

Marc Roby: We are resuming our study of biblical theology today by continuing to examine the nature of true saving faith. Last time, Dr. Spencer, you made the point that simply *saying* “I believe in Jesus Christ” is not enough to be saved, we must see our sinful condition and our need for a Savior, and we must believe in the one true Savior, Jesus Christ, as he is presented to us in the Bible. At the end, you held out that there is even more to be said; what did you have in mind?

Dr. Spencer: I had a number of things in mind, but the first one is that Christianity is not a self-help program, nor is it just a bit of moral reformation. I fear that far too often nowadays that is all people think it is.

Marc Roby: I’ve heard that view as well.

Dr. Spencer: And in the churches that peddle this brand of false Christianity, Jesus is seen as nothing more than a good moral teacher and his sacrifice on the cross, if it is believed at all, is simply seen as an example of personal sacrifice.

So, the first thing I want to make clear is that true Christianity has absolutely nothing to do with this kind of nonsense. The Jesus Christ who is presented in the Bible, and the Jesus Christ who is the Savior of the world, is truly God and truly man, and he gave his life as a sacrifice to pay for the sins of those who will place their trust in him. Christians are, of course, to live differently than unbelievers, but it isn’t just a little bit of moral renovation, it is a deep-seated work of total transformation that continues throughout all of life.

Marc Roby: And, in fact, we don’t primarily work for any kind of reward in *this* life, do we?

Dr. Spencer: You’re right. As Christians, our ultimate hope is not for anything in this life. No, we are looking forward to what comes *after* this life! As Paul wrote in Philippians 3:13-14, “Forgetting what is behind and straining toward what is ahead, I press on toward the goal to win the prize for which God has called me heavenward in Christ Jesus.”¹ And, in 2 Timothy 4:7-8, he wrote about his own upcoming death to his young protégé Timothy and said, “I have fought the good fight, I have finished the race, I have kept the faith. Now there is in store for me the crown of righteousness, which the Lord, the righteous Judge, will award to me on that day—and not only to me, but also to all who have longed for his appearing.”

Marc Roby: Paul was clearly looking forward to something wonderful when this life is over.

Dr. Spencer: Yes he was. That is why, in Philippians 1:21 and 23 he wrote that “to die is gain” and that to die is to “be with Christ, which is better by far”. The apostle Peter also wrote about this great hope. In 2 Peter 3:13 we read that “in keeping with [God’s] promise we are looking forward to a new heaven and a new earth, the home of righteousness.”

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Marc Roby: And of course, we have the glorious picture of this new heaven and new earth in Revelation 21 where we are told that “There will be no more death or mourning or crying or pain” and that “God himself will be with [us] and be [our] God.”

Dr. Spencer: That’s right. What a glorious picture it paints of our eternal destiny. So, my main point again is that a false Christianity that is focused on this life, as most modern churches are, is a horribly distorted imitation of the real thing. Therefore, our purpose is not to live better so that *this life* is better, our purpose is to do the will of God for his glory and to be transformed more and more into the image of Christ himself and to look forward to our ultimate home, which is in heaven with God. We should be able to join with the psalmist in Psalm 73, verses 24-25, when he wrote, “You guide me with your counsel, and afterward you will take me into glory. Whom have I in heaven but you? And earth has nothing I desire besides you.”

So, a little bit of moral reformation is not what we are talking about. Christ told his disciples in Matthew 6:19-20, “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.” Our main focus is to be on living this life to prepare for what happens after we die.

Marc Roby: All right, what else did you have in mind with regard to the nature of true saving faith?

Dr. Spencer: The second thing I had in mind is a doctrine sometimes called the double imputation, which we briefly introduced near the end of Session 3.

Marc Roby: Now, according to my dictionary, to impute something to me is to say that I now possess it, or that I am guilty of that something, whatever it might be. So, please explain the “double imputation” to which you are referring

Dr. Spencer: I’m referring to the fact that when we truly repent and trust in Jesus Christ for our salvation, our sins are imputed to him and his righteousness is imputed to us. This is also called the double transaction. It is like a financial transaction, my sins are placed in Jesus’ account and his perfect righteousness is placed in mine.

