

Marc Roby: We are resuming our study of systematic theology today by continuing to examine soteriology, the doctrine of salvation. More specifically, we are discussing the *ordo salutis*, or order of salvation. We are in the midst of discussing conversion, or repentance and faith. We have finished discussing repentance and have noted that true repentance and faith always occur together, they are two sides of the same coin. Therefore, we are ready to move on to discuss faith. So, Dr. Spencer, how would you like to begin?

Dr. Spencer: By noting that faith is absolutely central to Christianity. Christianity is not a social club or a self-help program. The focus of biblical Christianity is the salvation of sinners. In other words, it is God's plan for how hell-bound rebels can be turned into heaven-bound children of God. In Ephesians 2:8 the apostle Paul wrote, "For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God".¹

Marc Roby: That is a very well-known verse and the most amazing gift anyone could ever imagine.

Dr. Spencer: And the verse is well known for good reason. It is extremely important. First of all, it establishes that faith is the instrumental cause of our salvation; we are saved *through* faith. And, secondly, it establishes that we are saved by grace. In other words, it is *not* something we have earned. We don't deserve it. As Paul says, it is the *gift* of God.

Marc Roby: Now, what do you mean when you say that faith is the *instrumental* cause of our salvation?

Dr. Spencer: The idea of delineating the different causes of an event goes back to Aristotle. He spoke about four causes; the material, formal, final and efficient causes of an event.² If we think about some statue, maybe the Lincoln memorial for example, the material cause of the statue is the stone from which it is made. The formal cause is the plan the artist followed – in this case the likeness of President Lincoln. The final cause is the ultimate purpose for which the statue is made, in this example the purpose is to honor and remember President Lincoln. And the efficient cause is the artist himself, he is the one who turned the stone into the statue according to the plan. Now Thomas Aquinas also spoke about the instrumental cause, which in the case of our statue would be the chisels and other tools used by the artist to shape the stone.³

But getting back to faith, it is a tool, if you will, for accomplishing a purpose.

Marc Roby: And that purpose is the salvation of sinners as you noted earlier.

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² *The Great Ideas*, A Syntopicon of Great Books of the Western World, Vol. II, Encyclopaedia Britannica, Inc., 1952, pg.156

³ *Ibid*, pg. 159

Dr. Spencer: Exactly. Man has a very serious fundamental problem. We are sinners, deserving of damnation, and there is absolutely nothing we can ever do in our own strength to pay for our sins and earn salvation. If we had to solve this problem on our own, it would be hopeless. We will all stand before the sovereign God in judgment someday, and he knows our every thought, word and deed. He is absolutely just and perfect and he knows all of the countless ways in which each one of us has violated his holy law. If we are judged on our own merits, we will all spend eternity in hell.

Marc Roby: But, praise God, he sovereignly chose to save a people for himself. And, as you read earlier from Ephesians 2:8, salvation is a gift given to his people by grace, *through* faith. Which then begs the question, what does it mean to be saved *through* faith? How is it the instrumental cause?

Dr. Spencer: Well, the beginning of the biblical answer is given to us in John 3:16; “For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.” God’s love is the ultimate cause, and he has determined that this salvation comes through faith in his eternal Son, Jesus Christ, the unique God-man.

Marc Roby: OK. That speaks about those who believe in Christ being saved, and about God’s love being the original motivation, but it doesn’t really explain how faith is the instrument. What is it that faith accomplishes?

Dr. Spencer: Faith unites us to Jesus Christ. God’s plan of salvation in a nutshell is this: Jesus Christ is the second person of the holy Trinity become man. It was man who sinned and stands guilty before God, so in God’s plan of redemption it had to be man who paid the penalty. But no mere man is capable of paying our penalty, so God became man in Jesus Christ. Christ then lived a perfect, sinless life of obedience, completely fulfilling God’s law, and then willfully gave himself as an atoning sacrifice on the cross to pay for the sins of his people.

Marc Roby: No matter how often you hear or read about God’s plan of redemption it never ceases to be amazing. The love of God is simply beyond our ability to fully comprehend or even describe.

Dr. Spencer: Yes, it is. But to finish the basic plan of salvation, Christ paid the penalty for his people, but each individual person needs to be united to Christ in order for his payment to be placed into their account. It is faith that unites us to Christ. We are all born sinners and are represented by our first father, Adam. As we discussed in Session 106, when Adam sinned, it was as a representative for all of his posterity. So long as he remains our representative, we are damned.

