

## **Biblical Terminology Related to Soteriology**

### **Dr. Steven R. Cook**

In previous sections we discussed various biblical concepts related to soteriology and in this section, we will consider the biblical meaning of words related to our salvation and seek to unpack their theological significance. These are presented in alphabetical order and should be considered by the serious student of Scripture.

### **Adoption**

As those who have been redeemed by the blood of Christ, we have been transferred from Satan's "domain of darkness" (Col 1:13) and placed into the family of God. Our new status is as "children of God" (John 1:12; cf., Rom 8:16; Phil 2:15). John wrote, "See how great a love the Father has bestowed on us, that we would be called children of God; and such we are" (1 John 3:1a). We do not come into the world as natural born children of God; rather, we are naturally born "in Adam" (1 Cor 15:21-22), as "sons of disobedience" (Eph 2:2), and are "by nature children of wrath" (Eph 2:3). But at the moment of faith in Christ, we receive "adoption as sons" (Rom 8:15; cf. Gal 4:5; Eph 1:5). The term *adoption* derives from the Greek word *huiiothesia* (ὑιοθεσία) which, according to BDAG, refers to "those who believe in Christ and are accepted by God as God's children...with full rights."<sup>1</sup> For the first time, as children of God, we have the privilege and right to cry out to God as "Abba! Father!" (Rom 8:15). This adoption by God is an act of love and grace, for "He predestined us to adoption as sons through Jesus Christ to Himself, according to the kind intention of His will" (Eph 1:5). Norman Geisler states:

Adoption (Grk: *huiiothesia*) means "placing as a son"; it signifies, literally, "a legal child" (Ex 2:10) and is used five times in the New Testament. Theologically, adoption (Gal 4:5) refers to the act of God that places a person as a son in God's family. Adoption is a term of position whereby one becomes a son by the new birth (John 1:12-13), is redeemed from the bondage of the law (Gal 4:1-5), and, although only a child (Grk: *teknion*), is by adoption made an adult son (Grk: *huios*), which is fully manifested at the resurrection of the body (Rom 8:23; cf. 1 John 3:2).<sup>2</sup>

Robert B. Thieme Jr., adds:

---

<sup>1</sup> William Arndt et al., *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 1024.

<sup>2</sup> Norman L. Geisler, *Systematic Theology, Volume Three: Sin, Salvation*, 226.

God's bestowal of sonship and heirship upon believers is a grace gift at the moment of salvation (John 1:12–13; Gal 4:5–7; Eph 1:5). Through union with Christ, every Church Age believer, male or female, is adopted into God's royal family and granted joint heirship with God the Son, who is the "heir of all things" (Heb 1:2). Even though the new believer is a spiritual infant, adoption recognizes his position not as *nepios*, a young child, but as *huios*, an adult son (Gal 4:1–7). This royal son of God receives the full privileges and responsibilities of spiritual aristocracy, along with an eternal inheritance (Rom 8:23; Eph 1:14; Col 3:24; Rev 21:7).<sup>3</sup>

Our new position in God's family should lead to better behavior in life, as each believer is "to walk in a manner worthy of the calling with which you have been called" (Eph 4:1), and to "walk in a manner worthy of the Lord, to please Him in all respects, bearing fruit in every good work and increasing in the knowledge of God" (Col 1:10). This will happen as we learn and live God's Word (2 Tim 2:15; 3:16-17; 1 Pet 2:2), walk by faith (2 Cor 5:7; Heb 10:38; 11:6), advance to spiritual maturity (Heb 6:1), and "grow in the grace and knowledge of our Lord and Savior Jesus Christ" (2 Pet 3:18).

Though fully adopted as God's children, there is an eschatological aspect to our adoption that is pending our future glorified bodies. Paul wrote, "the creation itself also will be set free from its slavery to corruption" (Rom 8:21), and then draws a parallel with our status as children, saying, "even we ourselves groan within ourselves, waiting eagerly for our adoption as sons, the redemption of our body" (Rom 8:23). We are children by position, and will experience our freedom from sin when we receive our glorified bodies (Phil 3:20-21; 1 John 3:2, 5).

### **Assurance of Salvation**

At the moment of faith in Christ, we have eternal life. This is a fact, even if we don't fully understand it. In truth, most people will not understand what they have from God or find assurance of their salvation until they've studied God's Word and learned to live by faith. Doctrinal ignorance and/or false teaching will lead to fear and doubt. For those who have trusted Christ as their Savior, subsequent knowledge of God's Word and trust in it will yield assurance of their salvation. And, as one

---

<sup>3</sup> Robert B. Thieme, Jr. "Adoption", *Thieme's Bible Doctrine Dictionary*, 3.

advances spiritually, there will also be a noticeable change within, and this too may provide a subjective assurance of salvation.

### **Objective Assurance of Salvation**

The Bible reveals God is absolutely righteous and set apart from all that is sinful (Psa 11:7; 99:9; Hab 1:13; 1 John 1:5) and He hates and condemns sin (Deut 25:16; Psa 5:5; 45:7; Prov 8:13; 15:9, 26; 20:9; Zech 8:17; Rom 1:18; Col 3:6; Heb 1:9). The problem for us is that all mankind is sinful (Gen 6:5; 8:21; 1 Ki 8:46; Psa 143:2; Eccl 7:20; Isa 59:2; 64:6; Jer 17:9; Rom 3:10; 3:23; Eph 2:1-2; 1 John 1:8, 10). Not only are we sinful, but our good works have no saving merit (Rom 4:4-5; Gal 2:16; Eph 2:8-9; Tit 3:5). Our salvation was accomplished 100% by Jesus who died on the cross for our sins. Salvation is never what we do for God, but what He's done for us at the cross (Rom 5:8; 6:10; 1 Cor 15:3-4; 1 Pet 3:18). God offers to justify and save us freely as a gift, totally apart from any good works we may perform (Rom 3:24, 28, 4:5; Gal 2:16; Eph 2:8-9; Tit 3:5; 1 Pet 3:18). God's salvation comes to us who have trusted in Christ as our Savior (John 3:15-18; 6:40; 10:28; 11:25; 14:6; Acts 4:12; 16:31; 1 John 5:12). Salvation means we have forgiveness of sins (Acts 10:43; Eph 1:7), the gift of righteousness (Rom 5:17; 2 Cor 5:21; Phil 3:9), eternal life (John 10:28), are part of the family of God (Gal 3:26; 1 John 3:1), are blessed with many spiritual blessings (Eph 1:3), and will never face condemnation (Rom 8:1, 33).

When we understand these truths by studying Scripture and accept them by faith, we have assurance of our salvation because we trust in God and His Word (Psa 119:160; John 17:17). The apostle Paul wrote, "I know whom I have believed and I am convinced that He is able to guard what I have entrusted to Him until that day" (2 Tim 1:12). The apostle John wrote, "God has given us eternal life, and this life is in His Son. He who has the Son has the life; he who does not have the Son of God does not have the life" (1 John 5:11-12). The assurance of salvation does not come by looking to ourselves, but to the One who saved us. John also wrote, "These things I have written to you who believe in the name of the Son of God, so that you may know that you have eternal life" (1 John 5:13). Assurance of salvation is not a guessing game for those who have trusted in Jesus as their Savior, but is a confidence that is rooted in the revelation of God's Word. For those of us who have trusted in Jesus as our Savior—believing He died for our sins, was buried, and raised again on the third day—we have eternal life. According to Zane Hodges, "It should be said

here that all true assurance of salvation and *eternal life* must rest on the ‘testimony of God,’ for only that testimony has full reliability and solidity.”<sup>4</sup>

### **What Calvinists and Arminians Generally Believe**

Arminians are those who believe they are eternally secure in Christ, as long as they remain faithful in their walk with God. Like Catholics, they believe faith + works = salvation. They believe their salvation can be lost due to intentional, egregious, ongoing sin; therefore, they cannot have assurance of salvation because there’s always the chance they may turn away from God and forfeit their salvation. This stands in contrast to the Calvinistic doctrine of perseverance of the saints, which teaches that those whom God has chosen will persevere in faith until the end.

Calvinists believe God gives His elect a special kind of faith that guarantees they will persevere to the end of their lives and be saved eternally; however, knowing they are among the elect is always a question in their minds that cannot be finally answered until they die. If they have persevered until the end, not having denied the Lord, and continued in good works, then they can know they were among the elect. If they fall into serious and prolonged sin, especially to the end of their lives, it strongly argues they were not among the elect who are said to persevere to the end. Kenneth D. Keathley notes, “Arminians know they are saved but are afraid they cannot keep it, while Calvinists know they cannot lose their salvation but are afraid they do not have it.”<sup>5</sup> Norman Geisler correctly notes:

Arminians and strong Calvinists have much in common on this issue. Both assert that professing believers living in gross, unrepentant sin are not truly saved. Both insist that a person cannot be living in serious sin at the end of his life if he is truly saved. And both maintain that no one living in grave sin can be sure of his salvation.<sup>6</sup>

Though Christians may, to some degree, advance spiritually by learning and living God’s Word, and bear the fruit of the Spirit in their lives, this will never be consistent, because the taint of sin is also present in the life of every Christian, and this to varying degrees. Christians are never free from sin (1 John 1:8, 10), and God

---

<sup>4</sup> Zane Clark Hodges, *The Epistle of John: Walking in the Light of God’s Love* (Irving, TX: Grace Evangelical Society, 1999), 228.

<sup>5</sup> Kenneth D. Keathley, “Perseverance and Assurance of the Saints,” in *Whosoever Will*, ed. David L. Allen and Steve W Lemke (Nashville, TN: B&H Publishing Group, 2010).

<sup>6</sup> Norman L. Geisler, *Systematic Theology, Volume Three: Sin, Salvation* (Minneapolis, MN: Bethany House Publishers, 2004), 302.

never promises to make us completely sinless during our time on earth, so consistency of performance is lacking. Because of our imperfect knowledge and imperfect life, our ability to analyze ourselves accurately will not always be consistent. John Walvoord notes:

The difficulty is that human experience may be far from a norm, may be inaccurately analyzed, and may be made the basis of an induction which in the last analysis is based only on fragmentary evidence...The only sure basis for salvation is the promise of God in the inspired Word of God which properly accepted by faith gives validity to assurance. One clear promise sustained by “Thus saith the Lord” is better than a thousand testimonies of human conviction without a specific ground. A proper doctrine of assurance of salvation is therefore inseparable from a belief in the inspired Word of God.<sup>7</sup>

The Word of God is the objective basis for what we believe, and our focus should always be on learning and living His Word so that we can expunge any false ideas and properly calibrate our thinking to align with His divine revelation. Jesus said we have “eternal life...and will never perish” (John 10:28); therefore, there is no danger of us losing our salvation, for there is “no condemnation for those who are in Christ Jesus” (Rom 8:1), and “Who will bring a charge against God’s elect? God is the one who justifies” (Rom 8:33). The matter of our eternal destiny was settled at the cross when Jesus paid the penalty for all our sins. And Jesus’ work on the cross was perfectly applied to us at the moment we trusted in Him as our Savior.<sup>8</sup>

## **Subjective Assurance of Salvation**

---

<sup>7</sup> John F. Walvoord, “The Doctrine of Assurance in Contemporary Theology,” *Bibliotheca Sacra* 116 (1959): 198.

<sup>8</sup> The Bible reveals that when we sin, we are walking in darkness and have broken fellowship with God (1 John 1:5-6), and stifled the work of the Holy Spirit who dwells within us (Eph 4:30; 1 Th 5:19). If we continue in sin, or leave our sin unconfessed, we are in real danger of divine discipline from God (Psa 32:3-4; Heb 12:5-11; 1 John 5:16-17; cf. Dan 4:37), which can eventuate in physical death (1 John 5:16; cf., Lev 10:1-2; Acts 5:3-5; 1 Cor 11:30), and the loss of eternal rewards (1 Cor 3:10-15; 2 John 1:8). If we confess our sin directly to God, He will immediately forgive it and restore us to fellowship (1 John 1:9; cf. Psa 32:5). Being in fellowship with God means learning and living His Word (2 Tim 2:15; 3:16-17; 1 Pet 2:2), walking by faith (2 Cor 5:7; Heb 10:38; 11:6), being honest with Him about our sin (1 John 1:8, 10), and coming before His “throne of grace” (Heb 4:16) in transparent humility and confessing it in order to be forgiven (1 John 1:9; cf. Heb. 4:16). God is faithful and just to forgive us our sins every time we confess them because of the atoning work of Christ who shed His blood on the cross for us (1 John 1:9; 2:1-2).

Christians who are advancing spiritually may enjoy a subjective assurance of their salvation. Paul wrote, “The Spirit Himself testifies with our spirit that we are children of God” (Rom 8:16). According to William MacDonald, “The Spirit Himself bears witness with the believer’s spirit that he is a member of God’s family. He does it primarily through the Word of God. As a Christian reads the Bible, the Spirit confirms the truth that, because he has trusted the Savior, he is now a child of God.”<sup>9</sup> This experience is valid only for believers who are in submission to God (Rom 12:1-2), learning and living Scripture (2 Tim 3:16-17; 1 Pet 2:2), walking by faith (2 Cor 5:7; Heb 10:38; 11:6), and advancing to spiritual maturity (Heb 6:1).

As believers, we have been “born again” (1 Pet 1:23), “made alive” spiritually (1 Cor 15:22), and are a “new creature” in Christ Jesus (2 Cor 5:17). At the moment of salvation, God the Holy Spirit indwells us and gives us a new nature that, for the first time in our lives, has the capacity and desire to obey God. Paul wrote of his new nature in Christ when he said, “I joyfully concur with the law of God in the inner man” (Rom 7:22). Since we have the Spirit within us, as well as new spiritual life, it is natural to expect there will be some change in attitude and behavior. The degree to which this change occurs, in part, depends on our staying positive to the Lord.

As Christians, our assurance of eternal life is, first and foremost, based on the salvific work of Jesus on the cross (Acts 4:12; Rom 5:8; 1 Cor 15:3-4), and the revelation of Scripture that we, who have trusted in Christ as our Savior (Acts 4:12, 16:31), “may know that [we] have eternal life” (1 John 5:13). This assurance is objective and constant, because God’s Word is sure and does not change.

### **Deliverance From Sin**

The NT describes salvation in three tenses. Because we have trusted Christ as our Savior, we have been saved from the penalty of sin (Rom 5:16; 8:1, 33-34; Eph 2:8-9), are saved from the power of sin that we might live righteously (Rom 6:11; Col 3:5), and will, ultimately, be saved from the presence of sin when we leave this world and enter heaven (Phil 3:20-21; 1 John 3:2, 5). These three aspects of our salvation are also referred to as *justification* (declared just before God once for all), *sanctification* (progressive righteousness over time), and *glorification* (removal of the sin nature after we leave this world). According to Charles Ryrie:

---

<sup>9</sup> William MacDonald, *Believer’s Bible Commentary: Old and New Testaments*, ed. Arthur Farstad (Nashville: Thomas Nelson, 1995), 1711.

The inclusive sweep of salvation is underscored by observing the three tenses of salvation. (1) The moment one believed he was saved from the condemnation of sin (Eph 2:8; Tit 3:5). (2) That believer is also being saved from the dominion of sin and is being sanctified and preserved (Heb 7:25). (3) And he will be saved from the very presence of sin in heaven forever (Rom 5:9-10).<sup>10</sup>

The first and third aspects of our salvation (i.e., justification and glorification) are accomplished by God without any human assistance. Concerning our justification, Scripture reveals that “God is the one who justifies” (Rom 8:33), and “who justifies the ungodly” (Rom 4:5). This is a work of God alone. No works are required for the one who trusts in Christ as Savior (Rom 4:4-5; Eph 2:8-9; Tit 3:5). Concerning our glorification, Jesus Christ is the One “who will transform the body of our humble state into conformity with the body of His glory” (Phil 3:21), and “We know that when He appears, we will be like Him” (1 John 3:2), and that “in Him there is no sin” (1 John 3:5). This means our future heavenly body will have no sin nature. This also is a work of God alone. However, the second aspect of our salvation, our sanctification, requires positive volition on our part. This is made obvious by the use of NT verbs that are in the imperative mood (i.e., a command), which requires the Christian to obey. As believers, we play a role in our sanctification as we learn and live God’s Word (2 Tim 2:15; 3:16-17; 1 Pet 2:2; 2 Pet 3:18), yield to God the Holy Spirit (Eph 5:18; Gal 5:16, 25), walk by faith (2 Cor 5:7; Heb 10:38; 11:6), and advance to spiritual maturity (Heb 6:1).

After being justified (and awaiting glorification), it is possible for the Christian to go negative to God, not learn or live His Word, and remain a carnal Christian (1 Cor 3:1-3). Such a one will be subject to divine discipline (Heb 12:5-11), even to the point of physical death if their sinful lifestyle becomes egregious (1 Cor 11:30; 1 John 5:16-17), and they will forfeit future rewards (1 Cor 3:10-15; 2 John 1:8).

### **Eternal Life**

John wrote, “whoever believes in Him will have eternal life” (John 3:15), and “God so loved the world, that He gave His only begotten Son, that whoever believes in Him shall not perish, but have eternal life” (John 3:16). And Jesus pointed others to Himself, saying, “For this is the will of My Father, that everyone who beholds the

---

<sup>10</sup> Charles Caldwell Ryrie, *Basic Theology*, 318–319.

