

Pastor Jeremy M. Thomas
Fredericksburg Bible Church
107 East Austin
Fredericksburg, Texas 78624
830-997-8834 jthomas@fbgbible.org

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Chapter 27 – Salvation from the Penalty of Sin

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Dr. Chafer begins the chapter by saying “The divine revelation concerning salvation should be mastered by every child of God.” and he is exactly right. He also gives three reasons every child of God ought to master it:

1. personal salvation depends on it – get the message of salvation wrong and it no longer saves
2. it is the one message God has committed to the believer to proclaim to the world – it is the responsibility of every believer and not just Christian authors, theologians, pastors, and teachers

3. it alone discloses the full measure of God's love – God's giving of His own Son is the ultimate act of love upon which basis Christians are to love one another (John 3:16; Eph 5:1-2; 1 John 3:16; 4:10)

I. The Word Salvation

The meaning of the word “salvation” is very broad, much broader than most Gentiles are aware. We often think of “salvation” as what takes place at conversion. While that transaction is properly termed “salvation” the word is not limited to that application. The word in its broadest sense means “deliverance or rescue”.

In the OT the Hebrew word was *yeshua* from which is derived *yehoshua*, the Hebrew name “Joshua” and the Greek equivalent “Jesus”, both meaning “the Lord is salvation”. In the OT the most common kind of salvation was “physical deliverance”. Israel was physically delivered from their enemies on numerous occasions (e.g., the Egyptians in Exod 14:13). This background is presupposed by the NT authors. Even many of the 1st century Jews expected the Messiah to “deliver” them from the Romans not realizing that they first needed to be “delivered” from sin as a precondition to the Messiah's physical deliverance from world powers.

In the NT the Greek noun is *soteria* from which we get the word “soteriology” which is the study of salvation, our present course of investigation, and the verb *sozo*. In the NT the most common kind of salvation is “spiritual deliverance”, either at conversion or within the Christian experience. But the NT also uses the word “salvation” for physical deliverance from either the sin unto death or physical enemies, particularly in tribulation contexts. Therefore, any and all forms of “deliverance” fall under the word “salvation”. Chafer said, “the word ‘salvation’ represents the whole work of God by which He rescues man from the eternal ruin and doom of sin and bestows on him the riches of His grace, including eternal life now and eternal glory in heaven.” During the present age of grace the applications of “salvation” are far more that in previous dispensations because in this dispensation we also enjoy the gracious ministries of “Salvation includes every phase of the gracious work of God such as the indwelling, sealing, and baptism of the Spirit.”

II. Salvation is God's Remedy for Sin

A. All Sin is Equally Detestable to the Holiness of God

Sin is utterly sinful no matter who is involved; believer or unbeliever; regenerate or unregenerate. God's attitude toward sin is uncompromising because of His justice.

1 John 3:4 sin is wickedness

B. All Sin Forgiven and Men Justified on the Basis of the Shed Blood of Christ

This is saying nothing more than that there is only one way of salvation. Salvation only comes through the cross work of Jesus Christ. God does not weigh our good works against our bad works. Nor does God arbitrarily forgive sin. God is just and holy and His character demands that His just and holy demands be met by man. Since all men are under sin having no merit before God He lovingly and graciously sent forth His Son as a man born of a virgin, miraculously conceived. His Son qualified to serve as our substitute, being fully man, He could die for man, being fully God His sacrifice has infinite value to take away all sin. The resurrection was the evidence that God was satisfied with Christ's substitutionary death (1 John 2:2; 4:10). However, for sinners to enjoy forgiveness of their sin they must appropriate the gospel by faith. Otherwise, they die in their sin(s). The issue is not whether God will accept men but whether men will accept God's provision in His Son.

Yet, forgiveness is not all that is offered. Forgiveness means our sins are "sent away (*aphiemi*) so that we are restored to a position of innocence. Thus, forgiveness is negative. It simply removes the stain of our sin but it does not give us any positive standing before God. Thus, the Bible teaches that we are not only forgiven but we are also justified. Justification has often been wrongly defined as "just-as-if-I-never-sinned" but it is more than that. Justification is not the removal of sin (forgiveness) but the positive imputation of Christ's righteousness to the believer's account even yet while he remains ungodly (Rom 4:3). Justification is a legal declaration. It does not *make* a man righteous but it serves to provide a legal standing before God that is righteous. Thus, forgiveness (negative) and justification (positive) are only possible on the basis of the shed blood of Christ.

