



Major Bible Themes

52 VITAL DOCTRINES OF THE SCRIPTURE
SIMPLIFIED AND EXPLAINED

Lewis Sperry Chafer

REVISED BY

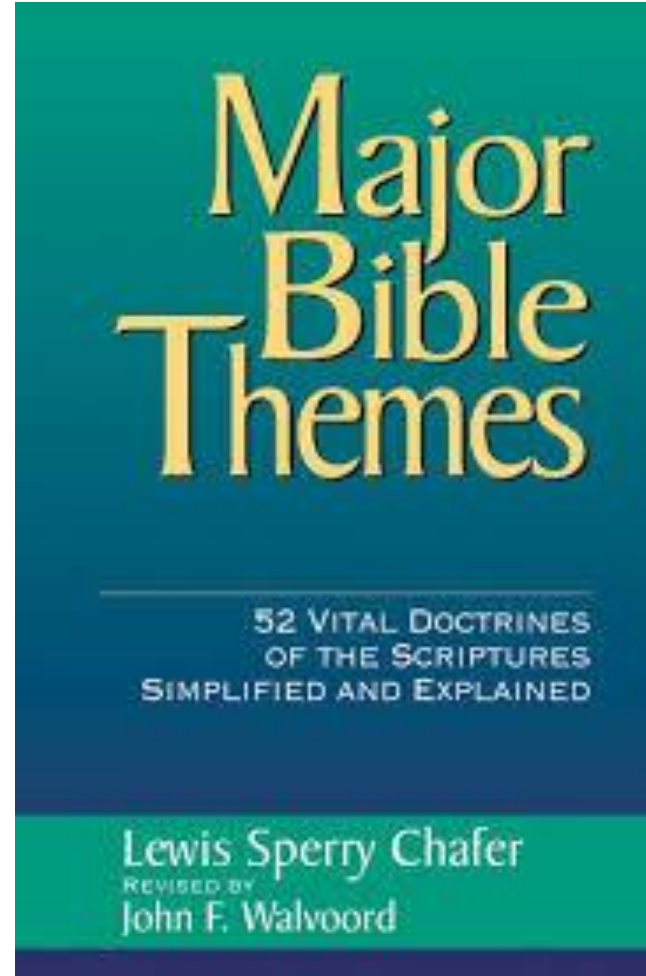
John F. Walvoord

Chapter Twenty Eight

Salvation from the Penalty of Sin

Step # One Chapter Twenty Eight- Salvation from the Penalty of Sin

Find the Outline



Chapter Twenty Eight- Salvation from the Penalty of Sin

A. The **Meaning** of Salvation

B. Salvation as **God's Remedy** for Sin

C. Salvation **Before and After** the Cross

D. The **Three Tenses** of Salvation

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

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

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

H. Salvation based on **faith alone**

MBT Chapter Twenty Eight Outline

A. The **Meaning** of Salvation



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). 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.

Salvation includes every phase of the gracious work of God such as the indwelling, sealing, and baptism of the Spirit.

MBT Chapter Twenty Eight Outline

B. Salvation as **God's Remedy** for Sin

Sin is always equally sinful whether it be committed by the heathen or the civilized, the unregenerate or the regenerate. The question of many stripes or few is taken into consideration in the judgments to be imposed upon the sinner but any sin in itself is unvarying sinful because it outrages the holiness of God.

Sin can be cured only on the ground of the shed blood of the Son of God. 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. Divine forgiveness has never been a mere act of leniency in remitting the penalty of sin. If the penalty is remitted, it is because a substitute has met the holy demands against the sinner.



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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. 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.



MBT Chapter Twenty Eight Outline

C. Salvation **Before and After** the Cross

The divine method of dealing with sin before the cross is said to have been by atonement, which word, in its biblical use, means simply "to cover." The blood of bulls and goats could not, and did not, take away sin. The offering of sacrificial blood indicated on the part of the sinner the acknowledgment of the just penalty of death and, on the part of God, the sacrifice anticipated the efficacious blood of Christ. 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.



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Two New Testament throws light upon the meaning of the Old Testament word "atonement," or "covering." 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.

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. In Acts 17:30 it is stated that, before the cross, God "winked at" sin. This word should be translated "overlooked."



MBT Chapter Twenty Eight Outline

The divine method of dealing with sin since the cross is stated in Romans 3:26. Christ has died. 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, that he believe in the work which, in infinite grace, has been accomplished for him.

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.



MBT Chapter Twenty Eight Outline

D. The **Three Tenses** of Salvation



1. The past tense of salvation is being delivered from the **penalty of sin**
2. The present tense of salvation is deliverance from the **power of sin**
3. The future tense of salvation is from the **presence of sin**

MBT Chapter Twenty Eight Outline



The future tense of salvation is secured when the believer is glorified and the sin nature is removed. 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

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

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.



