

**Loris First Baptist Church**  
**“52 Vital Doctrines of The Bible”**

Doctrine #28 – Salvation From the Penalty of Sin

**Note:** Most information based on pages 181-188 of the book “Major Bible Themes” by Lewis Sperry Chaffer.

**The Meaning of Salvation**

1. The divine revelation concerning salvation should be mastered by every child of God because:
  - a. Personal salvation depends on it.
  - b. It is the one message which God has committed to the believer to proclaim to the world.
  - c. It alone discloses the full measure of God’s love.
2. According to its largest meaning as used in Scripture, 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. “Salvation is of the Lord.”

**Jonah 2:9** *“But I will sacrifice to You With the voice of thanksgiving. That which I have vowed I will pay. Salvation is from the Lord.”*

3. Therefore it is in every aspect a work of God in behalf of man and is in no sense a work of man in behalf of God.
4. Certain details of this divine undertaking have varied from age to age.
  - a. We are assured that, beginning with Adam and continuing to Christ, those individuals who put their trust in God were spiritually reborn and made heirs of heaven’s glory.
  - b. Likewise, the nation Israel will yet be spiritually born in a day at the time of the Lord’s return

**Isaiah 66:8** *“Who has heard such a thing? Who has seen such things? Can a land be born in one day? Can a nation be brought forth all at once? As soon as Zion travailed, she also brought forth her sons.”*

5. It is also said of the multitudes of both Jews and Gentiles who are to live on the earth during the coming kingdom that all shall know the Lord from the least unto the greatest

**Jeremiah 31:34** *“They will not teach again, each man his neighbor and each man his brother, saying, ‘Know the Lord,’ for they will all know Me, from the least of them to the greatest of them,’ declares the Lord, ‘for I will forgive their iniquity, and their sin I will remember no more.’”*

6. However, the salvation which is offered to men in the present age is not only more fully revealed in the Bible as to its details, but it far exceeds every other saving work of God in the marvels which it accomplishes; for, as offered in the present age, salvation includes every phase of the gracious work of God such as the indwelling, sealing, and baptism of the Spirit.

### Salvation as God's Remedy for Sin

1. While in the biblical doctrine of sin there are certain distinctions, **two universal facts** should first be noted:
  - a. Sin is always equally sinful whether it be committed by the heathen or the civilized, the unregenerate or the regenerate.
    - (1) The question of many stripes or few is taken into consideration in the judgments to be imposed upon the sinner.

**Luke 12:47-48** *“And that slave who knew his master's will and did not get ready or act in accord with his will, will receive many lashes, but the one who did not know it, and committed deeds worthy of a flogging, will receive but few. From everyone who has been given much, much will be required; and to whom they entrusted much, of him they will ask all the more.”*

(2) But any sin in itself is unvarying sinful because it outrages the holiness of God.

- b. Sin can be cured only on the ground of the shed blood of the Son of God.

(1) This was as true of those who anticipated the death of Christ by animal sacrifices as it is now of those who look back to that death by faith.

(2) Divine forgiveness has never been a mere act of leniency in remitting the penalty of sin.

(3) If the penalty is remitted, it is because a substitute has met the holy demands against the sinner.

(4) In the old order it was only after the priest had offered the atoning blood sacrifice which anticipated the death of Christ that the sinner was forgiven

**Leviticus 4:20** *“and do with this bull just as he did with the bull for the sin offering. In this way the priest will make atonement for the community, and they will be forgiven.”*

**Leviticus 4:26** *“He shall burn all the fat on the altar as he burned the fat of the fellowship offering. In this way the priest will make atonement for the leader's sin, and he will be forgiven.”*

**Leviticus 4:31** *“They shall remove all the fat, just as the fat is removed from the fellowship offering, and the priest shall burn it on the altar as an aroma pleasing to the Lord. In this way the priest will make atonement for them, and they will be forgiven.”*

**Leviticus 4:35** *“They shall remove all the fat, just as the fat is removed from the fellowship offering, and the priest shall burn it on the altar as an aroma pleasing to the Lord. In this way the priest will make atonement for them, and they will be forgiven.”*