III. SALVATION BEFORE AND AFTER THE CROSS

A. Before the Cross God Dealt with Sin by Atonement Which Means "To Cover"

The word atonement is first used in Gen 6:14 when God said,

Genesis 6:14 "Make for yourself an ark of gopher wood; you shall make the ark with rooms, and shall cover it inside and out with pitch.

The pitch which was to cover the ark was a tar-like substance which would waterproof the ark. This first use of the word **cover** gives us the sense in which God dealt with sin before the cross. The sacrificial system pictured "atonement", for the blood of bulls and goats could not take away sin.

Hebrews 10:4 For it is impossible for the blood of bulls and goats to take away sins.

If it were possible for the blood of bulls and goats to take away sins then there would have been no need for Christ to come and die for our sin. So, for the sinner the OT sacrifices were an acknowledgement of the just penalty of death (Lev 1:4) and, on the part of God, the sacrifice anticipated the efficacious blood of Christ.

Two NT passages throw light on how God dealt with sin before the cross.

Romans 3:25 *This was* to demonstrate His righteousness, because in the forbearance of God He passed over the sins previously committed;

The question Paul is addressing is "what about the sins before the cross". Paul's response to this logical question is that God "passed over" the sins previously committed. The word "passed over" is *pareisis* and means "to let go unpunished, to overlook for the time being". God overlooked the sins previously committed for a time. But this could not go on indefinitely. For God to show forth His righteous character sin had to be dealt with finally. Chafer says, "God had promised a sufficient Lamb and had forgiven sin on the strength of that promise. Therefore, by the death of Christ, God was proven to have been righteous in all that He had promised."¹ Another passage where Paul discusses this is

Acts 17:30 "Therefore having overlooked the times of ignorance, God is now declaring to men that all *people* everywhere should repent,

Here Paul uses a different word "overlooked", a compound Greek word *hupereidon*, which literally means "to look over" as if not to pay attention or not to attend to the issue at that time. God in His forbearance overlooked sin before the cross but demonstrated His righteousness in sending Christ to take away sin once for all. Enjoyment of this however is dependent upon a repentant faith in Christ.

B. Since the Cross Christ Has Taken Away Sin

Romans 3:26 for the demonstration, *I say*, of His righteousness at the present time, so that He would be just and the justifier of the one who has faith in Jesus.

No longer is forgiveness of sin on the strength of a promise but on the fulfillment of that promise in the death of Christ. Christ died once for the sins of all past, present and future.

Hebrews 7:27 who does not need daily, like those high priests, to offer up sacrifices, first *for* His own sins and then *for* the *sins* of the people, because this He did *once for all* when He offered up Himself.

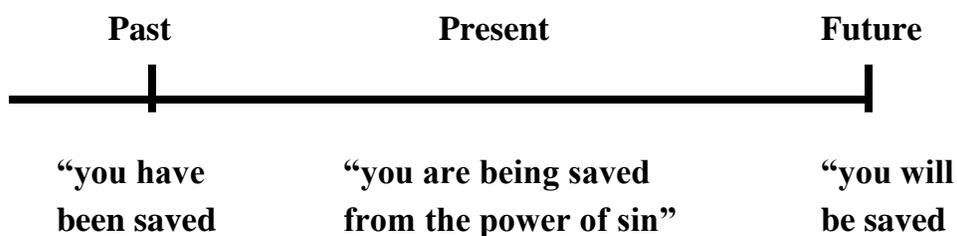
Hebrews 10:10 By this will we have been sanctified through the offering of the body of Jesus Christ *once for all*.

Hebrews 9:12 and not through the blood of goats and calves, but through His own blood, He entered the holy place *once for all*, having obtained eternal redemption.

The issue of sin has been dealt with. Sin is not the problem. Belief is the issue now. Chafer says, “This great issue between God and man was there dealt with in a manner which is satisfying even to the infinite holiness of God, and the only question that remains is whether man is satisfied with the sacrifice which satisfies God.”ⁱⁱ All that is left on the human side is to believe in the person and work of Jesus Christ and you will be saved (Acts 16:31).