Son and believes in Him will have eternal life, and I Myself will raise him up on the last day” (John 6:40), and “Truly, truly, I say to you, he who believes has eternal life” (John 6:47; cf., John 10:28). Jesus, when saying the believer “has” eternal life in John 6:47, used the Greek verb *echō* (ἔχω – *to have* or *possess*), which is in the present tense, meaning it’s a right-now-truth. That is, eternal life is what the believer possesses at the moment of faith in Christ. This eternal life is connected with being in a relationship with Jesus Christ. John wrote, “God has given us eternal life, and this life is in His Son. He who has the Son has the life; he who does not have the Son of God does not have the life” (1 John 5:11-12). At the time of faith in Christ, “you are in Christ Jesus” (1 Cor 1:30), and “Christ in you” (Col 1:27), and “your life is hidden with Christ in God” (Col 3:3). At that moment, you have the Son, and He has you, and “He who has the Son has the life” (1 John 5:12). According to Robert B. Thieme Jr., “When anyone believes in Christ, God the Father instantly imputes His own life to that person—‘He who has the Son has the life [God’s eternal life]’ (1 John 5:11–12).”<sup>11</sup> And Merrill F. Unger adds, “This life is nothing less than ‘Christ in you, the hope of glory’ (Col. 1:27). It is likened to a birth from above (John 3:3; 1:13) and is dependent upon receiving Christ as Savior. ‘He who has the Son has the life; he who does not have the Son of God does not have the life’ (1 John 5:12).”<sup>12</sup>

We should also understand that eternal life does not merely refer to our unending existence in which we spend eternity with God in heaven, but that there’s a qualitative dimension to it. Jesus said, “I came that they may have life, and have it abundantly” (John 10:10), and “This is eternal life, that they may know You, the only true God, and Jesus Christ whom You have sent” (John 17:3). Merrill C. Tenney states, “Eternal, the new life God gives, refers not solely to the duration of existence but also to the quality of life as contrasted with futility. It is a deepening and growing experience. It can never be exhausted in any measurable span of time, but it introduces a totally new quality of life.”<sup>13</sup> In its entirety, eternal life is a free gift offered by God to those who trust in Christ as Savior (John 3:16; Eph 2:8-9), an experience to be enjoyed now (John 4:13-14; 10:10; 17:3), and a future reward for a life of sacrifice (Luke 18:29-30). As we advance spiritually in our walk with the Lord by learning His Word (2 Tim 2:15; 3:16-17; 1 Pet 2:2; 2 Pet 3:18), being filled with the Spirit (Eph 5:18), walking obediently by faith (2 Cor 5:7; Heb 10:38; 11:6), praying often (Eph 6:18; 1 Th 5:17), developing an attitude of gratitude (Eph 5:20;

---

<sup>11</sup> Robert B. Thieme, Jr. “Eternal Life with God”, *Thieme’s Bible Doctrine Dictionary*, 89.

<sup>12</sup> Merrill F. Unger, “Eternal Life,” *The New Unger’s Bible Dictionary* (Chicago: Moody Press, 1988).

<sup>13</sup> Merrill C. Tenney, “John,” in *The Expositor’s Bible Commentary: John and Acts*, ed. Frank E. Gaebelein, vol. 9 (Grand Rapids, MI: Zondervan Publishing House, 1981), 50.

1 Th 5:18), fellowshiping with other believers (Acts 2:42; Heb 10:25), engaging in worship (Eph 5:19; Heb 13:15), and allowing trials to shape us spiritually (Jam 1:2-4), we will experience what Paul told Timothy, when he instructed him to “take hold of the eternal life to which you were called” (1 Tim 6:12). This is the quality of life of believers who, in time, operate with positive volition toward God as their divine Parent and obey His directives to advance to spiritual maturity. Wiersbe notes, “We have ‘eternal life’ and need to take hold of it and let it work in our experience.”<sup>14</sup> MacDonald adds, “He is to lay hold on eternal life. This does not mean that he is to strive for salvation. That is already his possession. But here the thought is to live out in daily practice the eternal life which was already his.”<sup>15</sup> Joseph Dillow states:

Possessing eternal life is one thing in the sense of initial entrance, but “taking hold” of it is another. The former is static; the latter is dynamic. The former depends on God; the latter depends on us. The former comes through faith alone; “taking hold” requires faith plus “keeping commandments” (1 Timothy 6:14). Those who are rich in this world and who give generously “will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life” (1 Timothy 6:19). Eternal life is not only the gift of regeneration; it is also “true life” that is cultivated by faith and acts of obedience.<sup>16</sup>

## **Expiation**

The doctrine of expiation is closely related to propitiation. Propitiation means *satisfaction* and refers to God the Father’s approval of the death of Christ on behalf of sinners. Expiation emphasizes the removal of sin, as well as its guilt and punishment. Because God is holy and just, sin is an offense that demands His punishment. According to John Stott, God’s wrath refers to “His steady, unrelenting, unremitting, uncompromising antagonism to evil in all its forms and manifestations.”<sup>17</sup> By means of the penal substitutionary atoning death of Jesus, God’s wrath is satisfied concerning His righteous demands for our sin, and when we turn to Christ as Savior, all our sins are forgiven (Acts 10:43; Eph 1:7; Col 2:13),

---

<sup>14</sup> Warren W. Wiersbe, *The Bible Exposition Commentary*, vol. 2 (Wheaton, IL: Victor Books, 1996), 236.

<sup>15</sup> William MacDonald, *Believer’s Bible Commentary: Old and New Testaments*, ed. Arthur Farstad (Nashville: Thomas Nelson, 1995), 2101.

<sup>16</sup> Joseph C. Dillow, *Final Destiny: The Future Reign of the Servant Kings*, 4th Edition (Houston, TX: Grace Theology Press, 2018).

<sup>17</sup> John R. W. Stott, *The Cross of Christ* (Downers Grove, IL: IVP Books, 2006), 171.

and we are reconciled to God (Rom 5:10; 2 Cor 5:18-20). Jesus is “the Lamb of God who takes away the sin of the world!” (John 1:29), and we know “He appeared in order to take away sins” (1 John 3:5), and that Jesus “released us from our sins by His blood” (Rev 1:5). Bruce Demarest states, “the focus of propitiation is Godward—Christ’s sacrifice pays the penalty of sin so as to appease God’s wrath. But the focus of expiation is humanward—Christ’s sacrifice removes the stain of sin and the sinner’s liability to suffer sin’s punishment.”<sup>18</sup> Charles Hodge adds, “Expiation and propitiation are correlative terms. The sinner, or his guilt is expiated; God, or justice, is propitiated.”<sup>19</sup>

Propitiation is a word that speaks to our relationship with the Father. He was angry with us prior to our coming to Jesus, as we were “enemies” of God (Rom 5:10), spiritually “dead” in our trespasses (Eph 2:1; cf., Col 2:13), and “children of wrath” (Eph 2:3). But now, because of the death of Christ, the Father accepts those who have trusted in Jesus as Savior, and has “forgiven us all our transgressions, having canceled out the certificate of debt consisting of decrees against us, which was hostile to us; and He has taken it out of the way, having nailed it to the cross” (Col 2:13b-14). Robert B. Thieme, Jr. states:

Expiation describes the work of Christ on the cross that canceled mankind’s debt owed for the penalty of sin. Man’s penalty for sin is spiritual death, total separation from God. This is the status of every human being at birth due to Adam’s fall (Rom 6:23a; Eph 2:1). The penalty placed all fallen humanity hopelessly in debt to God and incapable of paying the obligation. The only one qualified to pay was Jesus Christ, the Lamb without sin. He “bore our sins in His body on the cross” and was judged by God the Father (1 Pet 2:24a; cf. Isa 53:6b). Jesus Christ Himself covered the cost of man’s spiritual death and “canceled out the certificate of debt” (Col 2:14). As a result, every human being is released from obligation and free to accept or reject the grace gift of salvation.<sup>20</sup>

## Faith

---

<sup>18</sup> Bruce A. Demarest, *The Cross and Salvation: The Doctrine of Salvation*, Foundations of Evangelical Theology (Wheaton, IL: Crossway Books, 1997), 180.

<sup>19</sup> Charles Hodge, *Systematic Theology*, vol. 2 (Oak Harbor, WA: Logos Research Systems, Inc., 1997), 478.

<sup>20</sup> Robert B. Thieme, Jr. “Expiation”, *Thieme’s Bible Doctrine Dictionary*, 94.

The word faith is used three ways in Scripture:

1. Faith as a noun (*pistis πίστις*), often refers to “that which evokes trust and faith.”<sup>21</sup> The word is used with reference to God who is trustworthy (Rom 3:3; 4:19-21), and of people who possess faith (Matt 9:2, 22; 21:21), which can be great (Matt 15:28; cf. Acts 6:5; 11:23-24), small (Matt 17:19-20), or absent (Mark 4:39-40; cf. Luke 8:25). It is also used of Scripture itself as a body of reliable teaching (i.e. Acts 14:22; 16:5; Rom 14:22; Gal 1:23; 2 Tim 4:7). Paul was said to preach “the faith which he once tried to destroy” (Gal 1:23). Richard Longenecker notes that Paul “uses πίστις in Galatians in an absolute sense...to mean the content of the Christian gospel.”<sup>22</sup>
2. Faith as a verb (*pisteuō πιστεύω*), which means “to consider something to be true and therefore worthy of one’s trust, believe...to entrust oneself to an entity in complete confidence, believe (in), trust.”<sup>23</sup> The word is used of trust in God (Gen 15:6; Heb 11:6; cf. Rom 4:3), trust in Jesus (Acts 16:31; 1 Pet 1:8), and trust in Scripture (John 2:22). According to J. Carl Laney Jr., “Believing in Christ means we acknowledge Him as God’s Son and Messiah and trust His person and work in securing our personal salvation. Believing in Christ means that we rely on Jesus alone to bring us safely through life to heaven.”<sup>24</sup>
3. Faith as an adjective (*pistos πιστός*), which describes someone “being worthy of belief or trust, trustworthy, faithful, dependable, inspiring trust/faith.”<sup>25</sup> The word is used of God (1 Cor 1:9; 10:13; 2 Tim 2:13; Heb 10:23; Rev 1:5), and of people (Matt 25:23; 1 Cor 4:17; Col 1:7; 1 Tim 1:12; 2 Tim 2:2; Heb 3:5).

Faith demands an object as it must have something or someone upon which to rest. To receive salvation, the unbeliever is told to “believe in the Lord Jesus, and you will be saved” (Acts 16:31a). For the unbeliever, faith in Christ is exercised with a view to receiving a benefit, and that benefit is eternal life (John 3:16). Faith does not save. God saves. Faith is merely the means by which the unsaved person receives

---

<sup>21</sup> William Arndt et al., *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 818.

<sup>22</sup> Richard N. Longenecker, *Galatians*, vol. 41, *Word Biblical Commentary* (Dallas: Word, Incorporated, 1990), 42.

<sup>23</sup> William Arndt et al., *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 817.

<sup>24</sup> J. Carl Laney Jr., et al, “Soteriology”, *Understanding Christian Theology*, 240.

<sup>25</sup> William Arndt et al., *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 820.

salvation, as God alone does the saving. Though we may exercise faith and receive a benefit, the object always gets the credit, and in the case of our salvation, God alone gets the glory. And faith is never blind, but is an intelligent act of the will by the believer who hears and understands God’s Word. Paul tells us “faith comes from hearing, and hearing by the word of Christ” (Rom 10:17; cf. 14:23; Heb 4:2; Jam 1:22). According to Charles Swindoll:

To believe in Christ is, first, to accept what He says as truth. Second, and more importantly, *pisteuō* means “to trust,” “to rely upon,” or “to derive confidence in” something or someone. When I say I believe in Jesus Christ, I declare that I trust Him, I rely upon Him, I have placed my complete confidence in Him; everything I know about this life and whatever occurs after death depends upon His claims about Himself and my positive response to His offer of grace.<sup>26</sup>

John Walvoord adds:

[Faith] is illustrated by the use of an elevator. A person may believe that the elevator is in good working order and would take him to the top floor of the building if he chose to get on board; but as long as he is outside the elevator, his belief that the elevator would take him to the top floor does not do him any good. Faith would mean that he stepped in the elevator and put his weight into it and committed himself to its mechanical perfections. Likewise, there is more than mere assent in the matter of believing in Christ.<sup>27</sup>

As Christians enter into phase two of their salvation, they learn to live by faith (Heb 10:38), submit to God (Rom 12:1), claim promises (Rom 8:28; 1 Cor 10:13; 1 John 1:9), give their cares to God (1 Pet 5:6-7), overcome fear (Deut 31:6-8; Isa 41:10-13), love others (1 Th 4:9), learn to rejoice (1 Th 5:16), pray continually (1 Th 5:17), be thankful (1 Th 5:18), and live with a relaxed mental attitude (Isa 26:3; Phil 4:11). Biblically, we know faith will be tested (1 Pet 1:6-7), is the only thing that pleases God (Heb 11:6), and should be exercised daily as we learn to “walk by faith” (2 Cor 5:7).

## Forgiveness

---

<sup>26</sup> Charles R. Swindoll, *Acts, Swindoll’s Living Insights New Testament Commentary* (Carol Stream, IL: Tyndale House Publishers, Inc., 2016), 147.

<sup>27</sup> John F. Walvoord, *What We Believe* (Galaxie Software, 2007), 87.

In our relationship with God, there are two kinds of forgiveness. One is judicial and the other is parental. Judicial forgiveness is the forgiveness we receive from God when we stand before Him as the Judge of all humanity. This forgiveness occurs at the moment of faith in Christ, where “everyone who believes in Him receives forgiveness of sins” (Acts 10:43; cf. Eph 1:7; Col 1:14). This is a one-and-done event that is never repeated, as we are “forgiven us all our transgressions” (Col 2:13). Parental forgiveness is the ongoing forgiveness we receive from God as our Father and is repeated many times throughout a believer’s life. Judicial forgiveness brings us into a right relationship with Him at the moment of faith in Christ. Parental forgiveness restores our fellowship with Him. Joseph Dillow states, “There are two kinds of forgiveness in the New Testament. One pertains to our eternal salvation (justification by faith), and the other to our temporal fellowship with the Father.”<sup>28</sup> According to William MacDonald, “There are two kinds of forgiveness, judicial and parental. When we trust Christ as Lord and Savior, we receive forgiveness from the penalty of sins; that is judicial forgiveness. When we, as believers, confess our sins, we receive parental forgiveness (1 John 1:9); this maintains fellowship with God our Father.”<sup>29</sup>

Jesus’ substitutionary death on the cross is the basis for our forgiveness of sins. Scripture reveals, “In Him we have redemption through His blood, the forgiveness of our trespasses, according to the riches of His grace” (Eph 1:7). *Forgiveness* translates the Greek word *aphesis* (ἄφεσις), which, according to BDAG, refers to “the act of freeing from an obligation, guilt, or punishment, pardon, cancellation.”<sup>30</sup> It means releasing someone from a debt they cannot pay. Paul wrote that God has “forgiven us all our transgressions, having erased the certificate of debt, with its obligations, that was against us and opposed to us, and has taken it out of the way by nailing it to the cross” (Col 2:13b-14). In Colossians 2:13, the word *forgiveness* translates the Greek word *charizomai* (χαρίζομαι), which means, “to show oneself gracious by forgiving wrongdoing, forgive, pardon.”<sup>31</sup> This reveals the loving and gracious heart of God toward lost sinners, for whom Christ died (Rom 5:8). Warren Wiersbe states, “When He shed His blood for sinners, Jesus Christ canceled the huge debt that was against sinners because of their disobedience to God’s holy Law...In

---

<sup>28</sup> Joseph C. Dillow, *Final Destiny: The Future Reign of the Servant Kings*, 4th Edition (Houston, TX: Grace Theology Press, 2018).

<sup>29</sup> William MacDonald, *Believer’s Bible Commentary: Old and New Testaments*, ed. Arthur Farstad (Nashville: Thomas Nelson, 1995), 863.

<sup>30</sup> William Arndt et al., *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 155.

<sup>31</sup> *Ibid.*, 1078.

this way His Son paid the full debt when He died on the cross.”<sup>32</sup> According to Norman Geisler:

The Greek word for forgiveness is *aphesis*, which means “to forgive” or “to remit” one’s sins. Hebrews declares that God cannot forgive without atonement, for “the law requires that nearly everything be cleansed with blood, and without the shedding of blood there is no forgiveness” (Heb 9:22). Paul announced: “Through Jesus the forgiveness of sins is proclaimed to you” (Acts 13:38). Forgiveness does not erase the sin; history cannot be changed. But forgiveness does erase the record of the sin. Like a pardon, the crime of the accused is not expunged from history but is deleted from his account. Hence, it is “in [Christ Jesus that] we have redemption through his blood, the forgiveness of sins, in accordance with the riches of God’s grace” (Eph 1:7; cf. Col 1:14).<sup>33</sup>

Paul Enns adds:

Forgiveness is the legal act of God whereby He removes the charges that were held against the sinner because proper satisfaction or atonement for those sins has been made. There are several Greek words used to describe forgiveness. One is *charizomai*, which is related to the word grace and means “to forgive out of grace.” It is used of cancellation of a debt (Col 2:13). The context emphasizes that our debts were nailed to the cross, with Christ’s atonement freely forgiving the sins that were charged against us. The most common word for forgiveness is *aphiemi*, which means “to let go, release” or “send away.” The noun form is used in Ephesians 1:7 where it stresses the believer’s sins have been forgiven or sent away because of the riches of God’s grace as revealed in the death of Christ. Forgiveness forever solves the problem of sin in the believer’s life—all sins past, present, and future (Col 2:13). This is distinct from the daily cleansing from sin that is necessary to maintain fellowship with God (1 John 1:9). Forgiveness is manward; man had sinned and needed to have his sins dealt with and removed.<sup>34</sup>

Under the OT system of sacrifices, we are told, “in the forbearance of God He passed over the sins previously committed” (Rom 3:25). The animal sacrifices did not remove sin. It was a temporary arrangement whereby God “passed over” the sins of

---

<sup>32</sup> Warren W. Wiersbe, *The Bible Exposition Commentary*, vol. 2, 127.

<sup>33</sup> Norman L. Geisler, *Systematic Theology, Volume Three: Sin, Salvation*, 227.

<sup>34</sup> Paul P. Enns, *The Moody Handbook of Theology*, 325–326.

His people until the time when Christ would come and die for the sins of the world. Concerning Romans 3:25, Hoehner states this “has the idea of a temporary suspension of punishment for sins committed before the cross, whereas ἄφεσις is the permanent cancellation of or release from the punishment for sin because it has been paid for by Christ’s sacrifice.”<sup>35</sup> Merrill F. Unger adds:

The great foundational truth respecting the believer in relationship to his sins is the fact that his salvation comprehends the forgiveness of all his trespasses past, present, and future so far as condemnation is concerned (Rom 8:1; Col 2:13; John 3:18; 5:24). Since Christ has vicariously borne all sin and since the believer’s standing in Christ is complete, he is perfected forever in Christ. When a believer sins, he is subject to chastisement from the Father but never to condemnation with the world (1 Cor 11:31–32).<sup>36</sup>

Though Christ died for everyone (Heb 2:9; 1 John 2:2), the benefit of forgiveness is available only to those who trust in Him as Savior. Thiessen notes, “The death of Christ made forgiveness possible, but not necessary, since Christ died voluntarily...God is still entitled to say on what conditions man may receive forgiveness.”<sup>37</sup> Judicial forgiveness of sins is available to all, but each person must exercise their own volition and turn to Christ, and Christ alone, for salvation. The record of Scripture is that “there is salvation in no one else; for there is no other name under heaven that has been given among men by which we must be saved” (Acts 4:12), and “everyone who believes in Him receives forgiveness of sins” (Acts 10:43).