**Leviticus 5:10** *“The priest shall then offer the other as a burnt offering in the prescribed way and make atonement for them for the sin they have committed, and they will be forgiven.”*

**Leviticus 5:13** *“In this way the priest will make atonement for them for any of these sins they have committed, and they will be forgiven. The rest of the offering will belong to the priest, as in the case of the grain offering.”*

**Leviticus 5:16** *“They must make restitution for what they have failed to do in regard to the holy things, pay an additional penalty of a fifth of its value and give it all to the priest. The priest will make atonement for them with the ram as a guilt offering, and they will be forgiven.”*

**Leviticus 5:18** *“They are to bring to the priest as a guilt offering a ram from the flock, one without defect and of the proper value. In this way the priest will make atonement for them for the wrong they have committed unintentionally, and they will be forgiven.”*

**Leviticus 6:7** *“In this way the priest will make atonement for them before the Lord, and they will be forgiven for any of the things they did that made them guilty.”*

**Leviticus 19:22** *“With the ram of the guilt offering the priest is to make atonement for him before the Lord for the sin he has committed, and his sin will be forgiven.”*

**Numbers 15:25-28** *“The priest is to make atonement for the whole Israelite community, and they will be forgiven, for it was not intentional and they have presented to the Lord for their wrong a food offering and a sin offering. The whole Israelite community and the foreigners residing among them will be forgiven, because all the people were involved in the unintentional wrong. But if just one person sins unintentionally, that person must bring a year-old female goat for a sin offering. The priest is to make atonement before the Lord for the one who erred by sinning unintentionally, and when atonement has been made, that person will be forgiven.”*

2. Likewise, after Christ has died the same truth applies, as stated in the passage:

**Colossians 1:14** *“in whom we have redemption, THE FORGIVENESS OF SINS.”*

**Ephesians 1:7** *“In Him we have redemption through His blood, THE FORGIVENESS OF SINS, in accordance with the riches of God’s grace.”*

3. The substitutionary work of Christ upon the cross is infinitely perfect in its sufficiency. Therefore the sinner who trusts in Christ not only is “forgiven”, but he is even “justified forever”:

**Romans 3:24** *“and all are JUSTIFIED FREELY by His grace through the redemption that came by Christ Jesus...”*

4. God has never treated sin lightly. Forgiveness may impose no burden on the sinner, but he is forgiven and justified “only” because the undiminished divine penalty has been borne by Christ:

**1 Peter 2:24** “*HE HIMSELF BORNE OUR SINS in His body on the cross, so that we might die to sins and live for righteousness; BY HIS WOUNDS WE HAVE BEEN HEALED.”*”

**1 Peter 3:18** “*For CHRIST ALSO SUFFERED ONCE FOR SINS, the righteous for the unrighteous, to bring you to God. He was put to death in the body but made alive in the Spirit.*”

### **Salvation Before and After the Cross**

1. The divine method of dealing with sin before the cross is said to have been by atonement, which the word, in its biblical use, means simply “to cover.”
  - a. The blood of bulls and goats could not, and did not, take away sin (Heb. 10:4).
  - b. The offering of sacrificial blood indicated on the part of the sinner the acknowledgment of the just penalty of death (Lev. 1:4), and, on the part of God, the sacrifice anticipated the efficacious blood of Christ.
  - c. By symbolizing the shed blood of Christ, the atoning blood of the sacrifices served *to cover* sin until that day when Christ would deal in finality with the sin of the world.
  - d. Two New Testament passages throw light upon the meaning of the Old Testament word “atonement,” or “covering.”
    - (1) In Romans 3:25 the word “remission” has the meaning of “passing over,” and in this connection it is stated that when Christ died He proved God to have been righteous in passing over the sins which were committed before the cross and for which the atoning blood of the sacrifices had been shed.
    - (2) 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.
  - e. In Acts 17:30 it is stated that, before the cross, God “winked at” sin. This word should be translated “overlooked.”
2. The divine method of dealing with sin since the cross is stated in Romans 3:26. Christ has died.

