

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 protestant reformation and concluded by noting that the reformers declared that we are saved by grace alone, through faith alone, in Christ alone. Dr. Spencer, how would you like to proceed today?

Dr. Spencer: By noting that it is the word “alone” in the statement you just made that the Roman Catholic church objects to. R.C. Sproul wrote that “It is not an exaggeration to say that the eye of the Reformation tornado was this one little word.”¹

The Roman Catholic church agrees that we are saved by grace, through faith in Jesus Christ. But if you say that we are saved by grace alone, through faith alone, in Christ alone, then the Roman Catholic church declared at the Council of Trent in 1563 that you are eternally damned.² They would say that faith must be accompanied by certain works and, as we saw last time, the whole process must be mediated by the church.

Marc Roby: Which, of course, gives the church tremendous power.

Dr. Spencer: And such power often corrupts people, which I would say is certainly part of what happened with the Roman Catholic church, but that is a topic for a different day. In the last two sessions, we have seen that both the protestant reformation and many modern liberal errors are caused by not properly understanding the nature of true, biblical, saving faith.

In the case of the Roman Catholic church, they don’t understand that true faith, by itself, justifies us, so they add to what the Bible requires by including human works and the mediation of the church. In the case of modern liberal churches they subtract from what the Bible requires by teaching that a person can be saved by a faith that amounts to nothing more than intellectual assent to some basic facts. It is not a penitent faith that includes a turning away from sin. It is a faith that anyone has the power to lay hold of, you need not be born again first. And yet, we must remember that Jesus Christ himself told Nicodemus in John 3, Verses 3 and 5, that “no one can see the kingdom of God unless he is born again” and “no one can enter the kingdom of God unless he is born of water and the Spirit.”³

¹ R.C. Sproul, *What is Reformed Theology?*, Baker Books, 1997, pg. 66

² The Council of Trent, *The canons and decrees of the sacred and oecumenical Council of Trent*, Ed. and trans. J. Waterworth (London: Dolman, 1848), (see <https://history.hanover.edu/texts/trent.html>), the Sixth Session, Chapter XVI, CANON IX says, “If any one saith, that by faith alone the impious is justified; in such wise as to mean, that nothing else is required to co-operate in order to the obtaining the grace of Justification, and that it is not in any way necessary, that he be prepared and disposed by the movement of his own will; let him be anathema.”

³ All scripture quotations, unless otherwise indicated, are taken from the Holy Bible, New International Version®, NIV® (1984 version). Copyright © 1973, 1978, 1984, 2011 by Biblica, Inc.™ Used by permission of Zondervan. All rights reserved worldwide. www.zondervan.com The "NIV" and "New International Version" are trademarks registered in the United States Patent and Trademark Office by Biblica, Inc.™.

Marc Roby: And, I would hasten to add, that even the facts to which people are expected to give their assent are sometimes sorely lacking in biblical content.

Dr. Spencer: That's very true. Mostly since the rise of so-called higher criticism in the 19th century, it has been very popular to deny the historicity of many of the fundamental doctrines of Christianity. Some will say that Jesus Christ was not really God, or that he didn't really rise from the dead, or that he was not born of a virgin and so on. It is quite popular to deny virtually all of the miracles in the Bible and yet still call yourself a Christian.

Marc Roby: Unfortunately, I'm forced by the facts to agree that is true.

Dr. Spencer: J. Gresham Machen, the founder of Westminster Theological Seminary in Philadelphia, wrote a marvelous book on this topic called *Christianity & Liberalism*, which I recommend to all of our listeners.⁴

I think the reason many people believe they have to reject miracles is that they have been convinced that if you are intelligent and sophisticated you can't possibly believe they occur. The German liberal theologian Rudolf Bultmann famously wrote that "We cannot use electric lights and radios and, in the event of illness, avail ourselves of modern medical and clinical means and at the same time believe in the spirit and wonder world of the New Testament."⁵

Marc Roby: I think that probably sums up pretty well what many people think.

Dr. Spencer: I'm sure it does. And, surprisingly, it even sums up how many self-professing Christians think. But I would say if one of our listeners agrees with that statement, I sincerely hope that he or she will think more carefully and reconsider. That view, which I am going to refer to as liberalism following Machen, is an egregious error for at least three reasons.

Marc Roby: That's a strong statement. What is your first reason?