Marc Roby: That’s a very unequal transaction to say the least!

Dr. Spencer: It certainly is. It is the most amazing display of God’s grace and love imaginable. Jesus Christ willingly takes all of my sins, past and future. He takes the whole ugly, smelly lot upon himself and bears the penalty that I deserve to pay, the wrath of God and death itself. And, in addition, he then gives to me his perfect righteousness.

Marc Roby: And, of course, he had to become man in order to die, since God cannot die. But he also had to live a perfect, sinless life in obedience to the will of God the Father.

Dr. Spencer: Absolutely. He had to live a perfect life as a man in order to have this perfect righteousness to give.

In addition, since it was man who sinned against God, a man had to atone for that sin. But no mere mortal is able to atone for his own sin, let alone the sin of someone else. As it says in Psalm 49, verses 7 through 9, “No man can redeem the life of another or give to God a ransom for him—the ransom for a life is costly, no payment is ever enough”.

Marc Roby: That verse puts the lie to the commonly held belief that in the Day of Judgment God will put my good deeds and bad deeds on a balance and see which are greater.

Dr. Spencer: It certainly does. And, as I briefly mentioned near the end of Session 2, we have no good deeds anyway. Everything we do is tainted by sin. God is perfect and he demands perfection. Which means that not only must my external actions be perfect, but so must my motives and desires be perfect. And nothing I ever do in this life satisfies that standard.

Marc Roby: But, as you said, Jesus Christ did satisfy that standard.

Dr. Spencer: Yes he did, and he is the only one who ever has. He himself said in John 8:29 that he *always* did was pleased the Father. But, his perfect obedience is not the only reason we need Jesus as our Savior. We also need the infinite value of his atoning sacrifice.

Marc Roby: Why is that?

Dr. Spencer: Because, as Jonathan Edwards correctly argued in his famous sermon “The Justice of God in the Damnation of Sinners”,² the heinousness of our sins is proportional to the dignity of the one against whom we sin. We see this principle at work in the laws of our country. For example, it is a more serious crime if you murder the president than it is if you murder me. And so, Edwards argues, since God is infinite in his greatness, majesty and glory, he is infinitely honorable and sin against him deserves infinite punishment. And since sin is the transgression of God’s law, all sin is, first and foremost, against God.

Marc Roby: And, of course, no mere man can pay an infinite price, except by being punished infinitely long; hence the fact that hell is eternal.

Dr. Spencer: Right. But, because Jesus Christ is infinite God incarnate, his sacrifice has infinite worth. He fully paid the infinite penalty for sin by bearing the wrath of God for a finite period of time—those horrible hours on the cross when he cried out, “My God, my God, why have you forsaken me.” In addition, the Father has agreed to accept his sacrifice on behalf of those who will place their trust in him.

Marc Roby: Very well, that covers the first half of the double transaction, it explains why we need Christ’s atoning sacrifice. But we still need to explain the second half of the transaction, in other words, why we need his perfect righteousness.

Dr. Spencer: We need his perfect righteousness because we are told in Matthew 5:48 to “Be perfect, therefore, as your heavenly Father is perfect.” We need nothing less than a perfect

² “The Justice of God in the Damnation of Sinners” in *The Works of Jonathan Edwards*, Vol. 1, Hendrickson Publishers, 2005, pg. 669

righteousness to come into God's holy presence. So, in the double transaction, Jesus takes away the guilt of my sins by his atoning sacrifice, *and* he grants to me his perfect righteousness.

Marc Roby: That is an amazing thought. And this is not a new idea in the New Testament, we also see this transaction spoken of in the Old Testament, don't we?

Dr. Spencer: We certainly do. In Zechariah Chapter 3 we see a wonderful portrayal of this transaction, using the example of Joshua, who was the high priest at the time the Jews were rebuilding the temple after the Babylonian captivity. And he is used not just as an example, but also as the representative for the people. In verses 1 through 5 the prophet tells us of a vision he was given by an angel, and he says; "Then he showed me Joshua the high priest standing before the angel of the LORD, and Satan standing at his right side to accuse him. The LORD said to Satan, 'The LORD rebuke you, Satan! The LORD, who has chosen Jerusalem, rebuke you! Is not this man a burning stick snatched from the fire?' Now Joshua was dressed in filthy clothes as he stood before the angel. The angel said to those who were standing before him, 'Take off his filthy clothes.' Then he said to Joshua, 'See, I have taken away your sin, and I will put rich garments on you.' Then I said, 'Put a clean turban on his head.' So they put a clean turban on his head and clothed him, while the angel of the LORD stood by."

