

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 and we are in the midst of discussing conversion, or repentance and faith. In our session last week we discussed the fact that true saving faith is what John Murray calls a penitent faith. Dr. Spencer, how would you like to proceed today?

Dr. Spencer: I want to continue to examine how important it is to have a right understanding of what the Bible means when it says we are saved by faith. We saw last time that one common heresy today is to define faith down to nothing more than a decision to follow Jesus, and that decision doesn't even require a person to repent of his or her sin or to produce any fruit in keeping with repentance. It is, in fact, choosing Christ and the world at the same time.

Marc Roby: And yet, we read in Matthew 6:24 that Jesus himself said, "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."<sup>1</sup>

Dr. Spencer: That's true. And money in that verse is, of course, just one example of a master, we must not value anything in this world more than Jesus. The apostle John wrote, in 1 John 2:15, "Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him." And we read in Matthew 10:37-38 that Jesus said, "Anyone who loves his father or mother more than me is not worthy of me; anyone who loves his son or daughter more than me is not worthy of me; and anyone who does not take his cross and follow me is not worthy of me."

Marc Roby: That is extremely challenging, we are not to love anyone or anything more than Christ, not even our own life.

Dr. Spencer: It is very challenging, and it makes it clear that when the Bible speaks about believing in Jesus Christ, it is a very serious matter. It necessarily includes giving up all hope in ourselves or anything in the world. Christ alone is able to save us. Everything else is worthless in comparison.

But the nature of true saving faith doesn't just separate people and churches within the protestant world, it was also the cause of the greatest split ever seen in the church; the protestant reformation.

Marc Roby: Unfortunately, not all professing Christians are even aware of the reformation anymore, so it might be a good idea to just say that prior to the reformation in the 16<sup>th</sup> century, there was only one Christian church in western Europe, and that was the Roman Catholic church.

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The reformers, people like Martin Luther and John Calvin, were people who split away from the Roman Catholic church because it had fallen into serious doctrinal error and refused to change.

Dr. Spencer: That's true. And then, unfortunately, the reformers themselves had a number of smaller splits over less important matters and the net result is the proliferation of denominations that we have today: Lutherans, Baptists, Presbyterians and many, many more.

Marc Roby: While the reformation was a complicated and lengthy historical event, it is often thought of us beginning when Martin Luther posted his 95 theses on the door of the Castle Church in Wittenberg, Germany, on October 31, 1517.

Dr. Spencer: That's true, although the seeds of the reformation had been planted in England by John Wycliffe and in the Kingdom of Bohemia, in what is now part of the Czech Republic, by Jan Hus about 150 years earlier. It's also important to know that the reformation was really a return to biblical Christianity. No new revelation from God was involved in the reformation, it was, rather, a return to the Bible.

Marc Roby: And, as many people know, the main topic of the 95 theses was the Roman Catholic church's practice of selling indulgences, which are declarations by the Pope that supposedly release people from some or all of the time they would have to spend in purgatory.

Dr. Spencer: That's also true. Before we go on, I think we have to give some background here for our listeners to be able to understand the issues.

The Roman Catholic church taught then, and still teaches, that when people die they can go to one of three places; heaven, purgatory, or hell.<sup>2</sup> They teach that when a person comes to faith and his sins are forgiven, which is called being in a state of grace, that does not mean that all of the consequences for those sins are removed. A forgiven person will ultimately go to heaven and spend eternity in bliss, but there are still temporal consequences for sins.<sup>3</sup> And if a person dies while not yet having undergone all of the temporal punishment due to him for his sin, he goes to purgatory to finish paying that penalty.

Marc Roby: Now, we should say that we certainly agree that there are temporal consequences for our sin. In Leviticus 26:40-42 God told his people through Moses, "But if they will confess their sins and the sins of their fathers—their treachery against me and their hostility toward me, which made me hostile toward them so that I sent them into the land of their enemies—then when their uncircumcised hearts are humbled and they pay for their sin, I will remember my covenant with Jacob and my covenant with Isaac and my covenant with Abraham, and I will remember the land."

Dr. Spencer: That is a sobering passage, which should cause us all to be more careful in how we live. But we must also be careful to make clear that when God referred to people *paying* for their

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<sup>2</sup> Catholic Church, *Catechism of the Catholic Church*, Part One, Section Two, Chapter Three, Article 12, Paragraph 1021 (e.g., see [http://www.vatican.va/archive/ENG0015/\\_\\_\\_P2K.HTM](http://www.vatican.va/archive/ENG0015/___P2K.HTM))

<sup>3</sup> *Ibid*, Part Two, Section Two, Chapter One, Article 1, Paragraph 1264

sin, he was *not* speaking about atonement. The Bible is clear that no one outside of Christ can atone for his own sins or the sins of others. Instead, this is speaking about temporal discipline.