### **Familial Forgiveness of Sins**

From the moment of our spiritual birth until we leave this world for heaven, we are in Christ and all our sins are judicially forgiven (Eph 2:5-6; Col 2:13). In addition, we have a new spiritual nature (2 Cor 5:17; Gal 6:15), and the power to live righteously in God’s will (Rom 6:11-14). However, during our time in this world, we still possess a sin nature (Rom 7:14-25; Gal 5:17), and occasionally yield to temptation (both internal and external) and commit sin. According to William

---

<sup>35</sup> Harold W. Hoehner, *Ephesians: An Exegetical Commentary* (Grand Rapids, MI: Baker Academic, 2002), 207.

<sup>36</sup> Merrill F. Unger, et al, “Forgiveness,” *The New Unger’s Bible Dictionary*, 440.

<sup>37</sup> Henry Clarence Thiessen and Vernon D. Doerksen, *Lectures in Systematic Theology*, 276.

MacDonald, “Conversion does not mean the eradication of the sin nature. Rather it means the implanting of the new, divine nature, with power to live victoriously over indwelling sin.”<sup>38</sup> Our acts of sin do not jeopardize our eternal salvation which was secured by the Lord Jesus Christ (John 10:28), but it does hurt our walk with the Lord (1 John 1:5-10), and stifles the work of the Holy Spirit who dwells within us (1 Cor 3:16; Eph 4:30; 1 Th 5:19). Though we try to keep our sins small and few, the reality is that we continue to sin, and some days more than others. As we grow spiritually in our knowledge of God’s Word, we will pursue righteousness more and more and sin will diminish, but sin will never completely disappear from our lives. Living in the reality of God’s Word, we know three things are true when we sin:

**First, there is no condemnation** (Rom 8:1). Though we have sinned against God, our eternal security and righteous standing before Him is never jeopardized. We are eternally secure (John 10:28), and continue to possess the righteousness of God that was imputed to us at the moment of salvation (Rom 4:1-5; 2 Cor 5:21; Phil 3:9).

**Second, we have broken fellowship with God** (1 John 1:5-6). When we sin, as a Christian, we have broken fellowship with God and stifled the work of the Holy Spirit who dwells within us (1 John 1:5-6; Eph 4:30; 1 Th 5:19). If we continue in sin, or leave our sin unconfessed, we are in real danger of divine discipline from God (Psa 32:3-4; Heb 12:5-11; 1 John 5:16-17; cf. Dan 4:37), which can eventuate in physical death (1 John 5:16; cf., Lev 10:1-2; Acts 5:3-5).

**Third, if we confess our sin to God, He will forgive that sin and restore us to fellowship** (1 John 1:9; cf. Psa 32:5). Being in fellowship with God means walking in the sphere of His light (1 John 1:5-7), being honest with Him about our sin (1 John 1:8, 10), and coming before His “throne of grace” (Heb 4:16) in transparent humility and confessing that sin in order to be forgiven familiarly (1 John 1:9). God is faithful and just to forgive our sins every time we confess them because of the atoning work of Christ who shed His blood on the cross for us (1 John 2:1-2). John wrote, “If we confess our sins, He is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness” (1 John 1:9). Concerning 1 John 1:9, William MacDonald states:

The forgiveness John speaks about here [i.e. 1 John 1:9] is parental, not judicial. Judicial forgiveness means forgiveness from the penalty of sins, which the sinner receives when he believes on the Lord Jesus Christ. It is called judicial because it is granted by God acting as Judge. But what about

---

<sup>38</sup> William MacDonald, *Believer’s Bible Commentary: Old and New Testaments*, 2310.

sins which a person commits after conversion? As far as the penalty is concerned, the price has already been paid by the Lord Jesus on the cross of Calvary. But as far as fellowship in the family of God is concerned, the sinning saint needs parental forgiveness, that is, the forgiveness of His Father. He obtains it by confessing his sin. We need judicial forgiveness only once; that takes care of the penalty of all our sins—past, present, and future. But we need parental forgiveness throughout our Christian life.<sup>39</sup>

God’s grace compels us to pursue righteousness and good works (Tit 2:11-14), which God has prepared for us to walk in (Eph 2:10). But since we still have a sinful nature and live in a fallen world with temptation all around, we occasionally fall into sin. When we sin, we agree with God that we have sinned and we confess it to Him seeking His forgiveness. When we sin against others and wrongly hurt them, we confess our sin to them and ask for their forgiveness. Because our sin hurts others (and their sin hurts us), there is a need for love, patience, humility, and ongoing forgiveness among the saints. The apostle Paul wrote “So, as those who have been chosen of God, holy and beloved, put on a heart of compassion, kindness, humility, gentleness and patience; bearing with one another, and **forgiving each other**, whoever has a complaint against anyone; just as the Lord forgave you, so also should you. Beyond all these things put on love, which is the perfect bond of unity. Let the peace of Christ rule in your hearts, to which indeed you were called in one body; and be thankful” (Col 3:12-15).

## Grace

Grace is seen throughout the Old Testament and New Testament. The Hebrew noun *chen* (חֵן) appears 69 times and, according to James Swanson, means “grace, kindness, kindheartedness, compassion, i.e., acts of kindness...which benefit the object of pleasure.”<sup>40</sup> The word is used of God (Gen 6:8; Ex 33:17) and people (Gen 34:11; 39:3-4), and sometimes refers to an attractive quality, such as speech (Psa 45:2; Prov 22:11). The Hebrew verb *chanan* (חָנַן) appears about 80 times and, according to HALOT, means “merciful, kind, gracious.”<sup>41</sup> This characteristic is used both of God (Ex 34:6; Psa 86:15; 103:8) and people (Psa 37:21; 112:5). The verb

---

<sup>39</sup> Ibid., 2310-11.

<sup>40</sup> James Swanson, “חֵן (hēn)” *Dictionary of Biblical Languages with Semantic Domains: Hebrew* (Old Testament) (Oak Harbor: Logos Research Systems, Inc., 1997).

<sup>41</sup> Ludwig Koehler et al., *The Hebrew and Aramaic Lexicon of the Old Testament* (Leiden: E.J. Brill, 1994–2000), 333.

commonly refers to the favor one person extends to another when it is not deserved or expected. Merrill F. Unger states, “*Chanan* may express ‘generosity,’ a gift from the heart (Psa 37:21). God especially is the source of undeserved ‘favor’ (Gen 33:11), and He is asked repeatedly for such ‘gracious’ acts as only He can do (Num 6:25; Gen 43:29).”<sup>42</sup>

The Greek word *charis* (χάρις) appears 155 times in the New Testament and is most commonly translated *grace* or *favor* (John 1:14; Rom 4:4). The word is also used to express *thanks* (1 Cor 15:57; 2 Cor 9:15), or *attractiveness* (Luke 4:22; Col 4:6). Paul uses the word 130 times. Grace refers to “a beneficent disposition toward someone, favor, grace, gracious care/help, [or] goodwill.”<sup>43</sup> This definition speaks of the attitude of one who is characterized by grace. A gracious act is “that which one grants to another, the action of one who volunteers to do something not otherwise obligatory.”<sup>44</sup> Jesus is an example of grace, in that He cared for others, healing and feeding many (Matt 4:24; 14:15-21), even to those who refused to show gratitude (Luke 17:12-19). He acted out of His own goodness, for the benefit of others, with a full knowledge the majority would reject Him and abuse His kindness (John 3:19; 12:37). Others may not understand or accept what is offered by grace, but this is not for want of a gracious attitude or action on the part of the giver, where the benefactor freely confers a blessing upon another and the kindness shown finds its source in the bounty and free-heartedness of the giver. Once grace is received, it can, in turn, lead to gracious acts to others (Matt 5:43-45; Luke 6:32-36). In this way, grace leads to grace. The greatest expression of grace is observed in the love God shows toward underserving sinners for whom He sent His Son to die in their place so we might have eternal life in Christ (1 John 3:1; cf., John 3:16-19; Rom 5:8).

Everyone needs God’s grace, because we are all born in sin. We are sinners in Adam (Rom 5:12-21), sinners by nature (Psa 51:5; Rom 7:19-21; Eph 2:3), and sinners by choice (1 Ki 8:46; Eccl 7:20; Isa 59:2; Rom 3:10, 23; 1 John 1:8, 10). Adam’s sin in the Garden of Eden is the first and greatest of them all. Because of Adam’s rebellion against God, sin and death entered the human race (Rom 5:12, 19; 1 Cor 15:21-22) and spread throughout the universe (Rom 8:20-22). All of Adam’s descendants are born into this world spiritually dead in “trespasses and sins” (Eph 2:1), and are by

---

<sup>42</sup> Merrill F. Unger, “To Be Gracious, Show Favor,” *Vine’s Complete Expository Dictionary of Old and New Testament Words* (Nashville, TN: T. Nelson, 1996), 100.

<sup>43</sup> William Arndt et al., *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 1079.

<sup>44</sup> *Ibid.*, 1079.

nature “children of wrath” (Eph 2:3), “separate from Christ...having no hope and without God in the world” (Eph 2:12), “alienated” from God (Col 1:21), helpless, ungodly, sinners, and enemies of God (Rom 5:6-10). From a biblical perspective, we are all born totally depraved. According to Lewis Chafer, “Theologians employ also the phrase total depravity, which does not mean that there is nothing good in any unregenerate person as seen by himself or by other people; it means that there is nothing in fallen man which God can find pleasure in or accept.”<sup>45</sup> Total depravity means we are corrupted by sin and completely helpless to save ourselves.

God’s grace does not ignore righteousness or judgment. God is righteous and He must condemn sin. He can either condemn sin in the sinner, or in a substitute. According to Merrill F. Unger, “since God is holy and righteous, and sin is a complete offense to Him, His love or His mercy cannot operate in grace until there is provided a sufficient satisfaction for sin. This satisfaction makes possible the exercise of God’s grace.”<sup>46</sup> Christ is our substitute. He bore the penalty of all our sins and satisfied every righteous demand of the Father, for “He Himself is the propitiation for our sins; and not for ours only, but also for those of the whole world” (1 John 2:2; cf. Rom 3:24-25; 1 John 4:10). According to Lewis Chafer, “grace is what God may be free to do and indeed what He does accordingly for the lost after Christ has died on behalf of them.”<sup>47</sup> God’s love for sinners moved Him to provide a solution to the problem of sin, and that solution is Christ who died in our place. Once we have trusted in Christ for salvation—and trusted in Him alone—God then bestows on us forgiveness of sins (Acts 10:43; Eph 1:7), eternal life (John 10:28), and many other blessings (Eph 1:3). For those who reject God’s salvation by grace, they are left to trust in themselves and their own good works to gain entrance into heaven, and this will fail miserably for those who elect this course. In the end, these will be judged by their works, and because those works never measure up to God’s perfect righteousness, they will be cast in the Lake of Fire forever (Rev 20:11-15).

There is a common grace God extends to everyone, whether they are good or evil. God simply extends grace to all, and all receive it. Jesus said of the Father, “He causes His sun to rise on the evil and the good, and sends rain on the righteous and the unrighteous” (Matt 5:45). Paul said, “In the generations gone by He permitted all the nations to go their own ways [in rebellion]; and yet He did not leave Himself without witness, in that He did good and gave you rains from heaven and fruitful seasons, satisfying your hearts with food and gladness” (Acts 14:16-17). In these

---

<sup>45</sup> Lewis Sperry Chafer, *Systematic Theology*, Vol. 7, 118–119.

<sup>46</sup> Merrill F. Unger et al., “Grace” in *The New Unger’s Bible Dictionary*, 504.

<sup>47</sup> Lewis Sperry Chafer, *Systematic Theology*, vol 7, 178.

passages, God's grace is freely given to all, and this because He is gracious by nature.

However, there is special grace given to those who will welcome it. Special grace refers to those blessings that God freely confers upon those who, in humility, turn to Him in a time of need. *First*, there is saving grace that God provides for the lost sinner who turns to Christ in faith alone. Paul wrote, "For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works, so that no one may boast" (Eph 2:8-9). *Second*, there is a growing grace for the humble believer who studies and lives God's Word. Peter tells us to "grow in the grace and knowledge of our Lord and Savior Jesus Christ" (2 Pet 3:18). *Third*, there is a grace God gives—a divine enablement—to help a believer cope with some life stress. Paul, when facing a difficulty, cried out to the Lord (2 Cor 12:7-8), and the Lord said, "My grace is sufficient for you, for power is perfected in weakness" (2 Cor 12:9). Humility and positive volition are necessary requisites for those who would receive God's special grace, for "God is opposed to the proud, but gives grace to the humble" (1 Pet 5:5; cf. Jam 4:6).

God's saving grace is never cheap. Our salvation is very costly. Jesus went to the cross and died in our place and bore the punishment that rightfully belongs to us. He is righteous. We are lost sinners. He paid our sin debt in full. There's nothing for us to add to what He accomplished. The sole condition of salvation is to believe in Christ as our Savior. He died for us, was buried, and rose again on the third day (1 Cor 15:3-4), and we know "that Christ, having been raised from the dead, is never to die again" (Rom 6:9). Salvation is not Jesus plus anything we do. It's Jesus alone. He saves. Our contribution to the cross was sin and death, as Jesus took our sin upon Himself and died in our place. Peter wrote, "Christ also died for sins once for all, the just for the unjust, so that He might bring us to God" (1 Pet 3:18). We are brought to God solely by the death of Christ. His shed blood on the cross made the way possible. Salvation is never what we do for God; rather, it's what He's done for us through the cross of Christ. All of this consistent with the character of God, for He is gracious by nature. Scripture reveals, "The LORD, the LORD, a God merciful and gracious, slow to anger, and abounding in steadfast love and faithfulness" (Ex 34:6), and, "You, O Lord, are a God merciful and gracious, slow to anger and abundant in lovingkindness and truth" (Psa 86:15). God the Father is described as "the God of all grace" (1 Pet 5:10), who sits upon a "throne of grace" (Heb 4:16), who "gives grace to the afflicted" (Prov 3:34), and provides salvation "by grace" through faith in Jesus (Eph 2:8-9; cf., Acts 15:11; Rom 3:24). Jesus is said to be "full of grace and truth" (John 1:14), and the Holy Spirit is called "the Spirit of grace" (Heb 10:29).

In order for us to be reconciled to God, we must simply trust in Jesus as our Savior (John 3:16; 20:30-31; Acts 4:12; 16:30-31). When we trust in Christ as our Savior, we are forgiven all our sins (Eph 1:7; Col 1:14; 2:13), given eternal life (John 3:16; 10:27-28), and receive the righteousness of God as a free gift (Rom 5:17; 2 Cor 5:21; Phil 3:9).

## Guilt

Biblically speaking, guilt implies one has acted contrary to God's moral character and laws. Divine laws are a reflection of the righteousness of God. The righteousness of God may be defined as the intrinsic, immutable, moral perfection of God, from which He commands all things, in heaven and earth, and declares as good that which conforms to His righteousness and as evil that which deviates. God's character is the basis upon which all just laws derive; either divine laws from God Himself or human laws which conform to His righteousness.<sup>48</sup> The Bible reveals "the LORD is righteous and He loves righteousness" (Psa 11:7). We're informed that at a future time, "He is coming to judge the earth. He will judge the world in righteousness and the peoples in His faithfulness" (Psa 96:13), and He will "judge the living and the dead" (2 Tim 4:1). The problem is that all humanity is corrupt, for "are all under sin" (Rom 3:9), and "there is none righteous, not even one" (Rom 3:10), for "all have sinned and fall short of the glory of God" (Rom 3:23). Sin may be defined as the breaking of God's moral laws. John wrote, "Everyone who practices sin also practices lawlessness; and sin is lawlessness" (1 John 3:4). Sin is when we transgress God's law and depart from His intended path. According to J. I. Packer, "Sin may be comprehensively defined as lack of conformity to the law of God in act, habit, attitude, outlook, disposition, motivation, and mode of existence."<sup>49</sup> The motivation behind sin is self-interest. It means we set our wills against the will of God; that we desire our interests above His interests and are willing to act contrary to His directives. According to Augustus Strong, "the sinner makes self the center of his life, sets himself directly against God and constitutes his own interest the supreme motive and his own will the supreme rule."<sup>50</sup> Samuel Harris notes four characteristics of sin, namely, "It is self-sufficiency, the opposite of Christian faith...It is self-will, the opposite of Christian submission...It is self-seeking, the opposite of Christian

---

<sup>48</sup> If there is no God, then there is no absolute standard for right and wrong and we are left with arbitrary laws based on manufactured values.

<sup>49</sup> J. I. Packer, *Concise Theology: A Guide to Historic Christian Beliefs*, 82.

<sup>50</sup> Augustus Hopkins Strong, *Systematic Theology* (Philadelphia: American Baptist Publication Society, 1907), 572.

benevolence...It is self-righteousness, the opposite of Christian humility and reverence.”<sup>51</sup> Merrill F. Unger states:

The underlying idea of sin is that of law and of a lawgiver. The lawgiver is God. Hence sin is everything in the disposition and purpose and conduct of God’s moral creatures that is contrary to the expressed will of God (Rom 3:20; 4:15; 7:7; Jam 4:12, 17). The sinfulness of sin lies in the fact that it is against God, even when the wrong we do is to others or ourselves (Gen 39:9; Psa 51:4).<sup>52</sup>

As sinners before a holy and righteous God, we bear an objective guilt because we have violated His holy character and righteous demands. We are responsible to God for what we *have*, what we *are*, and what we *do*. We *have* Adam’s original sin, which has been imputed to our account (Rom 5:12-13; cf. 1 Cor 15:21-22), we *are* sinners by nature (Psa 51:5; Jer 17:9; Rom 7:14-25; 13:12-14), and we *do* sin personally (Prov 20:9; Eccl 7:20; Isa 59:2; 64:6; Jam 1:14-15). God holds us accountable for our sinfulness. Our guilt is based on what God says about us and not our subjective impressions of ourselves. J. C. Moyer states, “Guilt is both the legal and moral condition that results from breaking God’s law.”<sup>53</sup> Louis Berkhof adds, “Guilt is the state of deserving condemnation or of being liable to punishment for the violation of a law or a moral requirement. It expresses the relation which sin bears to justice or to the penalty of the law.”<sup>54</sup> C.W. Stenschke states:

In biblical language and thought guilt and sin are closely related. While sin usually denotes an action of personal failure (in deed, word or thought), guilt is a legal term that denotes the state resulting from this action. Guilt is an objective fact and arises when God’s standards have not been met, when the creator’s claim on his creation is neglected or refused whether willfully or unintentionally.<sup>55</sup>

---

<sup>51</sup> Samuel Harris, “The Christian Law of Self-Sacrifice,” *Bibliotheca Sacra* 18, no. 69 (1861): 149.

