

**Marc Roby:** We are resuming our study of biblical theology today by continuing to examine the nature of true, saving faith. Dr. Spencer, last time you noted that because of total depravity, we must be born again to be saved. You then went on to point out that God's grace is continually given to all who are born again and that grace gives us the power to live the Christian life. You ended by quoting Philippians 2:12-13, where Paul commands us, "continue to work out your salvation with fear and trembling, for it is God who works in you to will and to act according to his good purpose."<sup>1</sup> So, why does a Christian need to work out his or her salvation with fear and trembling?

**Dr. Spencer:** We must make certain that we are saved because there is nothing more important in this life! Our eternal destiny is at stake, which is also why we should do it with fear and trembling. We are in serious trouble if we just go through life assuming we are saved, but never carefully examining ourselves. Christ warned the church in Sardis in Revelation 3:1, "I know your deeds; you have a reputation of being alive, but you are dead."

The whole purpose of this life is to come to a saving knowledge of Jesus Christ and then to live according to his commands, being transformed more and more into the likeness of Christ, and thereby being prepared for eternity in God's presence. And God makes it quite clear that it is not enough to just say "I believe in Jesus and therefore I'm saved." Or, "I prayed to receive Christ twelve years ago, so I'm saved." We must not trust in such superficial pronouncements.

In addition to the verses you just read, Philippians 2:12-13, we also have 2 Corinthians 13:5 where Paul commands us, "Examine yourselves to see whether you are in the faith; test yourselves. Do you not realize that Christ Jesus is in you—unless, of course, you fail the test?" We must receive the warning implicit in this statement, Paul leaves open the possibility that we may, in fact, fail the test. And then in 2 Peter 1:10-11 we read, "be all the more eager to make your calling and election sure. For if you do these things, you will never fall, you will receive a rich welcome into the eternal kingdom of our Lord and Savior Jesus Christ." Notice again the conditional nature of the statement, "*if* you do these things, you will never fall". The stakes could not possibly be higher. We can afford to be wrong about many things in life, but the penalty for being wrong about our salvation is missing out on heaven and suffering eternal hell instead.

**Marc Roby:** I remember that when we began this recent group of podcasts on the nature of true saving faith in Session 12, you quoted Matthew 7:21 where Christ warns us that "Not everyone who says to me, 'Lord, Lord,' will enter the kingdom of heaven, but only he who does the will of my Father who is in heaven." That prospect should produce some fear and trembling.

**Dr. Spencer:** Yes it should. My claim to be a Christian will not save me. I will only be saved if Jesus Christ owns me as his on that day. This passage in Matthew 7 goes along with the verses I just quoted as part of the biblical warning to be very careful in this regard. Salvation is a free

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gift, and we do not and cannot do anything to earn it, but we must be certain that we have actually received it. It's easy to fool ourselves, and eternity is a very, very long time. So, as I said, this is the most important thing in life. Nothing else in this life even comes close to being as important as our eternal salvation.

**Marc Roby: And, of course, many modern churches help people along in deceiving themselves.**

Dr. Spencer: That's true. There is absolutely nothing in this world I can do to another human being that is worse than to call myself a minister of the gospel and then to tell him that he is on his way to heaven if I have no valid basis for saying so. And it isn't only bad for the person being deceived, it is also quite bad for the so-called minister doing the deceiving.

In Acts 20:26-27, when Paul is saying goodbye to the elders of the church in Ephesus, he says, "I declare to you today that I am innocent of the blood of all men. For I have not hesitated to proclaim to you the whole will of God." Notice the reasoning he used. Paul said he is "innocent of the blood of all men", *because* he proclaimed the whole will of God. So we can reasonably conclude that had he failed to proclaim the whole will of God he *would* have been guilty of their blood!

**Marc Roby: And, of course, the whole will of God includes the commands to repent, believe and love one another as we are told in Acts 17:30 and 1 John 3:23.**

Dr. Spencer: Right, we can't pick and choose what to preach, we must preach the whole counsel of God. And we must point out that the command to love another in 1 John 3:23 is being used as a figure of speech called a synecdoche – which means to use a part of something to represent the whole. For example, when we refer to putting "boots on the ground" in Afghanistan or somewhere else, we're not talking about just putting boots there, we're talking about putting troops and all of their equipment there. In the same way, the command to love another is being used to represent the whole law of God. Paul tells us this explicitly in Galatians 5:14, where we read that "The entire law is summed up in a single command: 'Love your neighbor as yourself.'"

**Marc Roby: And Jesus himself emphasized the need for Christians to obey. In the great commission in Matthew 28:19-20, he commanded us to "go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to *obey everything* I have commanded you." But, how does this all tie back into the admonition to work out our salvation with fear and trembling?**

Dr. Spencer: It all ties back in because we must realize that if we have been born again we are new creations, and new creations are evident for all to see. In 2 Corinthians 5:17 Paul wrote that "if anyone is in Christ, he is a new creation; the old has gone, the new has come!" There must be a radical change evident in our lives or we have no sound basis for believing that we have been saved. The old must be gone, and the new must be there.