Dr. Spencer: The first reason is that there are things in this universe that simply cannot be explained with reference to just the material universe. I don't mean that they can't be explained right now, and that maybe we will be able to explain them in 100 years. I mean that they cannot be explained at all. We discussed some of these in Session 1, which any interested listener can go back and listen to or read in our archive at whatdoesthewordsay.org, but basically, I'm thinking about four things: First, this universe is not eternal. It had a beginning. But it makes no sense to believe that this universe popped into existence out of nothing with no cause whatsoever. That is a violation of basic logic.

Marc Roby: And, if I recall correctly, your second point is that living beings can't be produced by natural processes operating on inanimate matter.

Dr. Spencer: That's correct. You can't mathematically say that there is zero chance, but the probability is so ridiculously low that no rational person should believe it. Again, interested

⁴ Machen, J. Gresham, *Christianity & Liberalism*, New Edition, William B. Eerdmans Pub. Co., 2009

⁵ R. Bultmann, *New Testament and Mythology and Other Basic Writings*, translated by Schubert M. Ogden, Fortress Press, 1984, pg. 4

listeners can go listen to or read Session 1. The third point I would give is the diversity of life. The idea that all of the vastly different life forms on this planet came about through the operation of random processes is simply irrational. You can go through the numbers and see that, again, no reasonable person should believe it. Finally, I would point out that volitional beings such as us ...

Marc Roby: and by volitional you simply mean that we make real decisions ...

Dr. Spencer: Yes, that's right. In any event, volitional beings such as us cannot exist if this universe is simply matter in motion according to the laws of physics. Those laws are all either deterministic or random. There is no room for real volition. Any freedom of the will that you may think you have is pure illusion if the material universe is all that exists. Again, Session 1 contains more detail.

Marc Roby: OK. So the first reason you have for saying that liberalism is an egregious error is that there are characteristics of this universe that cannot be explained if this physical universe is all there is.

Dr. Spencer: That's right. And the second reason I have for saying it is an egregious error is that if you call yourself a Christian, what on earth do you mean by that? The only place we learn about Christianity is the Bible. If the Bible is an unreliable book filled with myth and superstition, then why on earth would you believe anything it says? That makes no sense.

Marc Roby: I heartily agree.

Dr. Spencer: And not only that, but Christianity is all about what happens *after* we die. It is about how to go to heaven rather than hell. But if the material universe is all that exists, then heaven and hell are nonsense and there isn't anything to be saved from. When you reduce Christianity to some sort of self-help program or social program focused on making life better in this world, you eviscerate it and calling it Christianity is just nonsense.

Marc Roby: That is definitely true. So what is your third reason for saying liberalism is wrong?

Dr. Spencer: Well, my third reason applies to those liberal professing Christians who at least believe that God exists and created this universe. This reason was stated by the apostle Paul almost 2,000 years ago. In defending himself before King Agrippa we are told in Acts 26:8 that Paul said, "Why should any of you consider it incredible that God raises the dead?"

Paul's point is obvious. If you accept that there is, in fact, a God who created all things, then why on earth should you find it incredible that he raises the dead? Or does any other miracle for that matter? If he is capable of creating all things, wouldn't it seem ridiculous to assume that he is incapable of doing things that violate the normal laws of physics, which he himself put in place? Raising someone from the dead should be easy compared to creating life in the first place. And the same argument applies to any miracle.

Marc Roby: Yes, that is a powerful argument. We got into this discussion about the miracles in the Bible because you said, correctly, that it is popular at this time to deny the miracles in the Bible and still call yourself a Christian.

Dr. Spencer: And the point I want to make is that if your “faith” is like that, if you say you believe in Jesus Christ but you deny that he was born of a virgin or truly raised from the dead, then your faith is deficient and it will not save you. It is not biblical faith. There is content to faith and biblical faith must assent to the truth of the Bible.

Marc Roby: That makes good sense. We have now seen that faith can be deficient by subtraction – either not requiring repentance or not assenting to the truth of the Bible, and it can be deficient by addition – in other words, requiring something more, like works or the sacraments of a particular church.

Dr. Spencer: That’s right. Real, biblical faith, the faith that will save you when you stand before the judgment seat of Christ, has three components, often listed by their Latin terms: *notitia*, *assensus* and *fiducia*. *Notitia* simply means information. Faith must have an object. If you tell me that you have faith and end your sentence there, you haven’t told me anything meaningful. I would want to ask you, faith in what?

Marc Roby: In other words, faith has content.

Dr. Spencer: Yes; faith has to have an object. And biblical faith has content that comes from the Bible. You aren’t saved by receiving a high enough score on some theology exam, but at the same time if your faith is in something other than the biblical Jesus, it will not save you. The second Latin term, *assensus*, simply means assent, or agreement. In other words, you agree that the information, the *notitia*, is true. That is necessary for real saving faith, but it is not sufficient.