Marc Roby: That is a beautiful picture of God's grace.

Dr. Spencer: It certainly is. The scene, of course, is a courtroom in heaven, and Satan is the prosecuting attorney. The idea here is that if the high priest Joshua is a sinner – represented by his filthy clothes, what hope is there for the people? How can a sinful high priest offer sacrifices to atone for the sins of the people? He himself needs a sacrifice. And notice that no one denies that Joshua is sinful. Even though Satan is the father of lies, he does not have to lie to accuse us, he can tell the truth. But the angel of the LORD, who many would say is Jesus Christ himself, tells them to take off Joshua's filthy clothes and to put clean, rich, garments on him instead. This represents salvation; it is the gospel. We need to have the perfect righteousness of Christ to be able to come into heaven, and we are granted that perfect righteousness in the double transaction.

Marc Roby: I remember in Session 3 you noted that Paul wrote about this in 2 Corinthians 5:21. We read, "God made him who had no sin to be sin for us, so that in him we might become the righteousness of God."

Dr. Spencer: I quoted that verse because it is the very best one I know of for supporting this doctrine. And the wording in that verse is important, it says "in him" we become the righteousness of God. Throughout the New Testament it speaks of Christians as being "in Christ", in fact that construction is used 89 times in the Bible we are using.

Marc Roby: And, of course, this expression is sort of a shorthand way of speaking about our union with Christ.

Dr. Spencer: Yes. And our union with Christ is what the theologian John Murray has called “the central truth of the whole doctrine of salvation.”³ All that can be said of a Christian is true only because we are united to Christ by faith.

Marc Roby: I’m sure we will have to spend more time in a later session, or two, talking about union with Christ, but let’s get back to the topic at hand and see how this applies to our preliminary discussion of the nature of true saving faith.

Dr. Spencer: Alright, well union with Christ is fundamental to our discussion. You are certainly correct that we will come back at a later date and spend more time on the topic, but now I want to point out three things. First, it is in union with Christ that he takes our sins upon himself and pays the penalty we owe. Second, it is in union with Christ that we receive his perfect righteousness, which we need to enter heaven. And, third, it is in union with Christ that we live in this life.

Marc Roby: OK. We’ve covered those first two points in terms of the double transaction, how is the third one important in a basic discussion on the nature of true, saving faith?

Dr. Spencer: Oh, it’s critically important because it speaks to how a Christian should live. We are united to Christ by faith, and so it is proper to say that we are saved by faith alone. But, that union involves a radical change in our being, which occurs when we are born again, and which always results in a life of obedience. We discussed this topic at some length in Session 3, but it is critically important to bring this up again in the context of true, saving faith, because most modern churches are antinomian, at least to some degree.

Marc Roby: And that word antinomian means against the law.

Dr. Spencer: Right. I encourage our listeners to go back and listen to Session 3 if they don’t remember it or haven’t heard it, but the idea that a Christian is not bound by God’s law is not biblical. The law of God is our guide to living a life of grateful obedience to God for saving us. Our law-keeping is not the basis of our salvation, but it is the evidence that we have, in fact, been saved.

I won’t go back over the same Scriptures I adduced in Session 3, but I have time to give just one more today that makes the same point. In Hebrews 5:8-9 we read about Jesus and are told that “Although he was a son, he learned obedience from what he suffered and, once made perfect, he became the source of eternal salvation for all who obey him”. Notice the limiting clause in this statement; he became the source of eternal salvation not for everyone, and not for those who simply claim to believe in him, but for all who obey him!

Marc Roby: This is clearly an important topic, and I look forward to continuing our discussion next time, but we are out of time for today.

³ John Murray, *Redemption Accomplished and Applied*, Wm. B. Eerdmans Publishing Co., 1955, pg. 170