Paul gives an example of this in Ephesians 4:28 where he says that "He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need." If a thief is saved by God's mighty work of

regeneration, then he will not only believe, he will also repent, stop being a thief and will do useful work and, even more, he will be generous in helping others in need.

**Marc Roby: But, of course, we aren't talking about perfection are we? We're still sinners saved by grace.**

Dr. Spencer: Of course we are. We don't look for perfection to make our calling and election sure. But we do look for radical change, and for continual change throughout life. I saw a good illustration of this when my wife and I went on a road trip this past summer. Here in California our roads are in terrible condition and, for the most part, road work consists in putting patches over the holes and cracks. But we saw a number of places east of the Mississippi where they had completely dug out miles of road down to bare dirt a couple of feet or more deep, and were completely building new roads. That is the kind of work we should see in our lives if we are born again; not some little patching of a few symptoms of the underlying sin problem, but a radical digging out and removing of the sin and replacing it with a new nature. If you have never had the experience of being deeply grieved by your own sin, of finding it loathsome and ugly and wanting to be rid of it, then you are not a Christian.

And this work will go on throughout all of life, although not always with the same intensity. But the point I am trying to make is that the work should be a deep, radical work in the core of our being. And if there is some huge besetting sin in a person's life; like drug addiction, adultery, being a thief or whatever, you would expect there to be a very dramatic shift in the person's life immediately. Not perfection, but an immediate radical change.

**Marc Roby: Now I know that many people will voice two objections to this idea: First, that only God knows the heart, and second, that you are adding the requirement of works when the Bible says we are saved by grace alone.**

Dr. Spencer: Well, first, it is true that only God knows the heart. But the Scriptures that we have cited about the importance of making our salvation sure must be dealt with. If there was no way at all for us to know, then these admonitions would not make any sense. They also would not make any sense if all we had to do was have some warm fuzzy feeling in our heart for someone we call Jesus, or some desire to be a better person. We have to be extremely careful to avoid the sentimental, feeling-based pseudo-Christianity that is so common today. The passage in Matthew 7, which you read earlier, makes clear how dangerous that is.

Secondly, it is not true that we are adding a requirement for works to be saved. We are saved by grace alone, through faith alone, in Christ alone just as the Bible and the reformers declare. When we talk about examining our works, we are not talking about the *basis* of our salvation, we are talking about the *evidence* of our salvation. As we discussed in Session 3, we don't want to have a shallow view of the work that God is doing to sanctify us, obedience is necessary. He is changing us in a radical and serious way and such changes cannot be hidden. It isn't just a warm feeling in my heart and then I go on living the same old way.

**Marc Roby: That makes me think of the first of John's letters, where he makes this same point. In 1 John 2:3-4 we are told that "We know that we have come to know him if we obey his**

commands. The man who says, 'I know him,' but does not do what he commands is a liar, and the truth is not in him."

Dr. Spencer: That whole letter is a great one to read in this regard. He gives us a number of tests for true faith. But, he also points out near the beginning that we are still sinners, so no one can think he is talking about sinless perfection. In 1 John 1:8 we read, "If we claim to be without sin, we deceive ourselves and the truth is not in us." There is a wonderful balance being maintained here that we should work to develop in our own thinking. Yes, we are sinners saved by grace. But, that does not mean that there is no change. He wrote in Chapter 1 Verse 6, "If we claim to have fellowship with [Christ] yet walk in the darkness, we lie and do not live by the truth." And in Chapter 2 Verse 29 he writes that "If you know that [God] is righteous, you know that everyone who does what is right has been born of him." He says much the same thing in Chapter 3 Verse 9 where we read, "No one who is born of God will continue to sin, because God's seed remains in him; he cannot go on sinning, because he has been born of God."

You see, if we have been born again, there should be some visible similarity between us and our heavenly Father and our older brother Jesus Christ. God is holy and he will have a holy people. He does not save us so that we can go on sinning just like before. This verse is not speaking about sinless perfection or it would contradict his earlier statement in Chapter 1 Verse 8 that all sin. Rather, this verse is speaking about Sanctification, the process of becoming more holy. This process necessarily follows regeneration in the life of every true believer.

Marc Roby: As our Pastor likes to say, children look and act like their parents.

Dr. Spencer: That's right. And if there is no visible similarity between my life and Christ, then you have a perfect right to conclude that I am not born again. That is why the Bible tells us to work out our salvation, God is warning us to avoid presumption and self deception.

Marc Roby: It's interesting that in 2 Peter 1:10-11, which you cited a few minutes ago, we are told to make both our "calling and election" sure. I can imagine someone asking, "How can I be sure about my election? That occurs in the mind of God." What would say in response to such a question?

Dr. Spencer: The first thing I would say is that the problem is even worse than the person thinks. Not only did my election occur in the mind of God, but it did so before the creation of the universe! We read in Ephesians 1:4 that God "chose us in him [that is in Christ] before the creation of the world to be holy and blameless in his sight." So, when Peter tells us to make our calling and election sure we must conclude that there is some evidence we can look at that will indicate we were chosen. He certainly can't mean that we are to peer into God's eternal counsel! No one can do that.