So, we agree with the Roman Catholic church in part, although we would say that the Bible teaches that when a believer dies, all such temporal discipline is over. Whereas, the Roman Catholic church teaches that when you die you may still have left over temporal punishment to go through. And, if that is the case, you don't go directly to heaven, you go to purgatory as I said earlier. Only when you have finished with your temporal punishment are you released from purgatory and admitted to heaven.

**Marc Roby: It is important to note that the Bible never once mentions or even implies the existence of purgatory, or anything like it.**

Dr. Spencer: That's true. The doctrine of purgatory is unbiblical, but the background is important to understand the real issues of the reformation.

**Marc Roby: OK, so an indulgence then was something that would release an individual from a certain amount of time in purgatory.**

Dr. Spencer: That's right. And the church still issues indulgences today, although Pope Pius V abolished the *sale* of indulgences in 1567.<sup>4</sup> But we've said enough about indulgences for the time being. Luther's 95 theses were mostly about them on the surface, but indulgences were really a symptom, not the true problem. At the time Luther posted his theses, he was hoping to reform the church from within, not split it up, and he even assumed in the theses that the Pope would not approve if he knew how indulgences were being described by those who sold them.

**Marc Roby: Which turned out not to be entirely true of course.**

Dr. Spencer: Yes, his assumption was definitely not entirely true. The papacy at the time of Luther was exceedingly corrupt and needed the money for the rebuilding of St. Peter's Basilica. The protestant reformation is a fascinating and useful topic to study, and we may take a look at it in detail at some future time. But for right now I want to stay focused on the importance of having a right understanding of what constitutes true, saving faith as presented in the Bible.

**Marc Roby: OK. You said that indulgences were only a symptom, what was the real problem?**

Dr. Spencer: Well, it was related to the indulgences because of the way they were being marketed, for lack of a better term.

**Marc Roby: Given much of what went on, I think that is a perfectly appropriate term.**

Dr. Spencer: Well, you're right about that, it just sounds bad. In any event, indulgences were sold as a way for people to escape punishment, without requiring true repentance or change.

**Marc Roby: Which sounds much like the modern view of faith without repentance or change.**

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<sup>4</sup> Encyclopedia Britannica, (see <https://www.britannica.com/topic/indulgence>)

Dr. Spencer: It was similar in practice, yes. But, to be fair, the official position of the Roman Catholic church, then as now, required repentance. A little more background is probably needed to understand the picture. In the Roman Catholic church, a person is saved by baptism and the other sacraments of the church<sup>5</sup>. One of these was, and is, the sacrament of penance<sup>6</sup>. According to the Roman Catholic church, there are two kinds of sins; venial and grave, or mortal.

**Marc Roby: Which is, I hasten to point out, a distinction not made in the Bible. In James 2:10 we read, “For whoever keeps the whole law and yet stumbles at just one point is guilty of breaking all of it.”**

Dr. Spencer: Yes, that is an important point. We are not suggesting, of course, that the physical act of adultery isn't worse than having a lustful thought, or that murder isn't worse than being improperly angry with someone, but nevertheless, there are no sins that are so small that God simply winks and ignores our committing them. Every violation of God's law, no matter how small, is a demonstration of the fact that we are, at our core, rebellious sinners.

But, getting back to the idea of venial and mortal sins, venial sins do not destroy the grace received at baptism, but mortal sins do.<sup>7</sup> When a person commits a venial sin, he is still in a state of grace, although he still needs to repent of the sin. But, if a true Christian commits a mortal sin and then dies without having repented of it, the Roman Catholic doctrine says that he goes to hell. In other words, according the Roman Catholic church, true faith can be lost.

**Marc Roby: Now, if that were true, Peter's exhortation in 2 Peter 1:10 to make our calling and election sure would be very strange indeed. How could we ever be sure of our election if the possibility still existed for us to fall away from salvation by some future sin?**

Dr. Spencer: Well, the answer, of course, is that we couldn't be sure. The reformed doctrine of the perseverance of the saints, which we spoke about in Session 131, is the proper biblical view. But returning to the topic of sin, according to the Roman Catholic church, when someone has committed a mortal sin, he must avail himself of the sacrament of penance to be restored to the state of grace. And even after being restored to the state of grace there is temporal punishment for sin, which the penitent must go through either in this life or in purgatory. Now, there is also temporal punishment for venial sins. The Roman Catholic sacrament of penance at the time of the reformation and still today has three components: contrition, confession, and satisfaction.<sup>8</sup>

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<sup>5</sup> Catholic Church, op. cit., Part Two, Section Two, Chapter One, Article 1, Paragraph 1215 tells us that baptism “signifies and actually brings about the birth of water and the Spirit without which no one ‘can enter the kingdom of God.’” The quote they give is from John 3:5 where Jesus is telling Nicodemus about new birth, or regeneration. Therefore, they are saying that baptism “actually brings about” regeneration. This unbiblical doctrine is often referred to as baptismal regeneration.