IV. THE THREE TENSES OF SALVATION

The three tenses of salvation are past, present, and future. These are sometimes referred to as Phase 1: justification; Phase 2: sanctification; and Phase 3; glorification. Sometimes they are referred to as “salvation from the penalty of sin”, “salvation from the power of sin”, and “salvation from the presence of sin”. So, we can say that you are saved, you are being saved, and you will be saved.



**from the
penalty of sin”**

**from the
presence of sin”**

A. Past – Saved From Penalty of Sin (Justification)

The past aspect of salvation is often rightly termed justification where a man is saved from the penalty of sin which is eternal death.

Romans 5:1 having been justified by faith, we have peace with God through our Lord Jesus Christ,

aorist passive “having been justified”, a point action in past time. A man is justified by God in an instant through faith (Rom 4:1-6).

Luke 7:50 And He said to the woman, "Your faith has saved you; go in peace."

“saved” is perfect tense meaning past completed action with ongoing results pointing to present and future salvation.

Ephesians 2:8 For by grace you have been saved through faith; and that not of yourselves, *it is* the gift of God;

Again, saved is perfect tense signifying past completed action with ongoing results pointing forward to present salvation from the power of sin and future salvation from the presence of sin. A key verse proving that the believer is saved from the penalty of sin is

Romans 8:1 Therefore there is now no condemnation for those who are in Christ Jesus.

The word for “condemnation” is *katakrima* and means there is no “damnatory sentence” (Thayer) or “sentence of doom” (Friberg) for the believer. There is therefore no “penalty” for those who are in Christ Jesus and one is placed in Christ Jesus at the moment of faith.

B. Present – Saved from Power of Sin (Sanctification)

The perfect tense of verbs and participles of salvation point forward to the present salvation from the power of sin. We are no longer in bondage to sin but have been set free from the

reigning power of sin in our lives. Believers no longer have to sin but are free to righteousness.

Romans 6:6 knowing this, that our old self was crucified with *Him*, in order that our body of sin might be done away with, so that we would no longer be slaves to sin;

We were slaves of sin but now

Romans 6:14 ...sin shall not be master (*kurieuo*) over you, for you are not under law but under grace.

When the Bible says “work out your salvation” it is speaking of the present aspect of our salvation. These verses often applied to unbelievers are in the context of believers.

Philippians 2:12-13 So then, my beloved, just as you have always obeyed, not as in my presence only, but now much more in my absence, work out your salvation with fear and trembling; ¹³ for it is God who is at work in you, both to will and to work for *His* good pleasure.

Even though the believer is called to work out his salvation it is God who is at work in believers to accomplish this end. The believer’s responsibility is to yield, it is God the Spirit who produces the fruit of the Spirit and sanctifies the believer.

C. Future – Saved from Presence of Sin (Glorification)

The perfect tense of verbs and participles of salvation point forward to the future salvation from the presence of sin and full conformity to Christ. Salvation is a total package from beginning to end.

Romans 8:29 For those whom He foreknew, He also predestined *to become* conformed to the image of His Son,

The believer’s destiny is to be like Christ. When we studied 1 John

1 John 3:2 Beloved, now we are children of God, and it has not appeared as yet what we will be. We know that when He appears, we will be like Him, because we will see Him just as He is.

In other words, the very sight of Christ at the pre-trib Rapture will be a transforming experience. If we only knew now what we will be like then it would radically affect our striving to be like Christ today. The cares of this world would be swept away and our values, cares, and concerns will be shaped by eternity.

The clearest passage on our future salvation is

Romans 13:11 *Do* this, knowing the time, that it is already the hour for you to awaken from sleep; for now salvation is nearer to us than when we believed.

When we first believed is past salvation and when we awaken from sleep there will be future salvation. Just because there are still aspects of our salvation still to be applied should not give us any doubt as to our salvation.

Philippians 1:6 He who began a good work in you will perform it until the day of Christ Jesus. (my translation)

V. The Provision of Salvation

One vital distinction to understanding salvation is the provision of salvation made at the cross and the application of salvation when a person believes. Many theologians cannot or refuse to make this distinction but it is vital to understanding how Christ could die for all men and yet all men not be saved.