But Jesus Christ is called the second Adam⁴. If we place our faith in him, he becomes our representative. Paul wrote about this in Romans 5:16-17 where we read, “The judgment followed one sin and brought condemnation, but the gift followed many trespasses and brought justification. For if, by the trespass of the one man, death reigned through that one man, how

⁴ See 1 Corinthians 15:45-47 and Romans 5:12-21

much more will those who receive God's abundant provision of grace and of the gift of righteousness reign in life through the one man, Jesus Christ.”

Marc Roby: We see that word gift again. Only this time, the Scripture says that we are given a gift of righteousness.

Dr. Spencer: Because that is what we need in order to be saved! We are guilty sinners. We need our sins to be paid for, but that alone won't save us. We need to be righteous in order to come into God's presence. And, as I have said, we can't do righteous works to earn this for ourselves. Paul wrote in Romans 3:20-21, that “no one will be declared righteous in [God's] sight by observing the law; rather, through the law we become conscious of sin. But now a righteousness from God, apart from law, has been made known, to which the Law and the Prophets testify.”

Marc Roby: And when Paul refers to “the Law and the Prophets”, he means the Old Testament, which were the only Scriptures available to the earliest Christians.

Dr. Spencer: He does mean the Old Testament, yes. No one is able to perfectly keep the law, and so, as Paul says, by looking at our behavior in light of God's law we become conscious of our sin. But the Old Testament also tells us about God's promised Messiah, who is Jesus Christ. The righteousness from God that Paul refers to is the righteousness of Jesus Christ, the only person to ever perfectly keep the law. And Paul then goes on, in Verses 22-24, to say, “This righteousness from God comes through faith in Jesus Christ to all who believe. There is no difference, for all have sinned and fall short of the glory of God, and are justified freely by his grace through the redemption that came by Christ Jesus.”

This is glorious! We obtain the righteousness from God *through* faith. In other words, by believing in the one whom God has sent as a propitiation for our sins, we are united to him by that faith. We are no longer counted as in Adam, but we are now in Christ. There are no exceptions; we are all sinners and the only possible way to be justified is to be justified freely by God's grace, through the redemption that came by Jesus Christ.

Marc Roby: We again see that it is by God's grace, just as we read in Ephesian 2:8, and we see that it is free, which is the same as saying it is a gift. But we also see a new term here; Paul says that we are “justified” through the redemption that came by Jesus Christ.

Dr. Spencer: And we will talk about justification in more detail in a later podcast, but we have given a brief definition before. In Session 152 we said that justification “is a legal declaration wherein God declares a sinner to be righteous in his sight”. As I said, we need righteousness to be saved, which means both that our past sins must somehow be blotted out and that we actually come to possess a positive righteousness that comes from perfect obedience. This is what Christ did to redeem us. He took our sins upon himself, paid the penalty for us, and then gave us his perfect righteousness in return.

Marc Roby: That is glorious exchange. Praise God! We have noted before that it is called the double transaction, or double imputation.

Dr. Spencer: Yes, praise God indeed. We've quoted 2 Corinthians 5:21 a number of times because it is the very best single verse in the Bible to show this double transaction. It says, "God made him", which is speaking about Jesus Christ, "who had no sin to be sin for us, so that in him we might become the righteousness of God." When it says that we might become the righteousness of God "in him" it means in union with him. In other words, by having him as our representative before God, rather than Adam.

Marc Roby: And that union is the result of our placing our faith in the person and redeeming work of Christ.

Dr. Spencer: Exactly. And that is why faith is so important. Without it, no one will ever be saved. But we must be careful to have a biblical definition of faith. The meaning of faith is the issue that divided the church at the time of the reformation and it still divides the church today. Not just protestants from Roman Catholics, but true protestant churches from false ones also. There are many churches today who call themselves protestant, or evangelical, or New Testament, or whatever, who either deny this doctrine by not believing in the true, historical, substitutionary physical death and resurrection of the God-man Jesus Christ, or by perverting the meaning of true faith.

Marc Roby: For example, by saying that faith does not include repentance as we have already discussed.

Dr. Spencer: Yes, that is, perhaps, the most common way of perverting the biblical gospel today. True, saving faith necessarily implies that you accept God's just judgment that you are a sinner deserving eternal wrath and that you can do nothing to save yourself. Therefore, you repent of all your sins, turn away from them, and in simple faith accept God's gracious offer of salvation as a gift. No one is able to do this unless he is born again first. This is true, penitent faith. It is well expressed in the glorious old hymn Rock of Ages.