Romans 3:26 “*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.*”

- a. No longer is the value of His sacrifice a matter of expectation to be taken as a promise and symbolized by the blood of animals; the blood of Christ has been shed, and now all that can be asked of any person, regardless of his degree of guilt, is that he *believe* in the work which, in infinite grace, has been accomplished for him.
- b. This passage declares that Christ upon the cross so answered the divine judgment against every sinner that God can remain just, or uncompromised in His holiness, when at the same time and apart from all penalties, He justifies the sinner who does no more than *believe in Jesus*.
- c. The word “atonement,” which occurs properly only in the Old Testament, indicated the “passing over,” “overlooking,” and “covering” of sin; but Christ in dealing with sin on the cross did not pass it over or cover it. Of His sufficient sacrifice it is said: “Behold the Lamb of God, which taketh away the sin of the world” (John 1:29; cf. Col. 2:14; Heb. 10:4; 1 John 3:5). “Who his own self bare our sins in his own body on the tree” (1 Pet. 2:24 above).
- d. There was no temporizing or partial dealing with sin at the cross. 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.
- e. To accept the work of Christ for us is to believe upon the Savior to the saving of the soul.

### **The Three Tenses of Salvation**

1. The past tense of salvation is revealed in certain passages which, when speaking of salvation, refer to it as being wholly past, or completed for the one who has believed; meaning he is free forever from the “penalty of sin”.

**Luke 7:50** *“Jesus said to the woman, ‘Your faith has saved you; go in peace.’”*

**1 Corinthians 1:18** *“For the message of the cross is foolishness to those who are perishing, but to us who are being saved it is the power of God.”*

**2 Corinthians 2:15** *“For we are to God the pleasing aroma of Christ among those who are being saved and those who are perishing.”*

**Ephesians 2:5** *“...made us alive with Christ even when we were dead in transgressions—it is by grace you have been saved.”*

**Ephesians 2:8** *“For it is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God...”*

- a. So perfect is this divine work that the saved one is said to be safe forever

**John 5:24** *“Very truly I tell you, whoever hears my word and believes him who sent me has eternal life and will not be judged but has crossed over from death to life.”*

**John 10:28-29** *“I give them eternal life, and they shall never perish; no one will snatch them out of My hand. My Father, who has given them to Me, is greater than all; no one can snatch them out of My Father’s hand.”*

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

2. The present tense of salvation, which will be the theme of the next chapter, has to do with present salvation from the reigning “power” of sin.

**Romans 6:14** *“For sin shall no longer be your master, because you are not under the law, but under grace.”*

**Romans 8:2** *“because through Christ Jesus the law of the Spirit who gives life has set you free from the law of sin and death.”*

**2 Corinthians 3:18** *“And we all, who with unveiled faces contemplate the Lord’s glory, are being transformed into his image with ever-increasing glory, which comes from the Lord, who is the Spirit.”*

**Galatians 2:19-20** *“For through the law I died to the law so that I might live for God. I have been crucified with Christ and I no longer live, but Christ lives in me. The life I now live in the body, I live by faith in the Son of God, who loved me and gave Himself for me.”*

**Philippians 1:19** *“for I know that through your prayers and God’s provision of the Spirit of Jesus Christ what has happened to me will turn out for my deliverance.”*

**Philippians 2:12-13** *“Therefore, my dear friends, as you have always obeyed—not only in my presence, but now much more in my absence—continue to work out your salvation with fear and trembling, for it is God who works in you to will and to act in order to fulfill his good purpose.”*

**2 Thessalonians 2:13** *“But we ought always to thank God for you, brothers and sisters loved by the Lord, because God chose you as firstfruits to be saved through the sanctifying work of the Spirit and through belief in the truth.”*

3. The future tense of salvation contemplates that the believer will yet be saved into full conformity to Christ; meaning the believer will be “saved” from the “presence” of his sin nature forever.

**Romans 8:29** *“For those God foreknew he also predestined to be conformed to the image of his Son, that he might be the firstborn among many brothers and sisters.”*

**Romans 13:11** *“And do this, understanding the present time: The hour has already come for you to wake up from your slumber, because our salvation is nearer now than when we first believed.”*

**1 Peter 1:5** *“who through faith are shielded by God’s power until the coming of the salvation that is ready to be revealed in the last time.”*

**1 John 3:2** *“Dear friends, now we are children of God, and what we will be has not yet been made known. But we know that when Christ appears, we shall be like Him, for we shall see Him as He is.”*

**NOTE:** The fact that some aspects of salvation are yet to be accomplished for the one who believes does not imply that there is ground for doubt as to its ultimate completion; for it is nowhere taught that any feature of salvation depends upon the faithfulness of man. God is faithful and, having begun a good work, will perform it until the day of Jesus Christ (Phil. 1:6).

