

Marc Roby: We are returning to our study of theology today after a fourteen-week long hiatus in which we discussed Marxist and neo-Marxist ideologies from a Christian perspective. How would you like to begin today Dr. Spencer?

Dr. Spencer: Well, it's hard to believe it took fourteen weeks, isn't it? And there is so much that I left unsaid. But I hope that we at least made it clear that these issues are of extreme importance to everyone, and as Christians we have a serious responsibility to speak truth. And I hope that as a result at least some of our listeners will look at the references we gave, read some of these materials, think seriously about the issues, and then take appropriate action. Both in voting and in your daily life. But, with that said, since our break lasted so long, I think we need to do some review to get everyone – including me – back up to speed on the things we had been covering.

Marc Roby: Very well. We have been organizing these podcasts in terms of the six loci of Reformed theology, which are: First, theology proper – in other words, the study of God; Second, anthropology, which is the study of man; Third, Christology, which is the study of Jesus Christ the Redeemer; Fourth, Soteriology, which means the study of salvation; Fifth, Ecclesiology, which means the study of the church; and finally, sixth, Eschatology, which means the study of last things. We have covered the first three – theology proper, anthropology and Christology – and we are now in the process of covering soteriology.

Dr. Spencer: And, we began covering soteriology by discussing the acrostic TULIP, which stands for the five doctrines that together summarize the main differences between Reformed theology and other theologies. TULIP stands for: Total depravity, Unconditional election, Limited atonement, Irresistible grace, and Perseverance of the saints.

Marc Roby: And we noted that although arguably better terms exist for some of these items, these names are commonly used and go along with the acrostic.

Dr. Spencer: And then, after discussing those doctrines, we started to examine what is called the order of salvation, or in Latin, the *ordo salutis*. This refers to the sequence of steps involved in our salvation. We began by pointing out, to quote from John Murray's excellent book *Redemption Accomplished and Applied*, that "No treatment of the atonement can be properly oriented that does not trace its source to the free and sovereign love of God."¹

Marc Roby: And I remember that in that context we quoted what is perhaps the best-known verse in the entire Bible, John 3:16, which says, "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."²

Dr. Spencer: And the verse is so well known for good reason. Christianity is not about what men must do to be saved, it is about what God has graciously done to save sinners who could never

¹ John Murray, *Redemption Accomplished and Applied*, Wm. B. Eerdmans Publishing Co., 1955, pg. 9

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save themselves. And then how we, as saved individuals, should live lives of grateful obedience for God's glory. And, unlike creation, which God accomplished by divine command, our salvation required the incarnation and substitutionary sacrifice of the eternal second person of the Holy Trinity. God is holy and just. He is justly angry with sin and wrathful toward sinners. But, praise God, he is also merciful and he freely chose to set his saving love upon some of the sinful mass of humanity. Without his saving love, we would all be lost. And the order of salvation describes the steps in the process God uses to save his chosen people.

Marc Roby: I recall that we began our discussion of the order of salvation with the doctrine of union with Christ.

Dr. Spencer: Yes, we did. And as John Murray wrote, union with Christ is “the central truth of the whole doctrine of salvation.”³ It is not, strictly speaking, just one of the steps. It is, rather, central to the whole process. We discussed this in Session 141 and we said there that the New Testament uses the phrase *in Christ* to represent this union. We learned in that session that we, as Christians, were chosen *in Christ*, we were created, or we could say born again, *in Christ*, we live *in Christ*, we die *in Christ*, we will be raised from the dead *in Christ*, we will receive glorified bodies *in Christ* and we will spend eternity enjoying fellowship with God and one another *in Christ*.

Marc Roby: That is wonderful. And that is why we are called Christians.

Dr. Spencer: Very true. And we are saved by being united to Christ so that God counts his sacrifice as payment for our sins and we are given his perfect righteousness. This is called the double transaction, or double imputation. Our sins are imputed to Christ, that is, placed in his account so to speak, and his perfect righteousness is imputed to us. We are told about this transaction by the apostle Paul in 2 Corinthians 5:21, which says that “God made him who had no sin [– that is Jesus Christ –] to be sin for us, so that in him we might become the righteousness of God.”

Marc Roby: And the obvious question is then, how does one become united with Christ?

Dr. Spencer: And the Westminster Shorter Catechism addresses this question. In Question 30, it asks, “How does the Spirit apply to us the redemption purchased by Christ?”

Marc Roby: The answer given is, “The Spirit applies to us the redemption purchased by Christ, by working faith in us, and thereby uniting us to Christ in our effectual calling.”