Marc Roby: Yes, let me read the second and third verses of that hymn. We read, "Not the labors of my hands can fulfil thy law's demands; could my zeal no respite know, could my tears for ever flow, all for sin could not atone; thou must save, and thou alone. Nothing in my hand I bring, simply to thy cross I cling; naked, come to thee for dress; helpless, look to thee for grace; foul, I to the Fountain fly; wash me, Savior, or I die."⁵

Dr. Spencer: That is beautiful, and completely biblical. Nothing I can ever do is able to atone for my sin. Only Christ can do that. Therefore, I repent of all my works, which are all tainted by sin, and I cling by faith to Jesus Christ, the Fountain who is able to wash me of my sins and clothe me in his righteousness. This why John Murray speaks about true saving faith as a "penitent faith" and true godly repentance as a "believing repentance".⁶

⁵ Trinity Hymnal, Revised Edition, Great Commission Publications, 1990, #499

⁶ John Murray, *Redemption Accomplished and Applied*, Wm. B. Eerdmans Publishing Co., 1955, pg. 113

Marc Roby: I like those expressions; they are simple, but accurate, and they express the very important point on which we have also spent quite a bit of time.

Dr. Spencer: I agree completely. And Murray expounded on this idea when he wrote, “Repentance reminds us that if the faith we profess is a faith that allows us to walk in the ways of this present evil world, in the lust of the flesh, the lust of the eyes, and the pride of life, in the fellowship of the works of darkness, then our faith is but mockery and deception. True faith is suffused with penitence. And just as faith is not only a momentary act but an abiding attitude of trust and confidence directed to the Saviour, so repentance results in constant contrition. The broken spirit and the contrite heart are abiding marks of the believing soul.”⁷

Marc Roby: That is very good. And speaking about a broken spirit and a contrite heart does not describe much of what passes for Christianity today.

Dr. Spencer: Which is why it is so important to have a biblical understanding of the word faith. We are saved by faith alone. That is a true, biblical statement. But, as Murray said, if our faith allows us to walk “in the fellowship of the works of darkness”, it is a “mockery and deception”. Such faith is not biblical, saving faith. It will lead us straight to hell. And when he speaks of the works of darkness, that kind of language is laughed at in most modern churches, but it is very descriptive. Darkness is the absence of light. And God’s Word “is a lamp to my feet and a light for my path” we are told in Psalm 119:105.

Marc Roby: Certainly when you judge things by God’s Word, our society is filled with moral darkness; sexual immorality, drunkenness, drugs, covetousness, selfishness and disregard for God’s Word and his ways are rampant.

Dr. Spencer: They certainly are. And is rare to visit a modern church and find any real reverence for God. You often feel more like you’ve walked into a coffee shop where everyone is simply gathering to have a cup of coffee, maybe a donut, and a pleasant conversation with a friend.

Marc Roby: With a little bit of uplifting music and a couple of good stories thrown in for good measure.

Dr. Spencer: Unfortunately, that’s true. But that is not real worship. God has some very harsh words for what people sometimes think of as worship. In Amos 5:21-24 God told his people, “I hate, I despise your religious feasts; I cannot stand your assemblies. Even though you bring me burnt offerings and grain offerings, I will not accept them. Though you bring choice fellowship offerings, I will have no regard for them. Away with the noise of your songs! I will not listen to the music of your harps. But let justice roll on like a river, righteousness like a never-failing stream!” And the righteousness God speaks of here must, of course, be according to his Word, not our fancies.

⁷ Ibid, pg. 116

Marc Roby: That is a severe warning. And you can see how the definition of faith is very important. A truly penitent faith, as Murray called it, will approach God with reverence and awe, you could say, biblically, with fear and trembling.

Dr. Spencer: In fact, Paul wrote in Philippians 2:12 that we are to “work out [our] salvation with fear and trembling”. And that is completely consistent with Paul also telling us in Romans 8:15 that “you did not receive a spirit that makes you a slave again to fear, but you received the Spirit of sonship. And by him we cry, ‘Abba, Father.’” “Abba” is an Aramaic word that could perhaps be rendered “daddy”. It is an intimate term. But this is not inconsistent with a reverential fear and trembling. We need to have a penitent faith, not a presumptuous faith. Faith is not simply a human decision to “accept” Jesus. As we’ve said, true saving faith is impossible unless a person is born again.

Marc Roby: The stakes are certainly very high. I’m sure the people who came to Christ on the day of judgement crying “Lord, Lord” in Matthew 7:21 would have said that they had faith in Christ.

Dr. Spencer: I’m quite sure they would have said that. But they were not born again and we read Christ’s terrifying answer in Matthew 7:23, “I never knew you. Away from me, you evildoers!”

Marc Roby: Now, that makes it very clear how important it is to have a proper, biblical, penitent faith. And I look forward to hearing more about real, saving faith, but it will have to wait for next time. I’d like to remind our listeners that they can email their questions and comments to info@whatdoesthewordsay.org and we’ll do our best to answer you.