Of first importance is recognizing that the work of Christ is finished. What was finished was His specific cross work which did not begin until He was on the cross and which was completed when He breathed His last. When Christ said, "It is finished" He was not referring to His life sufferings or service but of His cross work.

Of second importance is recognizing that the work of Christ was for all men without exception. The three aspects of salvation: redemption, reconciliation, and propitiation are each said to be for the whole world.

Redemption – Price Paid

2 Peter 2:1 But false prophets also arose among the people, just as there will also be false teachers among you, who will secretly introduce destructive heresies, even

denying the Master who bought (agorazo) them, bringing swift destruction upon themselves.

Reconciliation – The World Changed

2 Corinthians 5:18-19 Now all *these* things are from God, who reconciled us (believer's) to Himself through Christ and gave us the ministry of reconciliation, ¹⁹ namely, that God was in Christ reconciling the world (clearly unbelieving world system) to Himself, not counting their trespasses against them, and He has committed to us the word of reconciliation.

Propitiation – The Father Satisfied

1 John 2:2 and He Himself is the propitiation for our sins; and not for ours only, but also for *those of* the whole world.

However, this work for all men is provisional. That is, He provided salvation for all men but this does not mean all men enjoy salvation. The salvation has been provided but it must be *applied* to the individual and the Bible teaches that it is applied by God to those who believe at the moment of belief.

The fact that Christ's work is finished furnishes us with a message which we can ask people to believe. We are not asking them to believe us; we are asking them to believe what God's testimony.

VI. The Application of Salvation

Christ's provided salvation must be applied to the individual and the Bible teaches that it is applied by God to sinners at the moment they believe. At this point Christ's provisional salvation was applied to you. You acquired many wonderful things at that moment: redemption, reconciliation, propitiation, forgiveness, regeneration, justification, sanctification, indwelling, filling, baptism, sealing. Also you were made fit to be a partaker of the inheritance of the saints, made accepted in the Beloved, made the righteousness of God, made near to God, made sons of God, made citizens of heaven, made a new creation, made members of God's household, made complete in Christ, delivered from the power of darkness with citizenship translated into the kingdom of God's dear Son, and you possess every spiritual blessing. Chafer listed 33 things that happen at the moment of salvation. Thieme listed more than 40.

VII. The Condition of Salvation: Faith Alone

It should go without saying that salvation is conditioned, on the human side, on faith alone and faith is simple trust, reliance, and confidence in the person and work of Jesus Christ. 198 passages condition salvation on the human side on faith alone. If these 198 passages do not result in salvation then they are only partial gospels and the original audiences though they may have believed are condemned to hell. Faith can be broken down into psychological aspects but what is really necessary to understand in relation to salvation is that it is not the kind of faith but the object of faith. Whether one's faith is great or small doesn't matter, faith even the size of a mustard seed can move mountains; what matters is that all the faith someone has be placed in Jesus Christ alone. The Bible does not ask us to "believe and be baptized", to "believe and pray", "to believe and repent", to "believe and confess Christ", to "believe and confess sin", to "believe and implore God to save", or to "believe and make restitution". These things are all important and when rightly understood have their place *within* the Christian life but they have no application to the point of initial salvation.

In conclusion to the provision of salvation and the application of salvation I want to try to bring together these two things with election and the trinity. A good friend of mine and professor of Hebrew and Greek at Tyndale Theological Seminary gave a talk last week at a conference in Dallas. Dick and Molly went and brought me back the papers. In Dr Olander's paper he quotes from Warren Wiersbe who said,

"Keep in mind that all three Persons are involved in our salvation. This will help you escape dangerous extremes that either deny human responsibility or dilute divine sovereignty—for both are taught in the Bible. **As far as God the Father is concerned, I was saved when He chose me in Christ before the world began. As far as God the Son is concerned, I was saved when He died for me on the cross.** As far as God the Holy Spirit is concerned, I was saved one Saturday night in May 1945, when I heard the Word and trusted Jesus Christ. At that moment, the entire plan fell together and I became a child of God, If you had asked me that night if I was one of the elect, I would have been speechless. At that time I knew nothing of election. But the Holy Spirit witnessed in my heart that I was a child of God."