<sup>6</sup> Also called the sacrament of conversion, or repentance, or forgiveness, or reconciliation; see Ibid, Part Two, Section Two, Chapter Two, Article 4, Paragraphs 1423 and 1424

<sup>7</sup> Ibid, Paragraph 1446 says that those who commit grave sin “have thus lost their baptismal grace”.

<sup>8</sup> Ibid, Paragraph 1448

**Marc Roby: So in order to have his temporal punishment reduced, a man must be truly contrite – in other words, he must truly feel sorry for having sinned, he must confess his sins, and he must perform some work of satisfaction.**

Dr. Spencer: Yes, that's correct. And the Roman Catholic catechism carefully defines true contrition. It says, that contrition consists in "sorrow of the soul and detestation for the sin committed, together with the resolution not to sin again".<sup>9</sup>

**Marc Roby: That sounds very much like the way we have defined true, biblical repentance.**

Dr. Spencer: It does sound a lot like it. We made the point last time that true, saving faith is *always* a penitent faith. So you can see that this issue of selling indulgences is connected with the nature of true faith; basically, it is a symptom of the fact that the Roman Catholic church teaches that a person is saved by the sacraments, through the action of the church and the works of the sinner, rather than through a vital, penitent, personal faith in Jesus Christ alone.

But, getting back to the sacrament of penance, the second component, confession, is clear enough, although we would again disagree with the Roman Catholic church by saying that there is no biblical requirement for a person to confess his sins to a priest. The third element, satisfaction, can take many forms, for example, saying certain prayers, or giving to the poor ...

**Marc Roby: Or, at the time of the reformation, purchasing an indulgence.**

Dr. Spencer: Very true. An indulgence was one possible work of satisfaction. Although, as I noted earlier, the church outlawed the *sale* of indulgences in 1567. But we have now gotten to the real issue. The way indulgences were being sold, there was no requirement for personal repentance.

And further, even if the indulgences had been marketed in accordance with the church's doctrines, so that the person was instructed that there must be real contrition, the person's faith was not, in and of itself, sufficient for salvation. He needed to do works of satisfaction and the church needed to accept his works and pronounce absolution.<sup>10</sup>

**Marc Roby: Which simply means that the church declares that he has been forgiven.**

Dr. Spencer: Exactly. So there are works required now in addition to faith. And the church must be involved to mediate this whole process.

**Marc Roby: Even though Paul tells us in 1 Timothy 2:5 that "there is one God and one mediator between God and men, the man Christ Jesus".**

Dr. Spencer: And in spite of the fact that we read in Romans 10:9 "That if you confess with your mouth, 'Jesus is Lord,' and believe in your heart that God raised him from the dead, you will be saved." There is no mention of works of satisfaction being a condition upon which our salvation depends. And there is no need for a separate priesthood either. Peter wrote in 1 Peter 2:5 that

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<sup>9</sup> Ibid, Paragraph 1471

<sup>10</sup> Ibid, Paragraph 1424

Christians, “like living stones, are being built into a spiritual house to be a holy priesthood, offering spiritual sacrifices acceptable to God through Jesus Christ.”

**Marc Roby:** Even though we repudiate the need for a special priesthood to mediate for us, we would certainly agree that a person who has been saved will have good works.

Dr. Spencer: Yes, we do agree with that. But those good works are the *result* of the fact that the person has been born again and is a new creation. They serve as *proof* that the conversion is real, but they are never seen as a condition which must be met in order for the person to be saved. There is all the difference in the world between these two positions.

We must be born again, not by being baptized or doing anything else that we or any priest can do, but by the sovereign, effectual work of Almighty God. If we have been born again, we are new creations and we will respond in repentance and faith. That faith unites us to Jesus Christ and, as a result of that union, our sins are put into his account and are seen as having been paid for by Christ on the cross. Simultaneously, his righteousness is put into our account and we are seen as perfectly righteous in God’s sight.

**Marc Roby:** And that is the glorious double transaction we have spoken of a number of times.

Dr. Spencer: Yes, it is. So the core of biblical Christianity is that we are saved by grace alone, through faith alone, in Christ alone as the reformers declared. But in order to be sure that we are not deceived, that faith must conform to the biblical standard. It must be a true, penitent faith in the real, fully divine and fully human Jesus Christ presented to us in the Bible.

**Marc Roby:** Well, I think we are out of time for today, so we’ll have to continue this conversation next time. But before we sign off, let me remind our listeners that they can email their questions and comments to [info@whatdoesthewordsay.org](mailto:info@whatdoesthewordsay.org), we’d love to hear from you.