<sup>52</sup> Merrill F. Unger, et al, “Sin,” *The New Unger’s Bible Dictionary*, 1198.

<sup>53</sup> J. C. Moyer, “Guilt; Guilty,” ed. Geoffrey W Bromiley, *The International Standard Bible Encyclopedia, Revised*, 580.

<sup>54</sup> Louis Berkhof, *Systematic Theology* (Grand Rapids, MI: Wm. B. Eerdmans publishing co., 1938), 232.

<sup>55</sup> C. W. Stenschke, “Guilt,” in *New Dictionary of Biblical Theology*, ed. T. Desmond Alexander and Brian S. Rosner, electronic ed. (Downers Grove, IL: InterVarsity Press, 2000), 529.

Being guilty before God is a fact and not a feeling. It is based on the objective truth of God's Word and not our subjective impressions or fluctuating emotions. Our emotions are a blessing from the Lord, but only when properly calibrated to the truth of His revelation, otherwise they can be an impediment to our relationship with Him.

Humanism rejects God and His revelation and places mankind at the center of morality and meaning. Francis Schaeffer explains humanism as "Man beginning from himself, with no knowledge except what he himself can discover and no standards outside of himself. In this view Man is the measure of all things, as the Enlightenment expressed it."<sup>56</sup> But atheism creates a problem concerning moral absolutes, for if there is no God, then there is no moral absolute Law-giver; and if there is no moral absolute Law-giver, then there are no moral absolutes, and we are left to conclude that what is, is right, and any further discussion about right and wrong becomes nothing more than opinion.<sup>57</sup> Francis Schaeffer is correct when he states:

If there is no absolute moral standard, then one cannot say in a final sense that anything is right or wrong. By absolute we mean that which always applies, that which provides a final or ultimate standard. There must be an absolute if there are to be morals, and there must be an absolute if there are to be real values. If there is no absolute beyond man's ideas, then there is no final appeal to judge between individuals and groups whose moral judgments conflict. We are merely left with conflicting opinions.<sup>58</sup>

Those who reject God are left to create and impose arbitrary values on others, and the tyrants of the world are glad to bully and control others by means of strong arm tactics, whether social intimidation, economic coercion, or brute physical force. The only objective standard for measuring righteousness or guilt is set forth in God's Word which defines reality. The Bible reveals God is "the Judge of all the earth" (Gen 18:25), and He "is a righteous judge" (Psa 7:11), and He "judges righteously" (Jer 11:20), and "will by no means leave the guilty unpunished" (Ex 34:7). Yet, the

---

<sup>56</sup> Francis A. Schaeffer, *A Christian Manifesto* (Wheaton, IL: Crossway, 2005), 24.

<sup>57</sup> God does exist, as "The heavens are telling of the glory of God; and their expanse is declaring the work of His hands" (Psa 19:1). And though people may "suppress the truth in unrighteousness" (Rom 1:18), the reality is, "that which is known about God is evident within them; for God made it evident to them. For since the creation of the world His invisible attributes, His eternal power and divine nature, have been clearly seen, being understood through what has been made, so that they are without excuse" (Rom 1:19-20).

<sup>58</sup> Francis A. Schaeffer, *How Should We Then Live?: The Rise and Decline of Western Thought and Culture*, 50th L'Abri Anniversary Edition. (Wheaton, IL: Crossway, 2005), 145.

Bible also reveals God is “merciful and gracious, slow to anger and abundant in lovingkindness and truth” (Psa 86:15), and One “Who pardons all your iniquities” (Psa 103:3), when we come to Him in honesty and humility. And for those who come to Him in humility, who are like the tax collector, who “was even unwilling to lift up his eyes to heaven, but was beating his breast, saying, ‘God, be merciful to me, the sinner!’” (Luke 18:13), will find Him to be merciful. For those of us who trust in Christ as Savior, we are blessed with “forgiveness of sins” (Eph 1:7; cf., Acts 10:43), the “gift of righteousness” (Rom 5:17; cf., 2 Cor 5:21; Phil 3:9), “eternal life” (John 10:28), and become “children of God” (John 1:12), with a promise that we will spend eternity in heaven with Him (John 14:1-3). J. Dwight Pentecost notes, “If you should be without Jesus Christ as your personal Savior, you stand guilty before God because you are still in Adam’s race. Even though Christ bore that sin, it means nothing to you until you are related to Him by faith. The righteousness of Christ cannot be imputed to you unless you personally receive Jesus Christ as your Savior.”<sup>59</sup> If you have not yet trusted in Christ as your Savior, then I “beg you on behalf of Christ, be reconciled to God” (2 Cor 5:20).

### **Holiness of God**

The Bible reveals God is holy.<sup>60</sup> God declares of Himself, “I am holy” (Lev 11:44), and the psalmist says, “holy is the LORD our God” (Psa 99:9), and the Seraphim declare, “Holy, Holy, Holy, is the LORD of hosts” (Isa 6:3). In these verses, the word “holy” translates the Hebrew word *qadōsh* (קֳדֹשׁ), which means “to be holy, [or] separated.”<sup>61</sup> James Swanson says it refers “to being unique and pure in the sense of superior moral qualities and possessing certain essential divine qualities in contrast with what is human.”<sup>62</sup> God’s holiness is closely linked with His righteousness, justice, and perfection. Holiness denotes moral purity.

---

<sup>59</sup> J. Dwight Pentecost, *Things Which Become Sound Doctrine* (Grand Rapids, MI: Kregel Publications, 1996), 48.

<sup>60</sup> The apostle Paul referred to the Bible as “the holy Scriptures” (Rom 1:2), and “the sacred writings” (2 Tim 3:15). The terms “holy” and “sacred” mean the Bible is a special book in that it conveys divine revelation from God to mankind (2 Tim 3:16-17). Though written by human authors under the inspiration of God the Holy Spirit (2 Pet 1:20-21), the end product is “the word of God, which performs its work in you who believe” (1 Th 2:13).

<sup>61</sup> Willem VanGemeren, ed., *New International Dictionary of Old Testament Theology & Exegesis* (Grand Rapids, MI: Zondervan Publishing House, 1997), 868.

<sup>62</sup> James Swanson, “קֳדֹשׁ”, *Dictionary of Biblical Languages with Semantic Domains : Hebrew (Old Testament)* (Oak Harbor: Logos Research Systems, Inc., 1997).

Because God is absolutely holy (Psa 99:9; Isa 6:3; Rev 15:4), it is written, “no evil dwells with You” (Psa 5:4). By definition, evil is “any act or event that is contrary to the good and holy purposes of God...Moral evil refers to acts (sins) of creatures that are contrary to God’s holy character and law.”<sup>63</sup> According to Merrill F. Unger, moral evil “is the failure of rational and free beings to conform in character and conduct to the will of God.”<sup>64</sup> George Howley states, “God is separate from all evil and is in no way responsible for it...[and] It can only be attributed to the abuse of free-will on the part of created beings, angelic and human.”<sup>65</sup> Evil originates in the heart (Gen 6:5; Zech 8:17), can result in evil actions (Neh 13:17; Prov 24:8; 1 Pet 3:12), lead to proneness of evil (Ex 32:22; Deut 9:24), and mark an entire generation of people (Deut 1:35; Matt 12:45).

Being holy means God cannot be affixed to anything morally imperfect. This means the Lord cannot condone sin in any way. Scripture reveals, “Your eyes are too pure to approve evil, and You cannot look on wickedness with favor” (Hab 1:13), and “God is Light, and in Him there is no darkness at all” (1 John 1:5). Everett Harrison states:

The basic idea conveyed by the holiness of God is His separateness, i.e., His uniqueness, His distinction as the Wholly Other, the One who cannot be confused with the gods devised by men (Ex 15:11), the One who stands apart from and above the creation. Secondly the holiness of God denotes His moral perfection, His absolute freedom from blemish of any kind (Psa 89:35).<sup>66</sup>

The third Person of the Trinity bears the specific title of *the Holy Spirit* (John 14:26), which emphasizes His righteousness and separateness from sin (Isa 63:10; Eph 4:30). Jesus, as the Son of God, embodies the holiness of God in human form. Scripture tells us that Jesus was “holy, innocent, pure, and set apart from sinners” (Heb 7:26). Jesus lived and interacted with sinners (i.e., eating with them, attending weddings, etc.), but He never had sinful thoughts, spoke sinful words, or acted in sinful ways. No matter what was happening around Him, Jesus never crossed the

---

<sup>63</sup> Stanley Grenz, David Guretzki, and Cherith Fee Nordling, *Pocket Dictionary of Theological Terms* (Downers Grove, IL: InterVarsity Press, 1999), 48.

<sup>64</sup> Merrill Frederick Unger, “Evil” *The New Unger’s Bible Dictionary* (Chicago: Moody Press, 1988), 382.

<sup>65</sup> George Howley, “Evil,” ed. D. R. W. Wood et al., *New Bible Dictionary* (Leicester, England; Downers Grove, IL: InterVarsity Press, 1996), 349.

<sup>66</sup> Everett F. Harrison, “Holiness; Holy,” ed. Geoffrey W Bromiley, *The International Standard Bible Encyclopedia, Revised* (Wm. B. Eerdmans, 1979–1988), 725.

line into sin. Without abandoning righteousness, He loved and spoke truth, displayed compassion, helped the weak, and rebuked the arrogant. He was always holy in thought, word, and deed, and though near to others, He was still “set apart from sinners” (Heb 7:26).

In one sense, a person or group is holy—set apart to God—simply by being part of the covenant community. It was said of Israel, “all the congregation are holy, every one of them, and the LORD is in their midst” (Num 16:3). According to Allen Ross, “They were holy, because the Lord who set them apart was holy.”<sup>67</sup> Merrill F. Unger notes, “God has dedicated Israel as His people. They are ‘holy,’ by their relationship to the ‘holy’ God. All of the people are in a sense ‘holy,’ as members of the covenant community, irrespective of their faith and obedience.”<sup>68</sup> Being set apart to God, the Lord expected His people to be set apart from the world and behave in conformity with His righteous character and directives. Unger states, “Based on the intimate nature of the relationship, God expected His people to live up to His ‘holy’ expectations and, thus, to demonstrate that they were a ‘holy nation.’”<sup>69</sup> The Lord told His people, “you are to be holy to Me, for I the LORD am holy; and I have set you apart from the peoples to be Mine” (Lev 20:26). According to Allen Ross, “The means of developing holiness required faith and obedience on their part. But because it was a nation of very human and often stubborn individuals, progression toward holiness did not develop instantly or easily, and for some it did not develop at all.”<sup>70</sup>

This is also true of Christians who are called “saints”, not because we act saintly, but because of our relation to God as part of the church, the body of Christ. Paul wrote to the church at Corinth, “to those who have been sanctified in Christ Jesus, saints by calling” (1 Cor 1:2). The word “saints” here translates the Greek *hagios* (ἅγιος), which pertains “to being dedicated or consecrated to the service of God.”<sup>71</sup> In this passage, *hagios* is a synonym for a believer in Christ, not a description of their character. All Christians are saints (Rom 1:7; 1 Cor 1:1-2; 2 Cor 1:1; Eph 1:1; Phil 1:1; Col 1:2). The Christians at Corinth were saints (positionally), even when they were behaving like mere men (1 Cor 3:1-3). Warren Wiersbe states:

---

<sup>67</sup> Allen P. Ross, *Holiness to the Lord: A Guide to the Exposition of the Book of Leviticus* (Grand Rapids, MI: Baker Academic, 2002), 378.

<sup>68</sup> W. E. Vine, Merrill F. Unger, and William White Jr., *Vine’s Complete Expository Dictionary of Old and New Testament Words* (Nashville, TN: T. Nelson, 1996), 113.

<sup>69</sup> *Ibid.*, 113.

<sup>70</sup> Allen P. Ross, *Holiness to the Lord: A Guide to the Exposition of the Book of Leviticus*, 48.

<sup>71</sup> William Arndt et al., *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 10.

The church is made up of saints, that is, people who have been “sanctified” or “set apart” by God. A saint is not a dead person who has been honored by men because of his or her holy life. No, Paul wrote to living saints, people who, through faith in Jesus Christ, had been set apart for God’s special enjoyment and use. In other words, every true believer is a saint because every true believer has been set apart by God and for God.<sup>72</sup>

Christians living in the dispensation of the church age are called to holy living. Peter wrote, “like the Holy One who called you, be holy yourselves also in all your behavior; because it is written, ‘you shall be holy, for I am holy’” (1 Pet 1:15-16). God, who is our Father, is holy, and He calls for His children to live holy lives. For Christians, living holy to the Lord is accomplished by advancing to spiritual maturity and living as obedient-to-the-Word believers (Heb 6:1). It means learning God’s Word (Psa 1:2-3; Ezra 7:10; 2 Tim 2:15; 3:16-17; 1 Pet 2:2), living in submission to Him (Rom 12:1-2; Jam 4:7), walking by faith (2 Cor 5:7; Heb 10:38; 11:6), being filled with the Spirit (Eph 5:18), walking by means of the Spirit (Gal 5:16), accepting trials that help us grow (Jam 1:2-4), being devoted to prayer (Col 4:2; 1 Th 5:17; Eph 6:18), worship (Heb 13:15), being thankful (1 Th 5:18), fellowshiping with other believers (Heb 10:24-25), serving others (Gal 5:13; 6:10; 1 Pet 4:10; Phil 2:3-4), and taking advantage of the time we have (Eph 5:15-16). On the negative side, it means not loving the world (Jam 4:4; 1 John 2:15-16), nor quenching the Spirit (1 Th 5:19), nor grieving the Spirit (Eph 4:30). If we turn to sin—and that’s always a possibility—it means we are not living holy lives as God expects. When Christians sin, it does not result in loss of salvation, but loss of fellowship with God. It also means that if we continue to live sinfully, that God may discipline us (Heb 12:5-11), and deny us eternal rewards (1 Cor 3:10-15; 2 John 1:8). Humble believers acknowledge their sin, and God restores them to fellowship when they confess it to Him, seeking His forgiveness (1 John 1:9).

### **Imputed Righteousness**

The Bible reveals that God imputes His righteousness to the believer at the moment of salvation. The word *imputation* itself is an accounting term used both in the Old Testament and the New Testament (Gen 15:6; Psa 32:2; Rom 4:3-8; Gal 3:6). Biblically, there are three major imputations that relate to our standing before God.

---

<sup>72</sup> Warren W. Wiersbe, *The Bible Exposition Commentary*, vol. 1, 568.

**First** is the imputation of Adam's original sin to every member of the human race. Paul wrote, "through one man sin entered into the world, and death through sin, and so death spread to all men, because all sinned" (Rom 5:12), and "by the transgression of the one the many died" (Rom 5:15), for "judgment arose from **one transgression** resulting in **condemnation**" (Rom 5:16), and "by the transgression of the one, death reigned through the one" (Rom 5:17), for "through **one transgression** there resulted **condemnation to all men**" (Rom 5:18). Paul finally stated, "through the **one man's disobedience** the many **were made sinners**" (Rom 5:19). And to the Christians at Corinth, he wrote, "by a man came death" (1 Cor 15:21a), and "in Adam all die" (1 Cor 15:22a). This means every biological descendant of Adam is charged/credited with the sin he committed in the Garden of Eden which plunged the human race into spiritual and physical death. Jesus is the only exception, for though He is truly human (John 1:14), He was born without original sin, without a sin nature, and committed no personal sin during His time on earth (2 Cor 5:21; Heb 4:15; 1 Pet 2:22; 1 John 3:5). Adam is the head of the human race and his fall became our fall. This is the basis for death and for being estranged from God. Robert B. Thieme Jr., states:

[Adam's Original Sin refers to] the initial act of willful, cognitive disobedience to God committed by the first man, Adam, when he violated God's mandate to not eat from the tree of the knowledge of good and evil in the Garden of Eden (Gen 2:17; 3:6). The initial human sin resulted in Adam's immediate spiritual death, the formation of the sin nature, and loss of his relationship with God (Gen 3:7; Rom 6:23). Since Adam is the physical and representative head of the human race, his corrupt sin nature is genetically passed on through procreation to all his descendants (Rom 5:12).<sup>73</sup>

God decided that one man, Adam, would serve as the representative head of the human race and that all would stand or fall with him. When Adam sinned, we fell with him, and as a result, his original sin is imputed to us, and we inherit his sinful nature. Furthermore, our personal sin adds to our guilt (Rom 6:23).<sup>74</sup>

**Second** is the imputation of all sin to Jesus on the cross (Isa 53:4-6, 10; 2 Cor 5:21). God the Father judged Jesus in our place (Mark 10:45; 1 Cor 15:3-4; 1 Pet 3:18), cancelling our sin debt by the death of Christ (Col 2:13-14; 2 Cor 5:18-19). This was

---

<sup>73</sup> Robert B. Thieme, Jr. "Adam's Original Sin", *Thieme's Bible Doctrine Dictionary*, 1-2.