VIII. The Enjoyment of Salvation

Jesus said, "I came that they may have life, and have *it* abundantly" (John 10:10). The application of initial salvation to the believer is not the end. Churchill, after the US and the British invaded North Africa and pretty much got established said, "This is not the end,

and it is not the beginning of the end, but it is perhaps the end of the beginning.” So it is with salvation. Initial salvation is not the end but it is the end of the beginning. Many Christians are confused because they are told that if they accept Christ everything will get better (prosperity gospel). Yet before they know it things have gotten worse and they wish they could get out of whatever they’ve gotten themselves into. Thus, there is the mere possession of eternal life and there is the enjoyment of eternal life. Many genuine Christians do not enjoy all the riches of receiving eternal life. This is why Paul said,

1 Timothy 6:12 Fight the good fight of faith; *take hold* of the *eternal life* to which you were called,

This is not written to the unsaved but to those who had already been called to eternal life. These believers possessed eternal life but they were not enjoying it, taking hold of it! Just as the means of receiving eternal life is faith alone so the means of enjoying eternal life is living by faith. Paul said, whatsoever is not of faith is sin. The means to victorious living and enjoyment of salvation is “living by faith”. When we live by faith we walk not in our own strength but in the Lord’s strength.

One of the big confusions among evangelical Christians is that there is still salvation for genuine Christians as they battle with sin (Rom 7). This battle was the subject of Paul’s seventh chapter of Romans and every Christian who reads that chapter honestly will say, “that’s me!” The struggle with sin is a struggle all Christians have experienced. You want to do the good but the power to do it is not present in the energy of the flesh. The answer is the power of the Holy Spirit (Rom 8). When we yield the Spirit fills and operates through the new regenerate nature to produce His fruit (Gal 5:22-23).

However, there is even more confusion about what the believer ought to do if and when he does sin. There should be no question that the sinner is forgiven once for all his sins at the moment he trusts in Christ. However, there is still the issue of how God has sovereignly decided to deal with our sins after initial salvation. Sin within the Christian life is dealt with, not on the ground of believing in Christ unto salvation, but on the ground of acknowledging the sin.

1 John 1:9 If we (John includes himself, not “you”) confess our sins, He is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness.

This verse is not about past salvation but about present salvation from the deadly effects of the Christian’s sin (1 John 5:16-17). The way of dealing with this is to “confess our sins”.

The word “confess” is *homologeō* and means “to say the same thing”. In other words, the Christian is responsible “to say the same thing” about his sin that God says about sin. This is not asking for forgiveness, forgiveness is granted on the condition that we confess. Nor are we asked to feel guilty for our sin though we may very well. But we should never confuse guilt feelings with confession. God asks that we simply face our sin squarely admitting to Him that it was sin. When we do that He forgives us. This is familial issue. We are already children of God. By way of analogy, when the child of a parent does wrong fellowship is broken until the issue is settled at which point fellowship is restored. In the same way, once a person becomes a Christian and knowingly sins the fellowship between God and the Christian is broken. God’s prescribed means of remedying this situation is “confession”. This may seem like a simple prescription but it should never lead to the abuse of 1 John 1:9. John never intended 1 John 1:9 to be a way of restoring fellowship while we commit willful sin. According to 1 John 2:1 he says, “I am writing these things to you so that you may not sin”. One of the major purposes of 1 John is the avoiding of sin, not the downplaying of its wickedness. Sin is a serious issue. Whenever we sin we are committing what Christ came to destroy (1 John 3:8). If the sin is serious enough we can commit a sin that results in physical death (1 John 5:16-17). Thus, John has given us a mechanism for enjoying salvation from sin within the Christian life. This does not mean that anyone will meet perfection in a total sense (1 John 1:8). When the whole Christian is looked at there is always the issue of the sin nature that gives birth to unknown sin. However, when the Christian is looked at only in terms of his regenerate nature then he cannot sin (1 John 3:6, 9). The regenerate nature does not give birth to sin; rather it gives birth to righteousness.

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ⁱ L.S. Chafer, *Major Bible Themes*, 183.

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