### **Salvation as the Finished Work of Christ**

1. When contemplating the work of God for lost men, it is important to distinguish between the finished work of Christ for all, which is completed to infinite perfection, and the saving work of God which is wrought for and in the individual at the moment he believes on Christ.
2. “It is finished” is the last recorded word of Christ before His death (John 19:30).
3. It is evident that He was not referring to His own life, His service, or His suffering; but rather to a special work which His Father had given Him to do, which did not even begin until He was on the cross and which was completed when He died.
4. This was distinctly a work for the whole world.

**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.”*

**Hebrews 2:9** *“But we do see Jesus, who was made lower than the angels for a little while, now crowned with glory and honor because he suffered death, so that by the grace of God He might taste death for everyone.”*

5. And, in a provisionary sense provided three things for every man.

- a. Redemption:

**1 Timothy 2:6** *“who gave Himself as a ransom for all people. This has now been witnessed to at the proper time.”*

- b. Reconciliation:

**2 Corinthians 5:19** *“that God was reconciling the world to Himself in Christ, not counting people’s sins against them. And He has committed to us the message of reconciliation.”*

- c. Propitiation:

**1 John 2:2** *“He is the atoning sacrifice for our sins, and not only for ours but also for the sins of the whole world.”*

6. The fact that Christ died does not save men, but it provides a sufficient ground upon which God in full harmony with His holiness is free to save even the chief of sinners.

**1 Timothy 1:15-16** *“Here is a trustworthy saying that deserves full acceptance: Christ Jesus came into the world to save sinners—OF WHOM I AM THE WORST. But for that very reason I was shown mercy so that in me, THE CHIEF OF SINNERS, Christ Jesus might display His unlimited patience as an example for those who would believe on Him and receive eternal life.”*

7. This is the good news which the Christian is appointed to proclaim to all the world.
  - a. The blood of God’s only and well-beloved Son was the most precious thing before His eyes, yet it was paid to ransom the sinner.
  - b. The offense of sin had separated the sinner from God, yet God provided His own Lamb to bear away the sin forever.
  - c. The holy judgments of God were against the sinner because of his sin, yet Christ became the propitiation for the sin of the whole world.
8. The fact that all this is already finished constitutes a message which the sinner is asked to believe as the testimony of God.
9. One can scarcely be said to have believed who, having heard this message, has not experienced a sense of relief that the sin problem has thus been solved, and responded with a sense of gratitude to God for this priceless blessing.

### **Salvation as the Saving Work of God**

1. The saving work of God which is accomplished the moment one believes includes various phases of God’s gracious work: redemption, reconciliation, propitiation, forgiveness, regeneration, imputation, justification, sanctification, perfection, glorification.
2. By it we are:
  - a. Made fit to be partakers of the inheritance of saints:

**Colossians 1:12** *“and giving joyful thanks to the Father, who has qualified you to share in the inheritance of His holy people in the kingdom of light.”*

- b. Made accepted in the Beloved:

**Ephesians 1:6** *“To the praise of His glorious grace, which He has freely given us in the One He loves.”*

- c. Made the righteousness of God:

**2 Corinthians 5:21** *“God made Him who had no sin to be sin for us, so that in Him we might become the righteousness of God.”*



d. Made near to God:

**Ephesians 2:13** *“But now in Christ Jesus you who once were far away have been brought near by the blood of Christ.”*

e. Made sons of God:

**John 1:12** *“Yet to all who did receive Him, to those who believed in His name, He gave the right to become children of God...”*

f. Made citizens of heaven:

**Philippians 3:20** *“But our citizenship is in heaven. And we eagerly await a Savior from there, the Lord Jesus Christ...”*

g. Made a new creation:

**2 Corinthians 5:17** *“Therefore, if anyone is in Christ, the new creation has come: The old has gone, the new is here!”*

h. Made members of the family and household of God:

**Ephesians 2:19** *“Consequently, you are no longer foreigners and strangers, but fellow citizens with God’s people and also members of his household...”*

**Ephesians 3:15** *“from whom every family in heaven and on earth derives its name.”*

i. Made complete in Christ:

**Colossians 2:10** *“and in Christ you have been brought to fullness. He is the head over every power and authority.”*

3. The child of God has been delivered from the power of darkness and translated into the kingdom of God’s dear Son.

**Colossians 1:13** *“For He has rescued us from the dominion of darkness and brought us into the kingdom of the Son He loves...”*

4. And he now possesses every spiritual blessing.

**Ephesians 1:3** *“Praise be to the God and Father of our Lord Jesus Christ, who has blessed us in the heavenly realms with every spiritual blessing in Christ.”*

5. Among the stupendous works of God just mentioned, the guilt and penalty of sin are seen to have been removed; for it is said of the saved one that he both is forgiven all trespasses and is justified forever.

6. God could not forgive and justify apart from the cross of Christ; but since Christ has died, God is able to save to the uttermost all who come to Him by Christ Jesus.

### **Salvation as Related to the Sin of the Saved**

1. The forgiveness of sin is accomplished for the sinner when he believes upon Christ and is a part of his salvation.

NOTE: Many things which constitute salvation are wrought of God at the moment one believes; but forgiveness is never received by the unsaved apart from the whole work of saving grace or the ground of believing on Christ as Savior.

2. In the divine dealing with the sins of the Christian, it is the sin question alone that is in view, and the Christian's sin is forgiven, not on the ground of believing unto salvation, but on the ground of confessing the sin.

**1 John 1:9** *"If we confess our sins, He is faithful and just and will forgive us our sins and purify us from all unrighteousness."*

3. The effect of the Christian's sin, among other things, is the loss of fellowship with the Father and the Son and the grieving of the indwelling Spirit.
4. The child of God who has sinned will be restored to fellowship, joy, blessing, and power when he confesses his sin.
5. While the effect of sin upon the believer is the loss of blessing, which may be renewed by confession, the effect of the believer's sin upon God is a far more serious matter.
6. But for the value of the shed blood of Christ and the present advocacy of Christ in heaven sin would separate Christians from God forever.

**Romans 8:34** *"Who then is the one who condemns? No one. Christ Jesus who died—more than that, who was raised to life—is at the right hand of God and is also interceding for us."*

**Hebrews 9:24** *"For Christ did not enter a sanctuary made with human hands that was only a copy of the true one; He entered heaven itself, now to appear for us in God's presence."*

**1 John 3:1-2** *"See what great love the Father has lavished on us, that we should be called children of God! And that is what we are! The reason the world does not know us is that it did not know Him. Dear friends, now we are children of God, and what we will be has not yet been made known. But we know that when Christ appears, we shall be like Him, for we shall see Him as He is."*

7. However, we are assured that the blood is efficacious and the Advocate's cause is righteous:

**1 John 2:1-2** *"My dear children, I write this to you so that you will not sin. But if anybody does sin, we have AN ADVOCATE WITH THE FATHER—Jesus Christ, the Righteous One. He is the atoning sacrifice for our sins, and not only for ours but also for the sins of the whole world."*

- a. The "sinning" *saint* is not lost because of his sin since, even while sinning, he has an Advocate with the Father.
- b. This truth, (which alone forms the basis on which any Christian has ever been kept saved for a moment), so far from encouraging Christians to sin, is presented in Scripture to the end that the Christian "sin not," or "be not sinning" (1 John 2:1 above).

NOTE: Beholding the Savior advocating for us in heaven "SHOULD" cause us to "hesitate" before yielding to temptation.