<sup>74</sup> Some might argue that it's not fair that we are held accountable and condemned because of Adam's sin. If one argues along these lines, then it would not be fair that God judged Jesus, an innocent man, for our sins on the cross. Nor would it be fair that we, ungodly sinners, be declared justified because we receive God's righteousness as a gift. To deny condemnation based on imputed guilt would also deny justification based on imputed righteousness.

a voluntary imputation on the part of Christ who freely went to the cross and took our sins upon Himself (John 1:29; 10:11, 15, 17-18). Scripture states, “He was pierced through for our transgressions, He was crushed for our iniquities” (Isa 53:5), and “the LORD has caused the iniquity of us all to fall on Him” (Isa 53:6), and Jesus was “the Lamb of God who takes away the sin of the world” (John 1:29), and He “tasted death for everyone” (Heb 2:9), and was offered once on the cross “to bear the sins of many” (Heb 9:28), and “He Himself bore our sins in His body on the cross” (1 Pet 2:24), and “Christ also died for sins once for all, the just for the unjust” (1 Pet 3:18). Thieme explains:

On the cross, the justice of God the Father imputed all the sins of mankind to His beloved Son, Jesus Christ (1 Pet 2:24). This was a judicial imputation because sin has no affinity with the impeccable humanity of Christ, no home in Him. To complete the judicial action, the Father’s justice immediately judged every one of those sins in Christ. Our personal sins are never imputed to us for judgment. Rather, the perfect humanity of Christ was “pierced through for our transgressions,” taking upon Himself the penalty that rightfully belonged to all men (Isa 53:5). This substitutionary work satisfied God’s righteousness and justice and made possible our so-great salvation (2 Cor 5:21; 1 John 2:2).<sup>75</sup>

**Third** is the imputation of God’s righteousness to those who believe in Jesus for salvation (Rom 4:3-5; 2 Cor 5:21; Phil 3:8-9). The righteousness of God imputed to the believer at the moment of faith in Christ results in the believer being justified before God (Rom 3:24, 28; 4:1-5). Moses wrote of Abraham, saying, “Then he believed in the LORD; and He reckoned [חָשַׁב *chashab*] it to him as righteousness” (Gen 15:6). David writes, “How blessed is he whose transgression is forgiven, whose sin is covered! How blessed is the man to whom the LORD does not impute [חָשַׁב *chashab*] iniquity, and in whose spirit there is no deceit” (Psa 32:1-2). Moses and David both use the Hebrew *chashab* (חָשַׁב) which, according to HALOT, means “to impute, reckon to.”<sup>76</sup> Moses uses the verb in a positive sense of that which God imputes to Abraham, namely righteousness, and David uses the verb negatively, of that which God does not credit to a person, namely iniquity. Allen P. Ross comments on the meaning of *chashab* (חָשַׁב) in Psalm 32:2 and Genesis 15:6:

---

<sup>75</sup> Robert B. Thieme, Jr. “Imputations”, *Thieme’s Bible Doctrine Dictionary*, 137.

<sup>76</sup> Ludwig Koehler, Walter Baumgartner, M. E. J. Richardson, et al., *The Hebrew and Aramaic Lexicon of the Old Testament* (Leiden: E.J. Brill, 1994–2000), 360.

Not only does forgiveness mean that God takes away the sins, but it also means that God does not “impute” iniquity to the penitent: “Blessed is the one to whom the LORD does not impute iniquity.” The verb (חָשַׁב) means “impute, reckon, credit”; it is the language of records, or accounting—in fact, in modern usage the word is related to “computer.” Here the psalm is using an implied comparison, as if there were record books in heaven that would record the sins. If the forgiven sins are not imputed, it means that there is no record of them—they are gone and forgotten. Because God does not mark iniquities (Psa 130:4), there is great joy. The same verb is used in Genesis 15:6 as well, which says that Abram “believed in the LORD, and he reckoned it (וַיַּחְשַׁבְהוּ) to him as righteousness.” The apostle Paul brings that verse and Psalm 32:2 together in Romans 4 to explain the meaning of justification by faith: when people believe in the Lord, God *reckons* or credits them with righteousness (Paul will say, the righteousness of Jesus Christ), and *does not reckon* their sin to them.<sup>77</sup>

The apostle Paul cites Abraham’s faith in God as the basis upon which he was declared righteous before Him, saying, “For what does the Scripture say? ‘Abraham believed God, and it was credited [*logizomai*] to him as righteousness’” (Rom 4:3).<sup>78</sup> Paul uses the Greek verb *logizomai* (λογίζομαι) which, according to BDAG, means “to determine by mathematical process, reckon, calculate, frequently in a transferred sense.”<sup>79</sup> Abraham believed God’s Word, and God *reckoned*, or *transferred* His righteousness to him. After pointing to Abraham as the example of justification by faith, Paul then extrapolates that we are justified in the same way, saying, “Now to the one who works, his wage is not credited [*logizomai*] as a favor, but as what is due. But to the one who does not work, but believes in Him who justifies the ungodly, his faith is credited [*logizomai*] as righteousness” (Rom 4:4-5; cf. Gal 3:6). Paul then references David, saying, “David also speaks of the blessing on the man to whom God credits [*logizomai*] righteousness apart from works: ‘Blessed are those whose lawless deeds have been forgiven, and whose sins have been covered. ‘Blessed is the man whose sin the Lord will not take into account [*logizomai*]’” (Rom 4:6-8).

---

<sup>77</sup> Allen P. Ross, *A Commentary on the Psalms*, Vol. 1, (Grand Rapids, Mich., Kregel Publications, 2011), 710-711.

<sup>78</sup> The translators of the Septuagint use *logizomai* (λογίζομαι) as a reliable synonym for *chashab* (חָשַׁב) both in Genesis 15:6 and Psalm 32:2. Paul then uses *logizomai* (λογίζομαι) when making his argument that justification is by faith alone in God (Rom 4:3-5; Gal 3:6).

<sup>79</sup> William Arndt, Frederick W. Danker, and Walter Bauer, *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 597.

Paul twice used the Greek verb *ellogēō* (ἐλλογέω) to communicate the idea of an exchange between persons (Rom 5:13; Phm 1:18). According to BDAG, the verb *ellogēō* (ἐλλογέω) means “to charge with a financial obligation, charge to the account of someone.”<sup>80</sup> Paul told his friend, Philemon, concerning his runaway slave Onesimus, “if he has wronged you in any way or owes you anything, charge [*ellogēō* ἐλλογέω] that to my account” (Phm 1:18). Paul had not wronged Philemon, nor did he owe him anything; however, Paul was willing to pay for any wrong or debt Onesimus may have incurred. J. Dwight Pentecost notes:

Paul is giving us an illustration of that which God has done for us in Christ Jesus. As the Apostle assumed the debt of Onesimus and invited Philemon—who had been wronged—to charge that debt to him, so the Lord Jesus Christ took the debt that we owed to the injured One—to God—and He charged Himself with our debt and set His righteousness down to our account.<sup>81</sup>

In a similar way, Jesus paid for our sin so that we don’t have to, and in exchange, we receive God’s righteousness. This idea of an exchange between persons means that one person is credited with something not antecedently his/her own. Our sin is our sin, and Christ’s righteousness is His righteousness. When Jesus took our sin upon himself at the cross, He voluntarily accepted something that belonged to another, namely us. Jesus took our sin upon Himself. On the other hand, when we receive God’s righteousness as a gift, we are accepting something that belonged to another, namely God. By faith, we accept that which belongs to God, namely, His righteousness. God’s righteousness becomes our righteousness. Paul references the exchange that occurred at the cross when Jesus died for our sin, saying, “He made Him who knew no sin to be sin on our behalf, so that **we might become the righteousness of God in Him**” (2 Cor 5:21), and he personally spoke of the righteousness “which is through faith in Christ, **the righteousness which comes from God on the basis of faith**” (Phil 3:9).<sup>82</sup> This is what Paul calls “**the gift of righteousness**” (Rom 5:17). Once we receive God’s righteousness as a free gift, we are instantaneously justified in God’s sight.

---

<sup>80</sup> Ibid., 319.

<sup>81</sup> J. Dwight Pentecost, *Things Which Become Sound Doctrine*, 40.

<sup>82</sup> Though the word “impute” is not used in some passages, the idea is implied. Isaiah writes of the Suffering Servant Who “will justify the many, as He will bear their iniquities” (Isa 53:11), and of God as the One Who “has wrapped me with a robe of righteousness” (Isa 61:10). And Paul writes of “the righteousness of God through faith in Jesus Christ for all those who believe” (Rom 3:22), and of being “justified as a gift by His grace through the redemption which is in Christ Jesus” (Rom 3:24; cf. 5:17; 9:30; 10:3-4; 1 Cor 1:30; Gal 2:16; 3:11, 24).

Some might raise the question: *how can a holy God justify unworthy sinners?* How can He give something to someone who deserves the opposite? How is this just? The answer is found in Jesus and what He accomplished for us at the cross. At the cross, God judged our sin as His righteousness requires, and saves the sinner as His love desires. At the cross Jesus voluntarily died a penal substitutionary death. He willingly died in our place and bore the punishment that was rightfully ours. Our guilt became His guilt. Our shame became His shame. The result of the cross is that God is forever satisfied with the death of Christ. There's no additional sacrifice or payment needed. Jesus paid it all. When we believe in Jesus, we are forgiven all our sins (Acts 10:43; Eph 1:7; Col 1:14; 2:13; Heb 10:10-14), and then God imputes His righteousness to us (Rom 5:17; 2 Cor 5:21; Phil 3:9). God's righteousness is not earned; rather, it is freely gifted to us who believe in Jesus as our Savior.

It is sometimes difficult to accept this biblical teaching, because our behavior does not always reflect our righteous standing before God. However, God's Word defines reality, and we are justified in His sight because His righteousness has been gifted to our account. The righteousness of God is credited to us who have trusted in Jesus as our Savior.

### **Justification**

At the moment of faith in Christ, God's righteousness is gifted to the believer (Rom 5:17; cf. 2 Cor 5:21; Phil 3:9), and he is at once made right with God and declared just in His sight. Divine justification is not by human works at all, "for there is none righteous, not even one" (Rom 3:10), "for all have sinned and fall short of the glory of God" (Rom 3:23). Rather, Paul reveals we are "justified as a gift by His grace through the redemption which is in Christ Jesus" (Rom 3:24). Like our spiritual birth, justification is a one-and-done event, perfect in itself, not to be confused with our experiential sanctification, which occurs over time. According to Norman Geisler, "Justification is an instantaneous, past act of God by which one is saved from the guilt of sin—his record is cleared and he is guiltless before the Judge" (Rom 8:1)."<sup>83</sup> And Charles Bing states, "Justification is the act of God that declares a sinner righteous in God's sight. It is a legal term that speaks of one's right standing in God's court of justice."<sup>84</sup>

---

<sup>83</sup> Norman L. Geisler, *Systematic Theology, Volume Three: Sin, Salvation*, 235.

<sup>84</sup> Charles C. Bing, *Grace, Salvation, and Discipleship: How to Understand Some Difficult Bible Passages* (Brenham, TX: Lucid Books, 2015).

Being justified in God's sight is by faith alone and not by any human works, for "by the works of the Law no flesh will be justified in His sight" (Rom 3:20a). Rather, "to the one who does not work, but believes in Him who justifies the ungodly, his faith is credited as righteousness" (Rom 4:5), for "a man is not justified by the works of the Law but through faith in Christ Jesus, even we have believed in Christ Jesus, so that we may be justified by faith in Christ and not by the works of the Law; since by the works of the Law no flesh will be justified" (Gal 2:16).<sup>85</sup> J. I. Packer states:

Justification is a judicial act of God pardoning sinners (wicked and ungodly persons, Rom 3:9–24; 4:5), accepting them as just, and so putting permanently right their previously estranged relationship with himself. This justifying sentence is God's gift of righteousness (Rom 5:15–17), his bestowal of a status of acceptance for Jesus' sake (2 Cor 5:21).<sup>86</sup>

Louis Berkhof agrees, stating:

Justification is a judicial act of God, in which He declares, on the basis of the righteousness of Jesus Christ, that all the claims of the law are satisfied with respect to the sinner. It is unique in the application of the work of redemption in that it is a judicial act of God, a declaration respecting the sinner, and not an act or process of renewal, such as regeneration, conversion, and sanctification. While it has respect to the sinner, it does not change his inner life. It does not affect his condition, but his state.<sup>87</sup>

Merrill F. Unger adds:

Justification is a divine act whereby an infinitely Holy God judicially declares a believing sinner to be righteous and acceptable before Him because Christ has borne the sinner's sin on the cross and has become "to us ... righteousness" (1 Cor 1:30; Rom 3:24). A justified believer emerges from

---

<sup>85</sup> Some in the early church thought righteousness came through adherence to the Mosaic Law. The apostle Paul dealt with this, saying, "if righteousness comes through the Law, then Christ died needlessly" (Gal 2:21), for "if a law had been given which was able to impart life, then righteousness would indeed have been based on law" (Gal 3:21). Salvation comes to the one who simply trusts in Christ as Savior and receives it as a free gift, "For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works, so that no one may boast" (Eph 2:8-9).

<sup>86</sup> J. I. Packer, *Concise Theology: A Guide to Historic Christian Beliefs*, 164.

<sup>87</sup> Louis Berkhof, *Systematic Theology* (Grand Rapids, MI: Wm. B. Eerdmans publishing co., 1938), 513.

God's great courtroom with a consciousness that another, his Substitute, has borne his guilt and that he stands without accusation before God (Rom 8:1, 33–34).<sup>88</sup>

Paul Enns states:

Whereas forgiveness is the negative side of salvation, justification is the positive side. To justify is to declare righteous the one who has faith in Jesus Christ. It is a forensic (legal) act of God whereby He declares the believing sinner righteous on the basis of the blood of Christ. The major emphasis of justification is positive and involves two main aspects. It involves the pardon and removal of all sins and the end of separation from God (Acts 13:39; Rom 4:6–7; 5:9–11; 2 Cor 5:19). It also involves the bestowal of righteousness upon the believing person and a title to all the blessings promised to the just. Justification is a gift given through the grace of God (Rom 3:24) and takes place the moment the individual has faith in Christ (Rom 4:2; 5:1). The ground of justification is the death of Christ (Rom 5:9), apart from any works (Rom 4:5). The means of justification is faith (Rom 5:1). Through justification God maintains His integrity and His standard, yet is able to enter into fellowship with sinners because they have the very righteousness of Christ imputed to them.<sup>89</sup>

The process is faith in Christ (John 3:16; Acts 4:12; 16:31), imputed righteousness (Rom 5:17; cf. 2 Cor 5:21; Phil 3:9), and the declaration by God that the believer is now justified in God's sight (Rom 3:24; 4:5; Gal 2:16). Robert B. Thieme Jr., states:

Anyone who expresses faith alone in Christ alone is instantly justified before the bench of God's justice. The mechanics of justification follow three logical steps, though they all occur simultaneously. First, the person believes in Christ; second, God the Father credits, or imputes, His righteousness to that person; and third, God recognizes His righteousness in the believer and pronounces him "justified"—vindicated, righteous (Rom 5).<sup>90</sup>

The imputation of God's righteousness to believers means we are declared righteous, but not made righteous in conduct. To be righteous in conduct is the lifelong process

---

<sup>88</sup> E. McChesney and Merrill F. Unger, "Justification," *The New Unger's Bible Dictionary*, 729.

<sup>89</sup> Paul P. Enns, *The Moody Handbook of Theology*, 326.

<sup>90</sup> Robert B. Thieme, Jr. "Justification", *Thieme's Bible Doctrine Dictionary*, 153.

of sanctification whereby the believer advances to spiritual maturity and lives in conformity with the character and will of God as revealed in His Word. This is the walk of faith. But though we are righteous in God's sight because of the righteousness of Christ imputed to us, at the same time we continue to possess a sin nature that continually causes internal temptation and conflict (Rom 6:6; 7:14-25; 13:14; Col 3:9; Gal 5:16-17, 19-22; 1 John 1:8), and we commit personal acts of sin (1 Ki 8:46; Eccl 7:20; 1 John 1:10; 2:1). Though the power of the sin nature is broken (Rom 6:11-14), the presence of the sin nature is never removed from us until God takes us from this world and gives us a new body like the body of Jesus (Phil 3:20-21; 1 John 3:2, 5). Martin Luther understood this duality and coined the Latin phrase *simul iustus et peccator*, which translates as, "simultaneously righteous and a sinner." Though Christians are declared righteous in God's sight, sin will constantly be present (Eccl 7:20; 1 John 1:8, 10), to varying degrees, depending on the status of the believer's spiritual walk with the Lord. Timothy George states:

The believer is not only both righteous and sinful at the same time but is also always or completely both righteous and sinful at the same time. What does this mean? With respect to our fallen human condition, we are, and always will be in this life, sinners. However, for believers, life in this world is no longer a period of doubtful candidacy for God's acceptance. In a sense we have already been before God's judgment seat and have been acquitted on account of Christ. Hence we are also always righteous.<sup>91</sup>

I agree with the phrase *simul iustus et peccator*, that a Christian is "simultaneously righteous and a sinner." I think a better phrase is *semper iustus et peccator*, that we are "always righteous and a sinner." Both are true. Always. As a Christian, I am righteous because I have received God's "gift of righteousness" (Rom 5:17). This is "the righteousness which comes from God on the basis of faith" in Christ (Phil 3:9). God gave me His righteousness at the moment I trusted Christ as my Savior, and like all of God's gifts, it can't be given back, "for the gifts and the calling of God are irrevocable" (Rom 11:29). As one who possesses God's righteousness, I am forever justified in His sight. The matter is settled in heaven. God has made it so. After being saved, the issue for every Christian is to advance to spiritual maturity (Heb 6:1), which glorifies God and edifies others.

---

<sup>91</sup> Timothy George, *Theology of the Reformers* (Nashville, Tenn., Broadman and Holman publishers, 2013), 72.

## The Love of God that Saves

Love is an intrinsic attribute of God that motivated Him to reach into time and space and offer salvation to lost sinners who have offended Him. This was a voluntary act of love on the part of God, as He was in no way compelled to act. But He did act for our benefit, and this is most pronounced in the sending of His Son to die for us. In Scripture, we are told, “For God so loved the world, that He gave His only begotten Son, that whoever believes in Him shall not perish but have eternal life” (John 3:16). Here, the apostle John used the Greek verb *agapao* (ἀγαπάω), which speaks of God’s love for lost sinners, and His love was manifest toward us by providing His uniquely born Son as an atoning sacrifice for sin so that we might not spend eternity in the lake of fire. Instead, we might believe in His Son and come to possess eternal life. Love here is universal, extending to all of humanity. It is gracious because the object is undeserving (Rom 5:8). It is giving, as God gave His precious Son to die for us. It is simple, being received by faith alone in Christ alone (Acts 4:12; Eph 2:8-9). And it is salvific, saving those who accept God’s Son as their Savior (John 1:12; Gal 3:26).

However, when referring to people possessed with negative volition, *agapao* (ἀγαπάω) becomes a commitment to that which is evil. John wrote, “This is the judgment, that the Light has come into the world, and men loved [*agapao*] the darkness rather than the Light, for their deeds were evil” (John 3:19). And, he wrote of weak believers who “loved [*agapao*] the approval of men rather than the approval of God” (John 12:43). In both these passages, *agapao* denotes a commitment to that which is selfish and sinful. This commitment to evil finds similar usage in the Septuagint (the Greek translation of the Hebrew OT, ca. 250 BC), where *agapao* is used of Samson who loved a prostitute (Judg 16:4), and Solomon who loved the wives that turned his heart away from the Lord (1 Ki 11:2). It is said that unbelievers “do not have the love of God” within them” (John 5:42). Their love is a commitment to self-interest and sin, which is characteristic of the world’s love. And Christians are warned, “Do not love the world nor the things in the world” (1 John 2:15), which shows that born again believers have the capacity to love that which is contrary to God.