Marc Roby: D. James Kennedy famously illustrated what is lacking in “mental assent” faith. He would ask people, “Do you believe that this chair will hold you up?” And if they looked at it and said something like, “Well, yes. It looks like a solid chair.” He would then say, “But it isn’t holding you up now. You have mental assent to the fact that it can hold you up, but you haven’t really believed that fully until you place your trust in it and sit down.”⁶

Dr. Spencer: And that is the third element in true, saving faith. The Latin word *fiducia* means trust. It is the source of our English word fiduciary. We speak about the fact that someone, like a financial advisor, has a fiduciary responsibility to his clients. That means that the clients are placing trust in him and he is legally responsible to act in certain ways as a result.

Saving faith means that we have placed our trust in Jesus Christ. This necessarily requires that we renounce all trust in ourselves, which goes along with our having repented of our sins. We see our own unworthiness and, when we see that, it is unthinkable that we would trust in ourselves. We can look at Jesus, like the chair, and say that we agree he is trustworthy, but we must *sit down*. In other words, we must actively place our trust in him.

Marc Roby: And, of course, doing that requires simultaneously renouncing all trust in this world for our salvation.

⁶ See D. James Kennedy, *Evangelism Explosion: Equipping Churches for Friendship, Evangelism, Discipleship, and Healthy Growth*, Tyndale House Publishers, Inc., 1996, pg. 94

Dr. Spencer: That's right. On the one hand, we all trust other people and institutions every day for mundane things, we have no choice. But we dare not trust in anything in this world for our eternal salvation.

John Murray wrote that "Faith ... is a whole-souled movement of self-commitment to Christ for salvation from sin and its consequences."⁷

Marc Roby: I like that statement even though the English is a bit awkward. We must commit ourselves with our whole soul, in other words, with our whole being. We must not have any reservations or back-up plans.

Dr. Spencer: And Murray speaks about the warrant we have for faith, in other words, what grounds do we have for thinking that Christ will accept us or that he is able to save us?

Marc Roby: Those are obviously great questions. It wouldn't make much sense to commit myself fully to Christ if he wouldn't accept me or couldn't save me. How does Murray deal with those questions?

Dr. Spencer: He first points out that the gospel offer is universal, the offer of the gospel is, he says, "full, free and unrestricted."⁸ This offer is also not something that started with the New Testament. God calls out in Isaiah 45:22, "Turn to me and be saved, all you ends of the earth; for I am God, and there is no other." And the same offer is given by Christ. We read in Matthew 11:28 that Jesus said, "Come to me, all you who are weary and burdened, and I will give you rest."

Marc Roby: That is a gracious offer indeed. And I love what Jesus said in John 6:37, "whoever comes to me", he said, "I will never drive away."

Dr. Spencer: The Bible is clear in teaching that anyone who humbles himself, repents of his sins, and turns to God seeking salvation will, in fact, be saved. We are told in Romans 10:13 that "Everyone who calls on the name of the Lord will be saved." And so this universal offer of salvation gives us reasonable warrant to place our faith in Jesus Christ. And, in addition to that, the Bible makes it clear that Jesus Christ is fully able to save his people.

Marc Roby: In that context I immediately think of Hebrews 7:24-25, where we read, "because Jesus lives forever, he has a permanent priesthood. Therefore he is able to save completely those who come to God through him, because he always lives to intercede for them."

Dr. Spencer: Those are great verses to show that Christ is fully able to save his people. He has accomplished redemption. He took our sins upon himself on the cross and bore the wrath of God in our place. He died a substitutionary sacrificial death, was buried, and was raised from the dead for our justification. In 2 Corinthians 4:14 the apostle Paul told the church in Corinth that "we

⁷ John Murray, *Redemption Accomplished and Applied*, Wm. B. Eerdmans Publishing Co., 1955, pg. 107

⁸ Ibid

know that the one who raised the Lord Jesus from the dead will also raise us with Jesus and present us with you in his presence.”

Marc Roby: That is wonderful news. By his incarnation, death and resurrection, Jesus Christ did the work necessary to be the only Savior of mankind. And now, by sitting at the right hand of the Father and interceding for us he actually secures that salvation for all who believe in him.

Dr. Spencer: And Murray notes that “We entrust ourselves to him not because we believe we have been saved but as lost sinners in order that we may be saved.”⁹

Marc Roby: That is an important statement, and a great place to end for today. So, let me remind our listeners that they can email their questions and comments to info@whatdoesthewordsay.org and we will do our best to answer you.

⁹ Ibid, pp 109-110