### **Salvation Conditioned Upon Faith Alone**

1. In the New Testament in about 115 passages, the salvation of a sinner is declared to depend only upon *believing* and in about 35 passages to depend on *faith*, which is a synonym for believing.
2. By believing an individual wills to trust Christ. It is an act of the "whole" man, not just his intellect or his emotion. While intellectual assent is not of real faith, and merely a stirring of the emotions is short of faith, believing is a definite act in which the individual wills to receive Christ by faith.
3. Scripture everywhere harmonizes with this overwhelming body of truth.
4. God alone can save a soul, and God can save only through the sacrifice of His Son.
5. Man can sustain no other relation to salvation than to believe God's message to the extent of turning from self-works to depend only on the work of God through Christ.
6. Believing is the opposite of doing anything; it is trusting another instead.
7. Therefore Scripture is violated and the whole doctrine of grace confused when salvation is made to depend on anything other than *believing*. The divine message is not "believe and pray," "believe and confess sin," "believe and confess Christ," "believe and be baptized," "believe and repent," or "believe and make restitution."
8. These six added subjects are mentioned in Scripture, and there they have their full intended meaning; but if they were as essential to salvation as believing they would never be omitted from any passage wherein the way to be saved is stated (as noted in John 1:12; 3:16, 36; 5:24; 6:29; 20:31; Acts 16:31; Rom. 1:16; 3:22; 4:5, 24; 5:1; 10:4; Gal. 3:22).
9. Salvation is only through Christ, and men are therefore saved when they receive Him as their Savior.

**Loris First Baptist Church**  
***“52 Vital Doctrines of The Bible”***

Doctrine # 28 - “Salvation From the Penalty of Sin”

1. Read Pages 1-11 from the Doctrine#28 Study Guide by next Wednesday.
2. Answer the following Questions about “Salvation” as you read:

**a. The Meaning of Salvation**

- 1) What are “3” good reasons that every child of God should “master” the divine revelation concerning “salvation” that is revealed in the Scriptures? (page 1, top)
  
- 2) According to the largest meaning as used in Scripture, what does the word “salvation” represent? (page 1, top)
  
- 3) According to Jonah 2:9, “salvation” is from “whom”?

**b. Salvation as God’s Remedy for Sin**

- 1) What are two “universal facts” about the biblical doctrine of sin that should be the “first” to be noticed? (page 2, top-middle; Ephesians 1:7)
  
- 2) True or False. Before Christ died on the cross and shed His blood for sin, the “saints” of the Old Testament escaped punishment for their sins because of the mere act of leniency by God. (page 2, middle-bottom; see also Leviticus 4:20, 26, 31, 35)

- 3) Because of the “sufficiency” of the substitutionary and perfect work of Christ upon the cross, the sinner who trusts in Christ is not only “forgiven”, but he is even “what”? (page 3, bottom; Romans 3:24)
  
- 4) A sinner is “forgiven” and “justified” by God ONLY because of “what”? (page 4, top; 1Peter 2:24, 3:18)

### **c. Salvation Before and After the Cross**

- 1) The divine method of dealing with sin “before” the cross is said to have been by “atonement”. What does this word mean in its “biblical use”? (page 4, top-middle)
  
- 2) True or False. Before Christ died on the cross, it was the “blood” of goats and bulls that allowed God to “take away” sins. (page 4, middle; see Hebrews 10:4)
  
- 3) In Romans 3:25, the word “remission” has the meaning of “passing over”. How is this related to the “righteousness” of God and His method of “atonement” for sins through the death of Christ?  
(page 4, middle)
  
- 4) In Acts 17:30, it is stated that, before the cross, God “winked at” sin. What does this mean?  
(page 4, bottom)
  
- 5) After the blood of Christ was “shed” on the cross to atone for the sins of all mankind, what is all that is asked of any person (regardless of his degree of guilt)? (page 5, top)

- 6) True or False. Because Christ upon the cross “SO” answered the divine judgment against every sinner that God can remain “just” when at the same time (and apart from all penalties), He justifies the sinner who does NO MORE THAN “believe” in Jesus.  
(page 5, top; see also John 3:16-18)
- 7) What does it mean to “accept the work of Christ”? (page 5, middle)