But notice he does not just say make your election sure, he says your "*calling* and election". There are different calls in the Bible, there is a general call, meaning that someone has been told the gospel, and there is what theologians call the Effectual Call, which means that it is a call that God, by the working of his Holy Spirit, makes effectual for salvation. In other words, it produces

regeneration, or new birth. And, as we read in 2 Corinthians 5:17 a few minutes ago, if we have been born again we are new creations.

The logical chain of reasoning here is completely clear. If I have been born again, I am a new creation. If I am a new creation, the old me is gone and there is a new me. And this new me is different. Not perfect, but different. And the difference should be evident to anyone who knows me reasonably well. Look again at Ephesians 1:4, it says that God “chose us in him before the creation of the world *to be holy and blameless in his sight.*” God has a purpose in calling us. It is to make us holy and blameless and fit for heaven.

**Marc Roby: That is a wonderful purpose. But we also have work to do here on earth, don't we?**

Dr. Spencer: We absolutely do. In Ephesians 2:10 Paul wrote that “we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.” This is all part of God's perfect, eternal plan. He doesn't need any of us, but he chooses to use us. We are to tell others about the gospel and we are to live changed lives that adorn the gospel and make it attractive. If my life is a mess, you aren't going to be too interested if I start to tell you about Jesus Christ. But, if you look at me and see someone who is full of joy, cares about other people, is honest, does what is right and so on, then you would be more inclined to listen to what I have to say.

**Marc Roby: And, I might add, I would be even more inclined to listen if I knew you before you were saved and then saw a dramatic and desirable change in your life.**

Dr. Spencer: Yeah, of course. If I used to waste time at work, speak ill of the boss, go to a bar and get drunk every Friday night, tell off-color jokes and so on, and then all of a sudden I start working hard, I'm respectful of the boss and others even when they aren't around, I clean up my language and spend Friday evenings with my family, you would probably want to know what happened.

**Marc Roby: The changes are not always so dramatic though.**

Dr. Spencer: Of course not. Many of us have our worst sins hidden pretty well from other people. But there should still be some change evident in my life, even if it isn't as obvious, especially to people who don't know me well. And there certainly shouldn't be obvious open sin in my life or you aren't going to want to listen to what I say at all.

**Marc Roby: I also think it is important to talk about the changes that others may *not* be able to see.**

Dr. Spencer: You're right. There is a lot that goes on inside that isn't evident to others, but is important evidence when we examine ourselves to make our calling and election sure. For example, what do I think about? What do I desire? What are my motives? These are questions I have to ask myself. If I profess to be a Christian, but I'm only thinking about the affairs of this world and have no concern for what God says, no desire to pray and worship him, or to read and study his Word, or to have fellowship with other Christians, then I had better seriously question my profession of faith.

**Marc Roby:** I'm sure you've met people who claim to be Christians, but when you ask where they go to church they hem and haw around and finally admit that they don't go very often and don't belong to any particular church.

Dr. Spencer: Yes, I've met people like that. And the bottom line is that they are not Christians. A real Christian will want to be a vital member of a church so he can worship with other Christians and hear the Word of God preached. The idea that if you have been baptized and go to church on Christmas and Easter, and maybe a couple of other times a year you're a Christian is nonsense. Christianity is not just a minor addition to life, it is new life in Christ Jesus. It is a new creation. And we are all part of the body of Christ, there is no solo Christianity. We "are being built together to become a dwelling in which God lives by his Spirit." we read in Ephesians 2:22.

**Marc Roby:** Alright, you mentioned reading and even studying the Word of God. But I dare say that most professing Christians have not read the entire Bible, do not read it very often at all, and have never actually studied it. They would probably say that is for people who want to be ministers. How would you respond to such people?

Dr. Spencer: I would say two things. First, you must seriously question whether you are really a Christian at all. And, secondly, if you are a Christian, you are living an impoverished Christian life and I encourage you in the strongest possible terms to start reading the Bible every day. Follow a reading plan that will get you through the whole Bible and then do it over and over again. Read the study notes, get a Bible dictionary, pay attention to what you read and even take notes. You will find your life greatly enriched.

**Marc Roby:** I heartily agree. What else would you like to say about making our calling and election sure?

Dr. Spencer: Perhaps the most important thing is to realize what great peace and assurance we can have as Christians, and how that can make us able to go through trials in this life with great joy. If we see evidence that God has begun a work in us to change us, in other words, solid evidence that we have been born again, then our trust and hope are not in ourselves, they are in God's promises and God's power. Paul wrote in Philippians 1:6 that he was "confident of this, that he who began a good work in you will carry it on to completion until the day of Christ Jesus." If God is doing a mighty work in me, I don't need to worry about whether or not he will complete it, he has promised that he will.

**Marc Roby:** And we can be certain that God will keep his promises.

Dr. Spencer: Amen! And I think that we have now completed a reasonable first-pass treatment on the nature of true saving faith, so in our next session I want to return to the topic of external evidence that corroborates the Bible.

**Marc Roby:** Very well. I think that concludes this session and I look forward to next time.