. Lust (Matthew 5:28) 26. Loose (Luke 3:16) 27. Life (1 Timothy 6:12).

Answers to Previous Quizzes at housetohouse.com/answers

Starts with the Letter “P”

Directions: Find answers in the following passages: Genesis 38:29; 39:1; Leviticus 23:5; Numbers 25:6–8; 1 Samuel 1:1–6; Proverbs 1:1–13; Matthew 3:7; 8:14–15; 27:2; Acts 2; 8:26–40; 13:9; 18:24–26; 28:7–8; Romans 16:1–3; Philemon 1:1, 10–12; Revelation 1:9; 2:12–17). Questions are taken from the New King James Version.

- Joseph was sold as a slave to _____ of fornication: _____
- Jewish festival to celebrate the Exodus: _____
- _____ taunted Hannah for being unable to bear children.
- Greek island where John was in exile when he wrote Revelation: _____
- Better known (Greek) name of Saul of Tarsus: _____
- Priscilla and Aquila travelled with this apostle as “fellow workers in Christ Jesus”: _____
- Jewish leaders who emphasized strict obedience to the Law (members included Nicodemus and Gamaliel): _____
- Servant of the church in Cenchræa: _____
- One twin son of Judah and Tamar: _____
- Son of Eleazar, the high priest, who drove a spear through an Israelite man and a Moabite woman in the act
- _____ converted the Ethiopian treasurer to Christianity.
- Had his mother-in-law healed by Jesus: _____
- Aquila’s wife who helped teach Apollos: _____
- Master of the run-away slave Onesimus: _____
- Chief man of the island where Paul was shipwrecked; lodged him three days courteously: _____
- Governor Pontius _____ oversaw the trial and crucifixion of Jesus.
- The church at _____ was accused of following the teachings of Balaam and the Nicolaitans.
- Old Testament Book known as the “Bible’s songbook”: _____
- Old Testament Book of advice for wise living, seemingly written to a young man: _____
- Church began on day of _____.



Ancient Wisdom for Modern Life

The Psalms contain an enormous amount of God's wisdom. When you:

- need help in finding words to pray to God, read Psalm 86.
- struggle to find comfort in times of grief, read Psalm 23.
- wrestle with the problem of evil men do, read Psalm 10 and Psalm 73.
- look for words to use to praise God, read Psalm 100.
- seek to find ways to confess sin to God, read Psalm 51.
- want to know more about the character of God's word, read Psalm 119.

What the Psalms are to our relationship with God, the Proverbs are to our relationship with man. They provide:

- wisdom for the young (Proverbs 23:20–21).
- advice on avoiding sins of the flesh such as fornication (Proverbs 7), partying (Proverbs 1:10–17), and drunkenness (Proverbs 23:29–35).
- advice on having and raising children (Proverbs 22:6, 15).
- information on how to get along with neighbors and friends (Proverbs 25:17–19).
- information on how to avoid foolishness (Proverbs 26:1–12).
- advice on how to use one's tongue (Proverbs 15:1–4).
- advice on how to view wealth and poverty (Proverbs 13:7).

Time spent in reading Psalms and Proverbs is well invested.

"Your word is a light to my path."

PSALM 119:105

Cut out this section and mail it to the address on the front.

Recommended Resource



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Be Faithful Steps of Salvation



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16 Surprising Facts about the New Testament



When Persecuted It Is Best to



Does Mark 16:16 Belong in the Bible?



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VOLUME 27:7

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“What shall we say then?

Shall we continue in sin that
grace may abound?

Certainly not!

How shall we who died to sin live any longer in it?

Or do you not know that as many of us as were

baptized

into Christ Jesus

were baptized
into His

death?

Therefore we were *buried with Him*
through baptism into death,

that just as Christ was raised from the dead
by the glory of the Father,
even so we also should walk

in newness of
life.”

ROMANS 6:1-4



Sin and Forgiveness

The ancients used to say that there are four things involved in sin:

- Fault (Latin: *culpa*),
- Guilt (*reatus*),
- Stain (*maeula*), and
- Punishment (*poena*).

God has the solution for each. Forgiveness

- releases from sin's fault (Romans 3:22–23; Ezekiel 18:20; Matthew 26:28),
- removes sin's guilt (Romans 3:24; Hebrews 8:12),
- erases sin's stain (Isaiah 43:25; Jeremiah 31:34), and
- evades sin's punishment (Isaiah 1:6; 2 Chronicles 30:18–20).

The combination of verbs and synonyms related to forgiveness shows various aspects of pardon and celebrates its completeness.

In the divine sense, it is greater to forgive sin than to prevent sin, as it is greater to raise a dead man than to cure a sick one. One is a skillful work; the other only God can do. —Anonymous

“Through this Man is preached to you the forgiveness of sins.”

ACTS 13:38



WHAT CAN WASH AWAY MY SINS?

One of the most poignant scenes in literature is in Shakespeare's *Macbeth*.

Lady Macbeth persuades her husband, a Thane of Scotland, to take a dagger and in the night plunge it into the heart of Duncan, the king of Scotland, who was their guest.

Through a fiendish hope of securing the crown for himself, he takes a dagger and plunges it into Duncan's heart. The blood flowed like a fountain and covered his hands.

When he comes back into the chamber, Lady Macbeth says, "You must wash away this filthy evidence of the deed you've done. Go, a little water will rid us of this crime."

As Macbeth walks to the fountain to wash the blood from his hands, he says, "Will all great Neptune's ocean wash this blood from my hands? No, rather, this my hand will the multitudinous seas incarnadine, making the green one red."

All of the waters in all of the oceans of all the world do not suffice to wash the stain of sin from our souls. Only Jesus' blood has the power to cleanse the guilt from our hands. Paul wrote, "In whom we have redemption through His blood, the forgiveness of sins" (Colossians 1:14).

—Anonymous



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