But God, being holy, righteous, and good, cannot love anything contrary to His nature. And because God is immutable (Mal 3:6), His love never changes. This means He does not love us more at one moment and less at another. When God loves us, it means He desires our best, and that He is committed to our wellbeing and spiritual growth. Sometimes this means comforting us (2 Cor 1:3-4), but other times

it means discipling us (Heb 12:6). His love is always perfect. Robert B. Thieme, Jr., states:

Divine love, like every other attribute of God, is eternal, unchanging, and unfailing (1 Ch 16:34; Psa 57:10; 136). Even God's complete knowledge of the sins and failures of His creatures cannot disappoint, frustrate, or diminish His love. God's love can never be compromised, for it is governed by His perfect integrity (Psa 89:14a; Jer 9:24). Infinitely superior to human love, divine love always functions in a rational manner, free from emotion and sentimentality (Ex 34:6; Psa 86:15; Eph 2:4).<sup>92</sup>

God is interested in saving lost sinners because He loves them and wants what is best for them. In John 3:16, love is seen as that beneficial act of God, borne out of His eternal attribute of love, whereby He seeks to save lost sinners by directing them to Christ as their Savior. God's love is based entirely on His character and not in the beauty or worth of the object. The apostle Paul wrote, "God demonstrates His own love toward us, in that while we were yet sinners, Christ died for us" (Rom 5:8). According to W. E. Vine, "In respect of *agapao* as used of God, it expresses the deep and constant 'love' and interest of a perfect Being towards entirely unworthy objects."<sup>93</sup> And Christopher A. Beetham notes,

God is essentially love (1 John 4:8), and His purpose right from the beginning has been one of love. The love of the Father for the Son is therefore the archetype of all love. This fact is made visible in the sending and self-sacrifice of the Son (John 3:16; 1 John 3:1, 16) ...God's primary purpose for the world is His compassionate and forgiving love, which asserts itself despite the world's hostile rejection of it."<sup>94</sup>

The apostle John wrote, "By this the love of God was manifested in us, that God has sent His only begotten Son into the world so that we might live through Him. In this is love, not that we loved God, but that He loved us and sent His Son to be the propitiation for our sins" (1 John 4:9-10). Our salvation was not earned by anything we did, but rather, by the love He showed to us by sending His Son to be the satisfying sacrifice for our sins. W. E. Vine states, "God's love is seen in the gift of

---

<sup>92</sup> Robert B. Thieme, Jr. "Essence of God", *Thieme's Bible Doctrine Dictionary*, 87.

<sup>93</sup> W. E. Vine, *Vine's Complete Expository Dictionary of Old and New Testament Words*, 382.

<sup>94</sup> Christopher A. Beetham, ed., "Ἀγαπάω," *Concise New International Dictionary of New Testament Theology and Exegesis*, Vol. 1 (Grand Rapids, MI: Zondervan Academic, 2021), 111.

His Son (1 John 4:9-10). But obviously this is not the love of complacency, or affection, that is, it was not drawn out by any excellency in its objects (Rom 5:8). It was an exercise of the divine will in deliberate choice, made without assignable cause save that which lies in the nature of God Himself.”<sup>95</sup> God loves because of who He is, as it is natural for Him to love, for “God is love” (1 John 4:16). Geisler states, “The Bible says that ‘God is love’ (1 John 4:16). If love is defined as ‘that which wills the good of its object,’ then God is good.”<sup>96</sup>

### **The Christian Application of Love**

God’s love can be experienced in the heart of believers and can, in turn, manifest itself toward others in a similar way. Lewis Chafer wrote, “A human heart cannot produce divine love, but it can experience it. To have a heart that feels the compassion of God is to drink of the wine of heaven.”<sup>97</sup> The apostle John wrote, “We know love by this, that He laid down His life for us; and we ought to lay down our lives for the brethren” (1 John 3:16). As Christians, we are called to manifest love in its ideal form. Paul described this love, saying, “Love is patient, love is kind and is not jealous; love does not brag and is not arrogant, does not act unbecomingly; it does not seek its own, is not provoked, does not take into account a wrong suffered, does not rejoice in unrighteousness, but rejoices with the truth; bears all things, believes all things, hopes all things, endures all things. Love never fails” (1 Co 13:4-8a). Paul directs Christian husbands to look to Christ as their role model for love, saying, “Husbands, love your wives, just as Christ also loved the church and gave Himself up for her” (Eph 5:25). This means he sacrifices himself for her, always seeking her best interests, helping to lead her into God’s will, and showing “her honor as a fellow heir of the grace of life” (1 Pet 3:7).

Christians should be marked by love for each other, which is predicated on the love of Christ. Jesus said, “A new commandment I give to you, that you love one another, even as I have loved you, that you also love one another. By this all men will know that you are My disciples, if you have love for one another” (John 13:34-35). And love should be shown even to our enemies. Jesus said, “I say to you, love your enemies and pray for those who persecute you, so that you may be sons of your Father who is in heaven; for He causes His sun to rise on the evil and the good, and sends rain on the righteous and the unrighteous” (Matt 5:44-45). Here, love is not an

---

<sup>95</sup> W. E. Vine, *Vine’s Complete Expository Dictionary of Old and New Testament Words*, 381–382.

<sup>96</sup> Norman L. Geisler, *Systematic Theology, Volume Three: Sin, Salvation*, 111.

<sup>97</sup> Lewis Sperry Chafer, *He That Is Spiritual* (Moody Press: Chicago, 1918), 41.

emotion, but a commitment to love others graciously, as God loves us, and to manifest that love by seeking their best interests (through prayer, sharing the gospel, helping to meet their needs, etc.).

Love should be shown to Israel, God's chosen people. God Himself loves Israel, declaring, "I have loved you with an everlasting love; therefore I have drawn you with lovingkindness" (Jer 31:3). God is eternal, and His love is eternal, which means it never fades for His people, Israel. To possess the love of God is to love that which He loves. One cannot claim to have God's love, and simultaneously hate Israel, His chosen people. There is no place for anti-Semitism in the heart of anyone, especially the Christian! According to Lewis S. Chafer, "When the Christian loves with a divine compassion he will acknowledge what God loves. Therefore, he too must love Israel."<sup>98</sup>

We also display God's love for the lost by sharing the gospel of grace, with the hope and prayer that they will believe in Christ as their Savior and have forgiveness of sins (Acts 10:43; Eph 1:7), and eternal life (John 3:16; 10:28). We demonstrate God's love for other Christians when we give of our resources to help meet their needs. John wrote, "whoever has the world's goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him? Little children, let us not love with word or with tongue, but in deed and truth" (1 John 3:17-18). And we display love for others by praying for them (2 Th 1:11), doing good (Gal 6:10), encouraging them (1 Th 5:11), and helping them in their walk of faith (Col 2:5-7).

### **Penal Substitution**

Penal substitution is the idea that Jesus bore the penalty for our sins on the cross. He was judged in our place and bore the wrath of God that rightfully belongs to us. The record of Scripture is that "He was pierced through for our transgressions, He was crushed for our iniquities; the chastening for our well-being fell upon Him, and by His scourging we are healed" (Isa 53:5), and "the LORD has caused the iniquity of us all To fall on Him" (Isa 53:6), for "by His knowledge the Righteous One, My Servant, will justify the many, as He will bear their iniquities" (Isa 53:11), and "the LORD was pleased to crush Him, putting Him to grief; if He would render Himself as a guilt offering" (Isa 53:10a). Jesus is presented in the NT as "the Lamb of God

---

<sup>98</sup> Lewis S. Chafer, "Israel" in *Systematic Theology*, Vol. 7 (Grand Rapids, MI., Kregel Publications, 1993), 206.

who takes away the sin of the world!” (John 1:29). We’re also told that God “made Him who knew no sin to be sin on our behalf” (2 Cor 5:21), and that “Christ redeemed us from the curse of the Law, having become a curse for us” (Gal 3:13), and that “He Himself bore our sins in His body on the cross” (1 Pet 2:24). In this way, the sins of all humanity were imputed to Christ while He was on the cross, suffering as our substitute. And we must always remember that the sacrifice of Christ was purely voluntary, as He said, “I am the good shepherd; the good shepherd lays down His life for the sheep” (John 10:11), and “No one has taken it away from Me, but I lay it down on My own initiative” (John 10:18). And Jesus has “been offered once to bear the sins of many” (Heb 9:28), and “Christ also died for sins once for all, the just for the unjust” (1 Pet 3:18).

Louis Berkhof states, “The Bible certainly teaches that the sufferings and death of Christ were vicarious, and vicarious in the strict sense of the word that He took the place of sinners, and that their guilt was imputed, and their punishment transferred, to Him.”<sup>99</sup> And Charles Ryrie adds, “Only the substitutionary death of Christ can provide that which God’s justice demands and thereby become the basis for the gift of eternal life to those who believe.”<sup>100</sup> And according to Lewis Chafer, “The doctrine of satisfaction embodies the conception of Christ’s death, that it was a penal substitution which had the objective purpose of providing a just and righteous ground for God to remit the sins of those for whom Christ died.”<sup>101</sup> John Walvoord agrees, saying:

This point of view, variously described as vicarious or penal, holds that the atonement is objectively directed toward God and the satisfaction of His holy character and demands upon the sinner. It is vicarious in the sense that Christ is the Substitute who bears the punishment rightly due sinners, their guilt being imputed to Him in such a way that He representatively bore their punishment. This is in keeping with the general idea of sacrifices in the Old Testament and is explicitly taught in the New Testament (see John 1:29; 2 Cor 5:21; Gal 3:13; Heb 9:28; 1 Pet 2:24).<sup>102</sup>

Robert B. Thieme, Jr. states:

---

<sup>99</sup> Louis Berkhof, *Systematic Theology*, 376.

<sup>100</sup> Charles Caldwell Ryrie, *Basic Theology*, 357.

<sup>101</sup> Lewis Sperry Chafer, *Systematic Theology*, vol. 3, 143.

<sup>102</sup> John F. Walvoord, *Jesus Christ Our Lord*, 157.

The punishment incurred by Adam when he sinned—spiritual death—was passed down to the entire human race. Everyone is born under this penalty of sin, hopelessly in debt to God. The debt has been paid by the perfect humanity of Christ, whose substitutionary spiritual death on the cross “canceled out the certificate of debt” (Col 2:14). Man now stands free to accept Jesus Christ and receive the gift of an eternal relationship with God.<sup>103</sup>

What’s unique about Jesus is that He is both our High Priest as well as the sacrifice for our sins. In the OT, priests would offer animals to die as the sacrifice, but Jesus offered “Himself as a guilt offering” (Isa 53:10) in order to take away sins. The writer to the Hebrews states, “Christ appeared as a high priest” (Heb 9:11), and this in order “to put away sin by the sacrifice of Himself” (Heb 9:26), and this was a once-for-all sacrifice, as He “offered one sacrifice for sins for all time” (Heb 10:12).

Sin is the breaking of God’s law, for “Everyone who commits sin also breaks the law; sin is the breaking of law” (1 John 3:4 CSB). The penalty for breaking God’s law is death, for “the wages of sin is death” (Rom 6:23). Jesus took our sins upon Himself and “bore our sins in His body on the cross” (1 Pet 2:24), and He “died for sins once for all, the just for the unjust, so that He might bring us to God” (1 Pet 3:18). And He died for the sins of everyone, for “He Himself is the propitiation for our sins; and not for ours only, but also for those of the whole world” (1 John 2:2). Though Christ died for everyone, the benefits of the cross are applied only to those who believe, and “everyone who believes in Him receives forgiveness of sins” (Acts 10:43; Eph 1:7). Additionally, we receive “the gift of righteousness” (Rom 5:17), and “eternal life” (John 10:28). At the moment of faith in Christ, we are “justified as a gift by His grace through the redemption which is in Christ Jesus” (Rom 3:24).

### **Propitiation**

Jesus’ death on the cross was a satisfactory sacrifice to God which completely paid the price for our sin. We owed a debt to God that we could never pay, and Jesus paid that debt in full when He died on the cross and bore the punishment that rightfully belonged to us. In Romans, Paul states that we “are justified by his grace as a gift, through the redemption that is in Christ Jesus, whom God put forward as a propitiation by his blood, to be received by faith (Rom 3:24-25a ESV). Here, Paul used the Greek word *hilasterion* (ἱλαστήριον)—translated *propitiation*—to show that Jesus’ shed blood completely satisfied God’s righteous demands toward our sin,

---

<sup>103</sup> Robert B. Thieme, Jr. “Barrier”, *Thieme’s Bible Doctrine Dictionary*, 22.

with the result that there is nothing more for the sinner to pay to God. Jesus paid our sin-debt in full. The Apostle John tells us “He Himself is the propitiation for our sins; and not for ours only, but also for those of the whole world” (1 John 2:2; cf., 4:10). Jesus’ death on the cross forever satisfied God’s righteous demands toward the sins of everyone for all time! God has “canceled out the certificate of debt consisting of decrees against us, which was hostile to us; and He has taken it out of the way, having nailed it to the cross” (Col 2:14). Regarding Christ’s death, J. Dwight Pentecost states:

You can be adjusted to God’s standard, because God made Christ to become sin for us. The One who knew no sin, the One in whose lips had never been found guile, took upon Himself our sin in order that He might bear our sins to the cross and offer Himself as an acceptable substitute to God for us—on our behalf, in our place. And when Jesus Christ identified Himself with sinners and went to the cross on their behalf and in their place, He was making possible the doctrine of reconciliation. He was making it possible for God to conform the world to Himself, to adjust the world to His standard so that sinners in the world might find salvation because “Jesus paid it all.” You can be adjusted to God, to God’s standard, through Christ, by His death, by His cross, by His blood, and by His identification with sinners.<sup>104</sup>

John Walvoord adds:

The work of Christ in salvation has still another major aspect of what is called in the Bible “propitiation,” “the sacrifice of atonement,” or satisfying God’s righteous demands or judgment upon a sinner. Illustrations of this can be found in Romans 3:25 and 1 John 2:2; 4:10. The idea of propitiation is that God as a righteous God must demand punishment for those who sin against Him. Christ in His death on the cross provided propitiation, atonement, or satisfaction of that claim, so that God is fully satisfied now in saving a person who does not deserve to be saved.<sup>105</sup>

Robert Lightner states:

The death of Christ satisfied the righteous demands of God the Father. Because of sin His holiness had been offended, and only a sinless sacrifice could meet His righteous demands. Jesus Christ the Righteous One provided

---

<sup>104</sup> J. Dwight Pentecost, *Things Which Become Sound Doctrine*, 89.

<sup>105</sup> John F. Walvoord, *What We Believe* (Galaxie Software, 2007), 76.

in Himself the perfect sacrifice. Paul set forth Christ as the propitiation for the remission of sins (Rom 3:25). Because of the blood He shed Christ provided in Himself the appointed place where a holy God could meet sinful man. Christ is now our place of meeting—our mercy seat (cf. 1 John 2:2; 4:10). The need for propitiation stems from the sin of man and the holiness of God. It is man who needs to be reinstated or reconciled with God. God’s holiness and righteous demands remain unchanged. Since there must be a basis upon which God may receive sinners, satisfaction must be made for sin: propitiation provided just such a basis through the death of Christ.<sup>106</sup>

Paul Enns states:

Propitiation means that the death of Christ fully satisfied all the righteous demands of God toward the sinner. Because God is holy and righteous He cannot overlook sin; through the work of Jesus Christ God is fully satisfied that His righteous standard has been met. Through union with Christ the believer can now be accepted by God and be spared from the wrath of God.<sup>107</sup>

There are several concepts at work in the doctrine of propitiation. *First*, God is holy which means He is completely set apart from sin and cannot look on wickedness with favor. The Scripture states, “Your eyes are too pure to approve evil, and You cannot look on wickedness with favor” (Hab 1:13), and “This is the message we have heard from Him and announce to you, that God is Light, and in Him there is no darkness at all” (1 John 1:5). Because all mankind is marked by sin, we are all in danger of the fires of hell, unless we turn to Christ as our Savior. *Second*, God made a way for His righteousness to be satisfied, and this through the cross of Christ. As Christians, we “are justified by his grace as a gift, through the redemption that is in Christ Jesus, whom God put forward as a propitiation by his blood, to be received by faith” (Rom 3:24-25a ESV). And John tells us “He Himself is the propitiation for our sins” (1 John 2:2a; cf., 4:10). God is forever satisfied with the death of Christ. *Third*, the wrath of God is removed because Jesus was judged in our place and bore the punishment that rightfully belongs to us. Paul wrote, “God demonstrates His own love toward us, in that while we were yet sinners, Christ died for us. Much more then, having now been justified by His blood, we shall be saved from the wrath of God through Him” (Rom 5:8-9).

---

<sup>106</sup> Robert P. Lightner, *Handbook of Evangelical Theology*, 195.

<sup>107</sup> Paul P. Enns, *The Moody Handbook of Theology*, 325.

## Reconciliation

Atonement for sins is the basis for reconciliation, because God has judged our sins in the Person of Christ who died on the cross in our place. The death of Christ has forever satisfied God's righteous demands for our sin and it is on this basis that He can accept sinners before His throne of grace. Paul wrote, "For if while we were enemies we were reconciled to God through the death of His Son, much more, having been reconciled, we shall be saved by His life. And not only this, but we also exult in God through our Lord Jesus Christ, through whom we have now received the reconciliation" (Rom 5:10-11). And, "Now all these things are from God, who reconciled us to Himself through Christ and gave us the ministry of reconciliation, namely, that God was in Christ reconciling the world to Himself, not counting their trespasses against them, and He has committed to us the word of reconciliation" (2 Cor 5:18-19). In both of these passages on reconciliation, Paul employs the Greek verb *katallassō* (καταλλάσσω), and the noun *katallage* (καταλλαγή) which, according to Louw-Nida, means "to reconcile, to make things right with one another, reconciliation."<sup>108</sup> But this reconciliation does not bring Him down to us, as though God is reconciled to the world. Rather, it means God has changed us, so that we are reconciled to Him, and this through the death of His Son, Jesus, Who bore our sin on the cross (Rom 5:8; 1 Cor 15:3-4) and gives us His righteousness as a gift at the moment we trust in Christ as our Savior (Rom 5:17; 2 Cor 5:21; Phil 3:9). According to G.W. Bromiley:

God is neither reconciled to the world, nor does He reconcile Himself to it. He reconciles the world to Himself (2 Cor 5:19). He loves us even while we are sinners, offering His Son so that we might be forgiven and saved from His wrath (Rom 5:8-10). But God Himself does not change. While He remains implacably opposed to sin, nevertheless, He does not abandon His love for sinners. Instead, He acts to bring about their reconciliation according to an eternal purpose.<sup>109</sup>

Robert Lightner adds:

God is the one who initiated this change or reconciliation; He moved to reconcile sinful man to Himself (2 Cor 5:18, 19). On the other hand, man is

---

<sup>108</sup> Johannes P. Louw and Eugene Albert Nida, *Greek-English Lexicon of the New Testament*, 501.