#### **d. The Three Tenses of Salvation**

- 1) Why is the “past tense” of salvation used in passages of Scripture such as Luke 7:50, 1 Corinthians 1:18, 2 Corinthians 2:15, Ephesians 2:5, and Ephesians 2:8? (page 5, middle-bottom)
- 2) True or False. So “perfect” is the divine work of Christ on the cross that the one who truly “believes” in Him is saved “forever”. (page 5, bottom; John 5:24; John 10:28-29; Romans 8:1)
- 3) When you see the “present tense” of salvation used in such verses as Romans 6:14, Romans 8:2, and Philippians 2:12-13, what does this have to do in reference to “sin”? (page 6, top)
- 4) When you see the “future tense” of sin used in such verses as Romans 8:29, Romans 13:11, 1 Peter 1:5, and 1 John 3:2, what does this have to do in reference to “sin”? (page 6, bottom)
- 5) True or False. The past state of “salvation” of a believer (i.e. “salvation from the penalty of sin”) will only be realized if the believer remains faithful and obedient to God so that the “salvation from the power of sin” and the “salvation from the presence of sin” can occur so that the believer can eventually be truly “saved”. (page 7, top; see Philippians 1:6)

**e. Salvation as the Finished Work of Christ**

- 1) When Jesus said “*It is finished!*” before He died on the cross, what was He referring to? (page 7, middle)
  
- 2) True or False. When Jesus Christ died on the cross, He only died for the sins of the “elect” (i.e. “those who God knew in advance would believe in Jesus Christ as their Lord and Savior before they were even born”). (page 7, middle; John 3:16; Hebrews 2:9; 1Timothy 2:6)
  
- 3) In a “provisionary sense” what are “3 things” that Christ’s death on the cross provided for “every” person? (page 7, bottom; see also 1Timothy 2:6; 2Corinthians 5:19; 1John 2:2)
  
- 4) The fact that Christ died DOES NOT save all men, but it does provide sufficient ground for God “in harmony with His holiness” is free to do “what”? (page 8, top; 1Timothy 1:15-16)
  
- 5) What is an indication that a person still does not “believe” in Jesus as he should? (page 8, middle)

**f. Salvation as the Saving Work of God**

- 1) The saving work of God is accomplished the moment one “believes” in Jesus Christ as their Lord and Savior. What is a list of things this “saving work” includes? (page 8, middle)
  
- 2) According to 2Corinthians 5:21, what does our “faith” in the finished work of Christ “make” us?

- 3) According to Ephesians 2:19 and 3:15, what does our “belief” in Christ “make” us?
- 4) What has our salvation through belief in Jesus Christ already done for us according to Colossians 1:13?
- 5) Although God could NOT forgive and justify “apart” from the cross of Christ, since Christ has died, God is able to do what? (page 10, top)

**g. Salvation as Related to the Sin of the Saved**

- 1) When exactly is the “forgiveness of sin” accomplished for the sinner? (page 10, top)
- 2) Once a person is forever “saved”, how is that “Christian’s” sin forgiven while he is still on earth waiting for he future (and guaranteed!) salvation? (page 10, middle; 1John 1:9)
- 3) When a Christian sins, he does not lose his “salvation” by God, but he can lose his “what” with God? (page 10, middle; 1John 1:6-7)
- 4) Even while Christians “struggle” on earth to try to live holy lives and “avoid” temptations to sin against God, what is Christ doing in heaven for “believers” even when they sin? (1John 2:1-2; Romans 8:34)
- 5) Why does a “sinning” saint (i.e. “saved Christian”) not “lose” his salvation? (page 11, top; 1Jn 2:1-2)



- 6) Because the Savior is “advocating” for us in heaven, what “should” this cause a believer to do?  
(page 11, top)
  
- 7) Explain what it means for an individual to really “believe” in Christ. (page 11, middle)
  
- 8) Who is the only one who can “save a soul” and how is the only way it is accomplished? (page 11, middle)
  
- 9) What is “believing” the opposite of? (page 11, bottom)
  
- 10) When is Scripture severely “violated” and the whole doctrine of grace “confused”? (page 11, bottom)
  
- 11) True or False. Salvation occurs when a sinner simply “believes” in the gospel of Jesus Christ. “Praying”, “repenting”, “confessing sin”, “being baptized”, and “making restitution” are things that occur AFTER SALVATION of a believer as possible “evidence” that the sinner has been “born again”. (page 11, bottom; see also John 1:12, 3:16, 36, 5:24, 6:29, 20:31; Acts 16:31)