Dr. Spencer: And so we discussed the effectual call, which is where God, by his sovereign grace, calls us to himself with the gospel message, and regenerates us so that we respond in repentance and faith. This is well described by the Westminster Shorter Catechism again. Question 31 asks, “What is effectual calling?” And the answer is that “Effectual calling is the work of God's Spirit, whereby, convincing us of our sin and misery, enlightening our minds in the knowledge of

³ Murray, op. cit., pg. 170

Christ, and renewing our wills, he does persuade and enable us to embrace Jesus Christ, freely offered to us in the gospel.”⁴

Marc Roby: That is a wonderful statement that says a great deal. We discussed the answer in Sessions 144 and 149. Although the catechism uses different language, it speaks of God’s regenerating believers, in other words causing them to be being born again, and it speaks of their responding in repentance and faith.

Dr. Spencer: That’s true. We must be convinced of the bad news first, that we are in an estate of sin and misery as the Catechism puts it, before we can understand the good news of the gospel, and embrace Jesus Christ by faith as our Lord and Savior.

Marc Roby: And we discussed the fact that saving faith is always a penitent faith. True repentance and faith always go together, and together they are called conversion.

Dr. Spencer: And we also noted that true, saving faith has three elements: the first element is content, or information, it matters *what* we believe; the second element is mental assent, we must agree with the content of the gospel message; and the third element is trust. We must not only agree that the gospel message is true, we must place our trust in Jesus Christ and his redeeming work in order to be saved.

Marc Roby: These three elements are often referred to by their Latin names: the content is called *notitia*, the mental assent, or agreement, is called *assensus*, and the trust is called *fiducia*.

Dr. Spencer: Yes, theologians do love Latin and it is important to at least know those terms that are common. Understanding biblical repentance and faith is crucial. They always appear together as you noted and it is by faith that we are united to Christ and saved as we noted earlier. Because of the importance of these ideas, I think it would be useful to look at the two questions in the Shorter Catechism that deal with them. Question 86 asks, “What is faith in Jesus Christ?”

Marc Roby: And the answer is that “Faith in Jesus Christ is a saving grace, whereby we receive and rest upon him alone for salvation, as he is offered to us in the gospel.”

Dr. Spencer: And what a wonderful answer that is. The Catechism calls it a “saving grace”, a phrase that it only uses twice. Once in reference to faith and once in reference to repentance as we will see in a moment. Again, these two always occur together, they are both part of saving grace. The answer also says that we “rest upon” Jesus, which is speaking about trust. And finally, it says that we receive and rest upon him “as he is offered to us in the gospel.”

We noted in our last session before our long break to discuss Marxist ideologies, that theologians refer to general and special faith. The object of special faith is Jesus Christ; we trust in *him* for our salvation. The object of general faith is the Bible. It is the only place where we have God’s infallible, authoritative teaching about Jesus and what he did. True saving faith therefore

⁴ I have changed “doth” to “does” to update the English.

includes faith in God’s written revelation. As the Catechism says, we trust in Jesus “as he is offered to us in the gospel”, in other words, in the Bible.

Marc Roby: And then, in Question 87, the Shorter Catechism deals with the other half of conversion and asks, “What is repentance unto life?”

Dr. Spencer: And the answer is that “Repentance unto life is a saving grace, whereby a sinner, out of a true sense of his sin, and apprehension of the mercy of God in Christ, does, with grief and hatred of his sin, turn from it unto God, with full purpose of, and endeavor after, new obedience.”⁵

Marc Roby: And that is again a wonderful short, but complete, description of true biblical repentance.

Dr. Spencer: Yes it is. It speaks of repentance “unto life”, which means it is real, deep, God-given true repentance. Not just a worldly sorrow over the effects of sin, but, as the answer goes on to say, a true sense of sin and grief and hatred for our sins. This repentance causes us to turn from our sins to God. And the answer then also speaks about obedience, which we spoke about in Session 151 – it is an absolutely essential fruit of real conversion. If you don’t obey Jesus Christ, then your confession that Jesus is Lord is a lie; you are not saved.

Marc Roby: Now that is not a popular idea at all in today’s church. If you talk about obedience you are called legalistic and accused of having given up on the gospel of grace.

Dr. Spencer: But the Bible, contrary to this pervasive modern teaching, makes it clear that obedience is an essential *fruit* of real salvation. It is *not* the *cause* of salvation. If we said that, then the accusation of being legalistic and giving up on the gospel of grace would be true. But if you say obedience is optional, you are not presenting the truth about the effectiveness of God’s saving grace to transform lives.

Marc Roby: Now that is a very important point, obedience is not optional. As Paul wrote in 2 Corinthians 5:17, “if anyone is in Christ, he is a new creation; the old has gone, the new has come!” We dare not degrade what it means to be in Christ. A new creation speaks of radical change. Is there anything else you would like to say by way of review?

Dr. Spencer: Yes. I want to repeat a quote from John Murray that I gave in Session 160. He wrote that “Faith is not belief that we have been saved, nor belief that Christ has saved us, nor even belief that Christ died for us. It is necessary to appreciate the point of distinction. Faith is in its essence commitment to Christ that we may be saved.”⁶ I repeat this quote because it is so important. Especially in light of persecution and trouble.