<sup>109</sup> G. W. Bromiley, "Reconcile; Reconciliation," *The International Standard Bible Encyclopedia, Revised*, 55.

the object of reconciliation. It was man who had moved out of fellowship with God; therefore, man needed to be restored. This reconciliation has been provided for the whole world, but it is effective only when it is received by personal faith.<sup>110</sup>

Because Jesus' death satisfies God's righteousness demands for sin, sinners can approach God who welcomes them in love. God has cleared the way for sinners to come to Him for a new relationship, and this is based completely on the substitutionary work of Christ. God has done everything to reconcile us to Himself. The sin debt that we owed to God has been paid in full by the blood of Christ. Paul Enns states:

The emphasis of *reconciliation* is that of making peace with God. Man who was estranged from God is brought into communion with God. Sin had created a barrier between man and God and rendered man hostile toward God (Isa 59:1-2; Col 1:21, 22; Jam 4:4). Through Christ that enmity and the wrath of God was removed (Rom 5:10). Reconciliation may thus be defined as "God removing the barrier of sin, producing peace and enabling man to be saved."<sup>111</sup>

There are two aspects of God's reconciliation. The first is objective and is referred to as *provisional reconciliation* in which God, through the work of Jesus on the cross, makes humanity savable by means of His judgment of sin in Christ. This means God has removed the barrier that alienated us from Him. The second is subjective and is referred to as *experimental reconciliation* in which lost sinners are brought into a relationship with God when they believe in Christ as their Savior. They are, at that moment, reconciled to God. According to Robert Lightner, "Because of sin in Adam the entire human race is out of balance, at odds with God. Christ reconciled the world to himself, but each individual must appropriate that work before it benefits him (2 Cor 5:18)."<sup>112</sup> Merrill F. Unger states:

By the death of Christ the world is changed in its relationship to God. Man is reconciled to God, but God is not said to be reconciled to man. By this change lost humanity is rendered savable. As a result of the changed position of the world through the death of Christ the divine attitude toward the human family can no longer be the same. God is enabled to deal with lost souls in the light of what Christ has accomplished...When an individual sees and trusts in the

---

<sup>110</sup> Paul P. Enns, *The Moody Handbook of Theology*, 324.

<sup>111</sup> *Ibid.*, 324.

<sup>112</sup> Robert P. Lightner, *Handbook of Evangelical Theology*, 195.

value of Christ's atoning death, he becomes reconciled to God, hostility is removed, friendship and fellowship eventuate.<sup>113</sup>

For those of us who have trusted Christ as our Savior, we have the privilege of sharing the gospel of grace with others, that they too might trust in Jesus as their Savior and be reconciled to God. Paul wrote that God "has committed to us the word of reconciliation. Therefore, we are ambassadors for Christ, as though God were making an appeal through us; we beg you on behalf of Christ, be reconciled to God" (2 Cor 5:19b-20). When we come by faith alone in Christ alone, we are fully reconciled to God.

### Redemption

Redemption means a price has been paid by one person to liberate another. The Greek words *lutroō* (λυτρόω), *lutron* (λύτρον), *antilutron* (ἀντίλυτρον), and *apolutrōsis* (ἀπολύτρωσις) are used by NT writers to communicate the truth that Jesus purchased our freedom from the slave-market of sin by means of His sacrificial death on the cross. In the NT, this word group occurs 21 times and *apolutrōsis* (ἀπολύτρωσις) accounts for roughly half of those uses. Jesus said, "For even the Son of Man did not come to be served, but to serve, and to give His life a ransom [*lutron*] for many" (Mark 10:45). Here, the Greek word *lutron* refers to "price of release, ransom."<sup>114</sup> Prior to faith in Christ, we were held captive in Satan's slave-market of sin, but Christ released us by His shed blood. Paul states, "For He rescued us from the domain of darkness, and transferred us to the kingdom of His beloved Son, in whom we have redemption [*apolutrōsis*], the forgiveness of sins" (Col 1:13-14). And, "For there is one God, and one mediator also between God and men, the man Christ Jesus, who gave Himself as a ransom [*antilutron*] for all, the testimony given at the proper time" (1 Tim 2:5-6). Paul wrote, "In Him we have redemption [*apolutrōsis*] through His blood, the forgiveness of our trespasses, according to the riches of His grace" (Eph 1:7). According to BDAG, the Greek word *apolutrosis* (ἀπολύτρωσις) originally referred to "buying back a slave or captive, i.e. making free by payment of a ransom."<sup>115</sup> Hoehner notes, "The NT usage of ἀπολύτρωσις refers to one set free on the basis of a ransom paid to God by Christ's death."<sup>116</sup>

---

<sup>113</sup> Merrill F. Unger, "Reconciliation," *The New Unger's Bible Dictionary*, 1067.

<sup>114</sup> William Arndt et al., *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 605.

<sup>115</sup> *Ibid.*, 117.

<sup>116</sup> Harold W. Hoehner, *Ephesians: An Exegetical Commentary*, 206.

According to Paul Enns, “The word is used to describe the believer being purchased out of the slave market of sin and set free from sin’s bondage. The purchase price for the believer’s freedom and release from sin was the death of Jesus Christ (1 Cor 6:20; 7:23; Rev 5:9; 14:3, 4).”<sup>117</sup> The whole idea of redemption implies antecedent slavery. A slave could obtain freedom if redeemed by a free person. All humanity is enslaved to sin, Jesus being the sole exception, as He was sinless (2 Cor 5:21; Heb 4:15; 1 Pet 2:22; 1 John 3:5). Since Jesus was free from sin, He was able to purchase our freedom and liberate us from our bondage to Satan and sin (Acts 26:18; Col 1:13-14). Merrill Unger states:

Redemption from this bondage is represented in the Scriptures as both universal and limited. It is universal in the sense that its advantages are freely offered to all. It is limited in the sense that it is effectual only with respect to those who meet the conditions of salvation announced in the gospel. For such it is effectual in that they receive forgiveness of sins and the power to lead a new and holy life. Satan is no longer their captor, and death has lost its sting and terror. They look forward to the redemption of the body (see Heb 2:9; Acts 3:19; Eph 1:7; Acts 26:18; 2 Tim 2:26; 1 Cor 15:55–57; Rom 8:15–23).<sup>118</sup>

Biblically, we observe that God’s forgiveness is not arbitrary, as though He simply releases someone from their sin-debt without any payment for the offenses that were committed. Nor was the payment for sin made by us, as though we had something of worth to give to God. Peter states, “you were not redeemed [*lutroō*] with perishable things like silver or gold from your futile way of life inherited from your forefathers, but with precious blood, as of a lamb unblemished and spotless, the blood of Christ” (1 Pet 1:18-19). God’s forgiveness was made possible by the blood of Christ, which refers to His sacrificial atoning death on the cross where He died in our place, where “Christ died for sins once for all, the just for the unjust, so that He might bring us to God” (1 Pet 3:18). And the blood of Christ is the only coin of the heavenly realm that the Father accepts as payment for our sin debt. Lightner states, “The means of redemption from sin in Scripture is always through the shed blood of Christ, and is therefore related to his death (Gal 3:13; Eph 1:7; Col 1:14; Heb 9:12, 15; 1 Pet 1:18–19; Rev 5:9). His sinless life demonstrated his qualification to be the sin-bearer. One flaw in his character would have disqualified him.”<sup>119</sup> Harold Hoehner notes:

---

<sup>117</sup> Paul P. Enns, *The Moody Handbook of Theology*, 323.

<sup>118</sup> E. McChesney, “Redemption,” *The New Unger’s Bible Dictionary*, 1069.

<sup>119</sup> Robert P. Lightner, *Handbook of Evangelical Theology*, 195.

The OT writings very carefully indicated that the shedding of blood was involved in sacrifice. Sacrificial animals were not killed by strangulation. The shedding of blood is necessary (Lev 17:11; Eph 2:13; 1 Pet 1:19) for without it there is no forgiveness of sins (Heb 9:22), and Paul makes it clear that God has been propitiated in Christ's redemption, which was in connection with his blood (Rom 3:24–25), and that one is justified by means of Christ's blood (Rom 5:9). Therefore, the ransom price in connection with deliverance was the sacrificial death of Christ.<sup>120</sup>

Jesus paid our sin debt while He was on the cross dying in our place. But in some mysterious way, we who have believed in Christ as our Savior, are said to have been “crucified with Him” (Rom 6:6) and “died with Christ” (Rom 6:8; cf., 2 Tim 2:11). From the divine perspective (which encompasses all time and space), God the Father sees us dying with Christ while He was on the cross.

## Repentance

In the OT, the word *repent* translates the Hebrew verb *nacham* (נָחַם) which means to “change one's mind”<sup>121</sup> and the Greek word *metanoō* (μετανοέω) also means to “change one's mind.”<sup>122</sup> The words are basically synonymous. Some teach that repentance means turning from sin. However, this cannot be, for God Himself is said to repent, and He has no sin to turn from.<sup>123</sup> Repentance is necessary concerning salvation if one understands it to mean having a change of mind that salvation is obtained solely in Christ. Peter said, “there is salvation in no one else; for there is no

---

<sup>120</sup> Harold W. Hoehner, *Ephesians: An Exegetical Commentary*, 207.

<sup>121</sup> William D. Mounce, *Mounce's Complete Expository Dictionary of Old & New Testament Words*, 993.

<sup>122</sup> William Arndt et al., *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 640.

<sup>123</sup> The Hebrew verb *nacham* (נָחַם) is used of the Lord who, at times, changed His mind about some action He was going to take. For example, Moses wrote, “So the LORD changed His mind [*nacham*] about the harm which He said He would do to His people” (Ex 32:14). God told Jeremiah, “if that nation against which I have spoken turns from its evil, I will relent [*nacham*] concerning the calamity I planned to bring on it” (Jer 18:8). And, concerning the Ninevites, we're told, “When God saw their deeds, that they turned from their wicked way, then God relented [*nacham*] concerning the calamity which He had declared He would bring upon them. And He did not do it” (Jonah 3:10). In these passages we observe that God changed His mind about some action He was going to take, and that action was based on the behavior of others and whether or not they conformed themselves to His righteousness.

other name under heaven that has been given among men by which we must be saved” (Acts 4:12). And when the Philippian Jailer asked Paul and Silas, “Sirs, what must I do to be saved?” (Acts 16:30), the simple reply was given, “Believe in the Lord Jesus, and you will be saved” (Acts 16:31). The gospel is simple. It means believing in the One who died for our sins, was buried, and raised again on the third day, as Scripture teaches (1 Cor 15:3-4). And salvation is by grace alone, through faith alone, in Christ alone (John 3:16), and not by any human effort (Eph 2:8-9; Tit 3:5), for “the one who does not work, but believes in Him who justifies the ungodly, his faith is credited as righteousness” (Rom 4:5). For Christians, turning from a life of sin and producing good works should follow salvation (Eph 2:10; Gal 6:10), but they are never a condition of it. Arnold Fruchtenbaum states, “When the term ‘repentance’ is used as a synonym for faith...it is a condition for salvation. For example, one has to change one’s mind about who the Messiah is in order to be saved. So if repentance is meant as a synonym for belief, then yes, repentance is necessary for salvation.”<sup>124</sup> According to Charles Ryrie:

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 of sin 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).<sup>125</sup>

Robert B. Thieme Jr., states:

Salvation repentance occurs when the unbeliever hears the Gospel, understands it, and makes a decision to accept Christ’s saving work (Luke 13:3, 5; Acts 17:30; 2 Pet 3:9). Believing in the Gospel message and repenting inherently operate together (Acts 20:21; Mark 1:14–15). Peter’s command to “repent” in order to receive the gift of the Holy Spirit (Acts 2:38) is synonymous with Paul’s command to “believe” in order to be saved (Acts 16:31). The result is always the same: the spiritually dead person believes that Jesus

---

<sup>124</sup> Arnold G. Fruchtenbaum, *Faith Alone: The Condition of Our Salvation: An Exposition of the Book of Galatians and Other Relevant Topics*, ed. Christiane Jurik, Second Edition. (San Antonio, TX: Ariel Ministries, 2016), 91.

<sup>125</sup> Charles Caldwell Ryrie, *So Great Salvation: What It Means to Believe in Jesus Christ* (Chicago: Moody Press, 1997), 89–90.

Christ is his Savior and is instantly granted eternal life. Regardless of his past or current lifestyle, the unbeliever does not repent regarding his sins but changes his mental attitude toward Christ, the only solution to sin (Matt 12:41).<sup>126</sup>

When people hear God’s Word accurately taught, it challenges them to change their mind and the direction of their life. Paul, when speaking to the elders of the church at Ephesus spoke of “testifying to both Jews and Greeks of repentance toward God and faith in our Lord Jesus Christ” (Acts 20:21). Concerning this verse, J. Dwight Pentecost notes, “A change of attitude toward the revealed truth of God that produced a faith toward the Lord Jesus Christ was the substance of Paul’s teaching there before the Ephesian elders.”<sup>127</sup>

Should we expect to see a change in one’s values and behavior after being born again? Yes. We should expect to see a change in behavior. John the Baptist told his hearers, “Therefore bear fruit in keeping with repentance” (Matt 3:8). And Paul’s message to the Gentiles was “that they should repent and turn to God, performing deeds appropriate to repentance” (Acts 26:20). Ryrie notes, “Certainly when one changes his mind about Christ and receives Him as Savior, changes will follow in his life. All believers will bear fruit, so changes will follow.”<sup>128</sup> Zane Hodges states:

Of course, there is every reason to believe that there will be good works in the life of each believer in Christ. The idea that one may believe in Him and live for years totally unaffected by the amazing miracle of regeneration, or by the instruction and/or discipline of God his heavenly Father, is a fantastic notion—even bizarre. I reject it categorically.<sup>129</sup>

God commands His people to walk in His righteous ways, obeying Him and doing His will. A command implies intelligence to understand and volition to obey. It also implies that one has the capacity to refuse the command and turn away from God’s will. It is possible for a righteous person to turn to a life of iniquity. Ezekiel warned about this on several occasions, saying, “When the righteous turns from his righteousness and commits iniquity, then he shall die in it” (Ezek 33:18; cf. 3:20,

---

<sup>126</sup> Robert B. Thieme, Jr. “Repentance”, *Thieme’s Bible Doctrine Dictionary*, 218.

<sup>127</sup> J. Dwight Pentecost, *Things Which Become Sound Doctrine*, 64.

<sup>128</sup> Charles Caldwell Ryrie, *So Great Salvation: What It Means to Believe in Jesus Christ*, 89.

<sup>129</sup> Zane C. Hodges, *A Free Grace Primer: The Hungry Inherit, The Gospel Under Siege, Grace in Eclipse*, ed. Robert N. Wilkin (Denton, TX: Grace Evangelical Society, 2011), 274.

18:24, 26; 33:12). The Hebrew verb *shub* (שׁוּב), translated *turn*, means “to turn around.”<sup>130</sup> In this context, we observe a righteous person who “turns from his righteousness and commits iniquity” (Ezek 33:18). The prophet warns that the righteous who turn to a lifestyle of iniquity will face God’s punishment, perhaps even to the point of death.

Repentance is also used of Christians who are operating in a state of carnality and walking according to Satan’s world system. For example, the Christians living in Ephesus were commanded by the Lord Jesus, “remember from where you have fallen, and repent and do the deeds you did at first” (Rev 2:5). Failure for Christians to repent of their carnality means they are subject to divine discipline. The Lord Jesus told Christians in Laodicea, “Those whom I love, I reprove and discipline; therefore be zealous and repent” (Rev 3:19). In these cases, repentance means prioritizing God and His Word and submitting to His authority and pursuing a life of righteousness as God expects. The believer who does this will cease his carnal pursuits (1 Cor 3:1-3), avoid divine discipline (Heb 12:5-11), begin securing rewards for eternity (1 Cor 3:10-15; 2 John 1:8), be a blessing to others (Matt 5:16; Gal 6:10), and glorify the Lord (1 Cor 10:31; 2 Cor 9:13).

Is there sorrow that leads to repentance? Yes, there can be true sorrow that leads to repentance. In his second letter to the Corinthians, Paul said, “the sorrow that is according to the will of God produces a repentance without regret, leading to salvation, but the sorrow of the world produces death” (2 Cor 7:10). Though sorrow may lead to repentance, it does not always do so, as “the sorrow of the world produces death” and not salvation (2 Cor 7:10b). That is, one may be sorrowful, and yet never turn to Christ. Judas, when he betrayed Christ, “felt remorse” for his actions (Matt 27:3), and then “went away and hanged himself” (Matt 27:5). Fruchtenbaum notes, “Sorrow may accompany repentance, but the word itself does not mean ‘sorrow.’ It simply means ‘to change one’s mind’ (Acts 8:22; 11:18; 20:21; 26:20; Heb 6:1, 6; 12:17; Rev 9:20).”<sup>131</sup> He further states, “If repentance is used merely as a synonym for believing in the Messiah—the way the Bible uses it—only in that sense is it truly a condition for salvation. But if—as some groups use it—repentance means ‘to feel sorry for one’s sins,’ then it indeed becomes a false addition to salvation.”<sup>132</sup> Concerning 2 Corinthians 7:10, Lewis Chafer states:

---

<sup>130</sup> Ludwig Koehler et al., *The Hebrew and Aramaic Lexicon of the Old Testament*, 1427.

<sup>131</sup> Arnold G. Fruchtenbaum, *Faith Alone: The Condition of Our Salvation: An Exposition of the Book of Galatians and Other Relevant Topics*, 92.

<sup>132</sup> *Ibid.*, 92.