Marc Roby: What persecution and trouble are you referring to?

⁵ I have again changed “doth” to “does” to update the English.

⁶ Murray, *Collected Works*, Vol. II, Banner of Truth Trust, 1977, pg. 259

Dr. Spencer: Any persecution and trouble. We all know that there are Christians in other parts of the world where standing for Christ can cost you your life. We also know that kind of severe persecution has happened before in many places and at many times. But, in light of the series we just did on Marxist and neo-Marxist ideologies, it is increasingly important in this country.

In our last session I noted that our society is rapidly moving in the direction of a soft totalitarianism. So, for example, we all know the stories of the Christian baker in Colorado who has been severely persecuted for years for refusing to create special cakes to celebrate LGBT events. And we have heard of florists, and photographers and others being similarly persecuted. We also see doctors being forced to be silent about their beliefs about abortion and sex-change operations and so on. There is already persecution in this country and it may get significantly worse.

Marc Roby: And how does that tie into the Murray quote about the nature of true faith?

Dr. Spencer: Well, it ties in because we all need to make our calling and election sure as Peter wrote in 2 Peter 1:10. In Rod Dreher's book *Live not by Lies*, which I briefly mentioned last time, he tells the horrifying story of a Romanian Lutheran pastor named Richard Wurmbrand, who endured unspeakable torture while imprisoned for 16 years, from 1948 to 1964, in Romania.

Marc Roby: Which was, at that time, a communist country, one of the so-called satellite nations of the former Soviet Union.

Dr. Spencer: Yes, that's right. In any event, Dreher quotes Wurmbrand, who wrote that there were two kinds of Christians, "those who sincerely believe in God and those who, just as sincerely, believe that they believe. You can tell them apart by their actions in decisive moments."⁷

Marc Roby: In other words, as soon as any real persecution comes, those Christians who may sincerely believe they are Christians, but have not been born again, will quickly fall away.

Dr. Spencer: That was exactly his point. Persecution is sometimes used by God to purify his church. And, as much as I don't want it and pray that it doesn't come, it may be that God has some serious persecution in store for Christians in this country. But, even if that doesn't happen, there is nothing more important than making sure you are truly saved. A false feel-good version of Christianity may make this life more enjoyable, but it will fail you in the most severe and terrible way imaginable when you appear before the judgment seat of Christ, which we must all do as we are told in 2 Corinthians 5:10.

Marc Roby: And that failure, if it occurs to you, lasts for eternity.

Dr. Spencer: Yes, it does. And with that, I am ready to pick up where we left off.

Marc Roby: When we paused, we were going through the order of salvation, or *ordo salutis*, and we were using the order given by John Murray, with the exception of our having covered union

⁷ Rod Dreher, *Live Not by Lies, A Manual for Christian Dissidents*, Sentinel, 2020, pg. 204

with Christ first. So, the order we were using was this: first, effectual calling, then regeneration, repentance and faith, justification, adoption, sanctification, perseverance, and finally, glorification.

Dr. Spencer: And we had gotten though effectual calling, regeneration, and repentance and faith, which together are called conversion. So, we are now ready to begin justification.

Marc Roby: Which is a very important topic.

Dr. Spencer: It is, in fact, the heart of the gospel. It is what Martin Luther called the article, or doctrine, on which the church stands or falls.⁸ It is considered to be the material cause of the Reformation.⁹ In other words it was the central question at stake in the Protestant Reformation. To rephrase it, how can a sinner be declared just, or we could say righteous, in God's sight?

Marc Roby: Which is a great question. Paul wrote in Romans 3:10 that "There is no one righteous, not even one". And yet we know that God is just and holy.

Dr. Spencer: Which presents us with an insoluble problem from man's perspective. But, thankfully, as Jesus told his disciples in Mark 10:27, "With man this is impossible, but not with God; all things are possible with God." And so, Paul goes on after issuing the blanket condemnation you quoted to explain how God solved this problem. We read in Romans 3:21-26, "But now a righteousness from God, apart from law, has been made known, to which the Law and the Prophets testify. 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. God presented him as a sacrifice of atonement, through faith in his blood. He did this to demonstrate his justice, because in his forbearance he had left the sins committed beforehand unpunished—he did it to demonstrate his justice at the present time, so as to be just and the one who justifies those who have faith in Jesus."

Marc Roby: Praise God for his infinite wisdom and love. He found a way to simultaneously "be just and the one who justifies those who have faith in Jesus."

Dr. Spencer: And in our next session, I want to start unpacking this passage from Romans 3 as we enter into our treatment of justification.

Marc Roby: And I look forward to that. But now, let me close by reminding our listeners that they can email their questions and comments to info@whatdoesthewordsay.org. We will do our best to answer your questions.

⁸ This is a common paraphrase of Luther, see, e.g., Ref. 9

⁹ R.C. Sproul, *Faith Alone: The Evangelical Doctrine of Justification*, Baker Books, 1995, pg. 18