The common practice of reading into this word the thought of sorrow and heart-anguish is responsible for much confusion in the field of Soteriology. There is no reason why sorrow should not accompany repentance or lead on to repentance, but the sorrow, whatever it may be, is not repentance. In 2 Corinthians 7:10, it is said that “godly sorrow worketh repentance,” that is, it leads on to repentance; but the sorrow is not to be mistaken for the change of mind which it may serve to produce.<sup>133</sup>

J. Dwight Pentecost adds:

You will observe from that verse that sorrow and repentance are not the same at all. Sorrow does its work, and when sorrow has done its work the product of sorrow is repentance and the product of the change of mind is salvation. The Apostle, then, has set up a progression: sorrow, repentance, and salvation. But the sorrow is not repentance, and the repentance is not salvation...Such a sorrow is not repentance, and we will miss the important teaching of the Word of God unless we are clear on the Scriptural concept that, in the Word of God, repentance is a change of mind.<sup>134</sup>

Repentance and faith are like two sides of the same coin where one assumes the other. Lewis Chafer states, “it is as dogmatically stated as language can declare, that repentance is essential to salvation and that none could be saved apart from repentance, but it is included in believing and could not be separated from it.”<sup>135</sup> And, “It is asserted that repentance, which is a change of mind, enters of necessity into the very act of believing on Christ, since one cannot turn to Christ from other objects of confidence without that change of mind.”<sup>136</sup> McChesney agrees, saying, “Although faith alone is the condition for salvation (Eph 2:8–10; Acts 16:31), repentance is bound up with faith and inseparable from it, since without some measure of faith no one can truly repent, and repentance never attains to its deepest character till the sinner realizes through saving faith how great is the grace of God against whom he has sinned.”<sup>137</sup>

What kind of repentance saves? Not a sorrow for sins or even a sorrow that results in a cleaning up of one’s life. People who reform have repented; that

---

<sup>133</sup> Lewis Sperry Chafer, *Systematic Theology*, 372.

<sup>134</sup> J. Dwight Pentecost, *Things Which Become Sound Doctrine*, 63.

<sup>135</sup> Lewis Sperry Chafer, *Systematic Theology*, vol. 3, 373.

<sup>136</sup> *Ibid.*, 378.

<sup>137</sup> E. McChesney and Merrill F. Unger, “Repentance,” *The New Unger’s Bible Dictionary*, 1073.

is, they have changed their minds about their past lives, but that kind of repentance, albeit genuine, does not of itself save them. The only kind of repentance that saves is a change of mind about Jesus Christ. People can weep; people can resolve to turn from their past sins; but those things in themselves cannot save. The only kind of repentance that saves anyone, anywhere, anytime is a change of mind about Jesus Christ.<sup>138</sup>

Joseph Dillow notes:

Is repentance necessary for personal salvation? It depends upon what one means by “repentance.” If it means turn from sin and submit to the Lordship of Christ, it is not necessary. But...if repentance means to admit that one is guilty and needs a Savior from sin, of course repentance is necessary. This is clearly taught in the Gospel of John (John 16:8-9) where we are told that the Holy Spirit convicts the world of sin. That means He brings them to a sense that they are wrong, they are guilty, and they need a Savior. That is repentance. No one comes to the Lamb of God who takes away sin (John 1:36), if he is not convinced that he is guilty and needs a Savior to take away his sin.<sup>139</sup>

## Sin

The word *sin* is found throughout Scripture, and both the Hebrew and Greek share the same basic meaning. The Hebrew word *chata* (חָטָא) means “to miss the target, or to lose the way,”<sup>140</sup> and the Greek word *hamartanō* (ἁμαρτάνω) is defined as “miss the mark, err, or do wrong.”<sup>141</sup> In Judges 20:16 the Hebrew word is used of skilled soldiers who do not *miss their target*, and in Proverbs 19:2 of a man who hurries and *misses his way*.<sup>142</sup> Sin is when we transgress God’s law and depart from His intended path.<sup>143</sup> The apostle John states, “Everyone who practices sin also

---

<sup>138</sup> Charles Caldwell Ryrie, *So Great Salvation*, 85.

<sup>139</sup> Joseph C. Dillow, *Final Destiny: The Future Reign of the Servant Kings*.

<sup>140</sup> Ludwig Koehler et al., *The Hebrew and Aramaic Lexicon of the Old Testament*, 305.

<sup>141</sup> William Arndt et al., *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 49.

<sup>142</sup> G. Herbert Livingston, “638 חָטָא,” ed. R. Laird Harris, Gleason L. Archer Jr., and Bruce K. Waltke, *Theological Wordbook of the Old Testament* (Chicago: Moody Press, 1999), 277.

<sup>143</sup> Other Hebrew and Greek words related to sin include: *evil* (עָרָא *ra* – Gen 3:5), *wicked* (רָשָׁע *rasha* – Prov 15:9), *rebel* (מָרָד *marah* – Deut 1:26), *transgress* (פָּשָׁע *pasha* – Isa 1:2), *iniquity* (אָוֹן *avon* – Isa 53:6), *error* (שָׁגָה *shagah* – Lev 4:13), *guilt* (אָשָׁם *asham* – Lev 4:22), *go astray* (תָּעַת *taah* – Psa 58:3), *sin* (ἁμαρτία *hamartia* – 1 Cor 15:3), *bad* (κακός *kakos* – Rom 12:17), *evil*

practices lawlessness; and **sin is lawlessness**” (1 John 3:4). According to J. I. Packer, “*Sin* may be comprehensively defined as lack of conformity to the law of God in act, habit, attitude, outlook, disposition, motivation, and mode of existence.”<sup>144</sup>

Divine laws are a reflection of the righteousness of God. The righteousness of God may be defined as the intrinsic, immutable, moral perfection of God, from which He commands all things, in heaven and earth, and declares as good that which conforms to His righteousness and as evil that which deviates. God’s character is the basis upon which all just laws derive; either divine laws from God Himself or human laws which conform to His righteousness.<sup>145</sup> Merrill F. Unger states:

The underlying idea of sin is that of law and of a lawgiver. The lawgiver is God. Hence sin is everything in the disposition and purpose and conduct of God’s moral creatures that is contrary to the expressed will of God (Rom 3:20; 4:15; 7:7; Jam 4:12, 17). The sinfulness of sin lies in the fact that it is against God, even when the wrong we do is to others or ourselves (Gen 39:9; Psa 51:4).<sup>146</sup>

God permits sin, but is never the author of it. Sin is the expression of a creaturely will that is set against God. The sin we commit may be mental, verbal, or physical. It may be private or public, impacting one or many, with short or lasting results. Below are biblical examples of sin:

1. Lucifer sought to place himself above God (Isa 14:12-14; Ezek 28:11-18).
2. Adam and Eve disobeyed the command not to eat the fruit from “the tree of the knowledge of good and evil” (Gen 2:15-17; 3:1-7).
3. Lot’s daughters got him drunk and had sex with him (Gen 19:30-38).
4. Aaron led the Israelites to worship an idol (Ex 32:1-6).
5. Moses struck the rock when the Lord told him only to speak to it (Num 20:8-12).
6. Samson slept with prostitutes (Judg 16:1-4).

---

(πονηρός *poneros* – Matt 7:11), **ungodly** (ἀσεβής *asebes* – Rom 4:5), **guilty** (ἔνοχος *enochos* – 1 Cor 11:27), **unrighteousness** (ἀδικία *adikia* – Rom 1:18), **lawless** (ἄνομος *anomos* – 1 Tim 1:9), **transgression** (παράβασις *parabasis* – Gal 3:19), **ignorance** (ἄγνοέω *agnoeo* – Acts 17:23), **go astray** (πλανάω *planao* – 1 Pet 2:25), **trespass** (παράπτωμα *paraptoma* – Rom 5:15), and **hypocrisy** (ὑπόκρισις *hypokrisis* – 1 Tim 4:2).

<sup>144</sup> J. I. Packer, *Concise Theology*, 199.

<sup>145</sup> If there is no God, then there is no absolute standard for right and wrong and we are left with arbitrary laws based on manufactured values.

<sup>146</sup> Merrill F. Unger, “Sin,” *The New Unger’s Bible Dictionary*, 1198.

7. David had an affair with Bathsheba and conspired to have her husband, Uriah, murdered (2 Sam 11:1-21).
8. Solomon worshiped idols (1 Ki 11:1-10).
9. Peter tried to prevent Jesus from going to the cross (Matt 16:21-23).
10. Peter publicly denied the Lord three times (Matt 26:34-35; 69-75).
11. The Christians at Corinth engaged in quarrels (1 Cor 1:11), jealousy and strife (1 Cor 3:1-3), fornication (1 Cor. 5:1-2), selfishness and drunkenness (1 Cor 11:21).
12. The Apostle John twice worshipped an angel and was rebuked for it (Rev 19:10; 22:8-9).

The above list is a just a sampling of sins in the Bible. Biblically, every person is a sinner in God's sight. Jesus is the single exception. Jesus, because of His divine nature (John 1:1, 14; Col 2:9), and the virgin conception (Isa 7:14; Luke 1:30-35), is the only person ever born without sin and who committed no sin (2 Cor 5:21; Heb 4:15; 1 Pet 2:22; 1 John 3:5). His perfect humanity and sinless life qualified Him to go to the cross and die in our place. Biblically, we are sinners *in Adam* (Rom 5:12; 1 Cor 15:21-22), sinners *by nature* (Rom 7:18-21; Gal 5:17; Eph 2:1-3), and sinners *by choice* (1 Ki 8:46; Prov 20:9; Isa 53:6; Rom 3:9-23). Sin separates us from God and renders us helpless to merit God's approval. We are helpless to solve the sin problem and save ourselves (Rom 5:6-10; Eph 2:1-3). Good works have no saving merit before God (Isa 64:6; Eph 2:8-9; Tit 3:5). We cannot save ourselves any more than we can jump across the Grand Canyon or throw rocks and hit the moon. Sadly, many people buy into the lie that they can help save themselves by doing good works. The biblical teaching is that salvation is never based on good works or adherence to law, but by grace alone, through faith alone, in Christ alone (John 3:16; 14:6; Acts 4:12; 16:31). Scripture states, we are "not justified by the works of the Law but through faith in Christ Jesus, even we have believed in Christ Jesus, so that we may be justified by faith in Christ and not by the works of the Law; since by the works of the Law no flesh will be justified" (Gal 2:16; cf. Rom 3:20, 28), for "if righteousness comes through the Law, then Christ died needlessly" (Gal 2:21).

According to Norman Geisler, "Sin is the precondition for salvation; salvation isn't necessary unless there are sinners in need of being saved. As to the origin of salvation, there is universal agreement among orthodox theologians: God is the author of our salvation, for whereas human sin originated with human beings on earth, salvation originated with God in heaven."<sup>147</sup> And according to Robert Lightner, "The Bible is explicit about the condition of all who have not been born

---

<sup>147</sup> Norman L. Geisler, *Systematic Theology, Volume Three: Sin, Salvation*, 181.

again. They are lost (Luke 19:10), condemned (John 3:18), under God’s wrath (John 3:36), dead in trespasses and sin (Eph 2:1), having no hope, and without God in the world (Eph 2:12), and unrighteous (Rom 1:19-32).”<sup>148</sup> It matters little what people think of themselves. God provides the only true estimation of people, and His Word is that we are utterly lost in sin and helpless to save ourselves. Lewis Chafer adds:

The greatest problem for the infinite God was to provide the reconciliation of the cross: the greatest problem for man is simply to believe the record in its fulness. To reject the Savior is not only to refuse the gracious love of God, but is to elect, so far as one can do, to remain under the full guilt of every sin as though no Savior had been provided, or no sacrifice had been made. No more terrible sin can be conceived of than the sin of rejecting Christ.<sup>149</sup>

### **Total Depravity**

*Total depravity* is the biblical doctrine that sin permeates all aspects of our being—mind, will, and sensibilities. It does not mean we are as bad as we can be, for there are many moral unbelievers in the world. Being contaminated by sin means whatever morality we produce can never measure up to the perfect righteousness God expects. Is there any person who can say, “I have cleansed my heart, I am pure from my sin?” (Prov 20:9). The answer is an emphatic No! The human heart is corrupt, for “the heart is more deceitful than all else and is desperately sick” (Jer 17:9). And “Indeed, there is not a righteous man on earth who continually does good and who never sins” (Eccl 7:20), and “There is none righteous; not even one. There is none who understands; there is none who seeks for God. All have turned aside; together they have become useless. There is none who does good, there is not even one” (Rom 3:10-12; cf. Rom 8:8). Some might argue that we can perform good works and help to save ourselves. This is wrong. Scripture states, “your iniquities have made a separation between you and your God” (Isa 59:2), “For all of us have become like one who is unclean, and all our righteous deeds are like a filthy garment; and all of us wither like a leaf, and our iniquities, like the wind, take us away” (Isa 64:6). Salvation does not come by human works; rather, we are “justified by faith apart from works of the Law” (Rom 3:28), and salvation comes “to the one who does not work, but believes in Him who justifies the ungodly” (Rom 4:5), and we are “not justified by the works of the Law but through faith in Christ Jesus, even we have believed in Christ Jesus, so that we may be justified by faith in Christ and not by the

---

<sup>148</sup> Robert P. Lightner, *Handbook of Evangelical Theology*, 188.

<sup>149</sup> Lewis Sperry Chafer, *Salvation*, 52–53.

works of the Law; since by the works of the Law no flesh will be justified” (Gal 2:16), “For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works, so that no one may boast” (Eph 2:8-9), and God “has saved us and called us with a holy calling, not according to our works, but according to His own purpose and grace which was granted us in Christ Jesus from all eternity” (2 Tim 1:9), and “He saved us, not on the basis of deeds which we have done in righteousness, but according to His mercy, by the washing of regeneration and renewing by the Holy Spirit” (Tit 3:5). By human estimation, even the worst person can do some good. But human estimation is lower than God’s estimation and it is God’s standards that define what is truly good. According to Charles Ryrie, “Total depravity must always be measured against God’s holiness. Relative goodness exists in people. They can do good works, which are appreciated by others. But nothing that anyone can do will gain salvational merit or favor in the sight of a holy God.”<sup>150</sup>

Concerning total depravity and the transmission of original sin, Jesus is the sole exception, for Mary’s virgin conception meant Jesus was not born with the taint of original sin. Being free from original sin, Jesus also had no sin nature. Furthermore, Jesus lived His entire life and committed no personal sin. Scripture reveals Jesus “knew no sin” (2 Cor 5:21), was “without sin” (Heb 4:15), “committed no sin” (1 Pet 2:22), and in whom “there is no sin” (1 John 3:5). His sinless life qualified Him to die a substitutionary death in our place, “the just for the unjust, so that He might bring us to God” (1 Pet 3:18). Jesus died for everyone and paid the penalty for our sin (John 3:16; Heb 2:9; 1 John 2:2). Though His death is sufficient for all to be saved (unlimited atonement), the benefits of the cross are applied only to those who believe in Him.

### **Unlimited Atonement**

Unlimited atonement is the view from Scripture that Jesus died for everyone, and though His death is sufficient to save everyone, the benefits of the cross are applied only to those who believe in Him as Savior. In contrast to this is the teaching of limited atonement, that Christ died only for those whom God has elected to salvation. Though there are Christians who hold to limited atonement, and have written well on other theological matters, it is the view of this writer that they err on this subject, relying more on logic than the testimony of Scripture. Arnold Fruchtenbaum states, “Those who hold to limited atonement do not come to their

---

<sup>150</sup> Charles Caldwell Ryrie, *Basic Theology*, 253.

conclusion based upon the exegesis of Scripture because the fact is that there is no passage anywhere in the Bible that says He died only for the elect... The defense for limited atonement is not based upon exegesis; it is based upon logic.”<sup>151</sup> According to David Allen:

Limited atonement is a doctrine in search of a text. No one can point to any text in Scripture that states clearly and unequivocally that Christ died for the sins of a limited number of people to the exclusion of others. Most Calvinists admit this. Alternatively, a dozen clear texts in the New Testament explicitly affirm Christ died for the sins of all people, and another half dozen plus that indirectly suggest it.<sup>152</sup>

Jesus’ atonement for sins is the basis for reconciliation, because God has judged our sins in the Person of Christ who died on the cross in our place. Jesus is “the Lamb of God who takes away the sin of the world!” (John 1:29), and “who desires all men to be saved and to come to the knowledge of the truth” (1 Tim 2:4), and “who gave Himself as a ransom for all” (1 Tim 2:6), and tasted “death for everyone” (Heb 2:9), and “is the Savior of all men, especially of believers” (1 Tim 4:10), “For the grace of God has appeared, bringing salvation to all men” (Tit 2:11), and “He Himself is the propitiation for our sins; and not for ours only, but also for those of the whole world” (1 John 2:2; cf., 1 John 4:10), and “the Father has sent the Son to be the Savior of the world” (1 John 4:14). Peter wrote of “false prophets” and “false teachers” who “deny the Master who bought them” (2 Pet 2:1). Because Christ died for everyone, everyone is savable. But though the death of Christ was sufficient to save everyone, only those who believe will benefit from His work on the cross. And when people believe in Jesus, accepting the fact the He died for their sins, was buried, and raised again on the third day, they receive forgiveness of sins (Acts 10:43; Eph 1:7), the gift of righteousness (Rom 5:17; 2 Cor 5:21; Phil 3:9), and the eternal life (John 3:16; 10:28). Human volition is the key, as “God is now declaring to men that all people everywhere should repent” (Acts 17:30). This means they must not trust in themselves or any system of good works to save, but trust in Christ alone to save. The only sin that keeps a person out of heaven is the sin of unbelief. The apostle John wrote, “He who believes in Him is not judged; he who does not believe has been judged already, because he has not believed in the name of the only

---

<sup>151</sup> Arnold G. Fruchtenbaum, *God’s Will & Man’s Will: Predestination, Election, & Free Will*, ed. Christiane Jurik, 2nd Edition. (San Antonio, TX: Ariel Ministries, 2014), 44.

<sup>152</sup> David L. Allen, “A Critique of Limited Atonement,” in *Calvinism: A Biblical and Theological Critique*, ed. David L. Allen and Steve W. Lemke (Nashville, TN: B&H Academic, 2022), 71.

begotten Son of God” (John 3:18). And Jesus pointed out that the world as a whole is convicted by God the Holy Spirit of one sin, the sin of unbelief, Jesus said, “because they do not believe in Me” (John 16:9). For those who reject Christ as Savior, their future is one of eternal separation and punishment away from God for all eternity, for “if anyone's name was not found written in the book of life, he was thrown into the lake of fire” (Rev 20:15). This need not happen. Hell is avoidable to the one who trusts in Christ as Savior, believing the gospel message “that Christ died for our sins according to the Scriptures, and that He was buried, and that He was raised on the third day according to the Scriptures” (1 Cor 15:3-4). Like the apostle Paul, I “beg you on behalf of Christ, be reconciled to God” (2 Cor 5:20). The matter is simple, “Believe in the Lord Jesus, and you will be saved” (Acts 16:31).