"It is finished" is the last recorded word of Christ before His death. This was distinctly a work for the whole world and, in a provisional sense, provided the opportunity for redemption, reconciliation and propitiation for every man.

MBT Chapter Twenty Eight Outline

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. This is the good news which the Christian is appointed to proclaim to all the world.



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

The saving work of God which is accomplished the moment one believes includes various phases of God's gracious work:

MBT Chapter Twenty Eight Outline



Redemption, reconciliation, propitiation, forgiveness, regeneration imputation, justification, sanctification, perfection, glorification. be partakers of the inheritance of 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 the family of God; made complete in Christ delivered from the power of darkness; possesses every spiritual blessing; the guilt and penalty of sin are removed.

MBT Chapter Twenty Eight Outline

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

In the divine dealing with the sins of the Christian, it is the sin question alone that is in view and what is at stake is not sonship, but fellowship. That fellowship forgiveness is based on confession. 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. The child of God who has sinned will be restored to fellowship, joy, blessing, and power when he confesses his sin.



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Sin would separate Christians from God forever but for the value of the shed blood of Christ and the present advocacy of Christ in heaven. However, we are assured that the blood is efficacious and the Advocates cause is righteous. The sinning saint is not lost because of his advocate. Christ told Peter, "I have prayed for thee that thy faith fail not."



MBT Chapter Twenty Eight Outline

H. Salvation based on **faith alone**



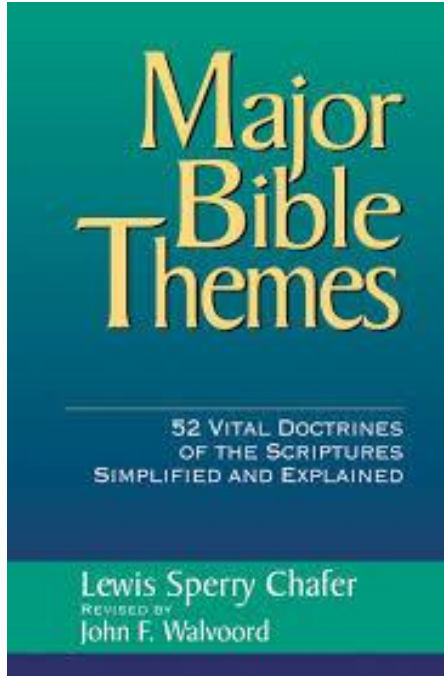
In the New Testament in about 115 passages, the salvation of a sinner is declared to depend only upon believing and in about 35 passages to depend on faith, which is a synonym for believing. By believing an individual wills to trust Christ. It is an act of the whole man, not just his intellect or his 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.

MBT Chapter Twenty Eight Outline



Believing is the opposite of doing anything; it is trusting another instead. 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." 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.

The next principle is to build a physical file cabinet



Mike Borland

What does the Bible
teach about
Salvation from the
Penalty of Sin

Chapter 28- Salvation
from the Penalty of Sin

Using Major Bible Themes
write a study explaining
Salvation from the Penalty
of Sin

Memorize it



Chapter Twenty Eight- Salvation from the Penalty of Sin

A. The Meaning of Salvation

B. Salvation as God's Remedy for Sin

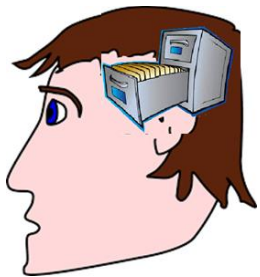
C. Salvation Before and After the Cross

D. The Three Tenses of Salvation

E. Salvation as the Finished Work of Christ

F. Salvation as the Saving Work of God

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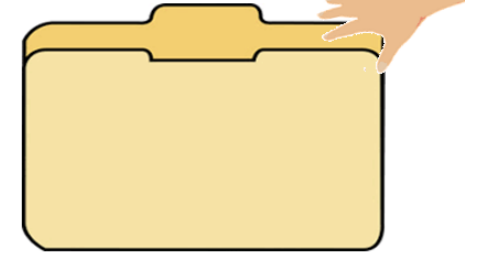
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To file it...



Write it Down



Underline Main Words...



Step # Two

Read the Section and look up the passages



A. The **Meaning** of Salvation

Comes from God

Jonah 2:9 *"Salvation is of the Lord" .*

Israel will be saved as a Nation

Isa 66:8 *Who hath heard such a thing? who hath seen such things? Shall the earth be made to bring forth in one day? or shall a **nation be born at once?** for as soon as Zion travailed, she brought forth her children.*

Jer 31:34 *And they shall teach no more every man his neighbor, and every man his brother, saying, Know the LORD: **for they shall all know me**, from the least of them unto the greatest of them, saith the LORD: for I will forgive their iniquity, and I will remember their sin no more.*

Saved from Hell

Joh 3:36 *He that believeth on the Son hath everlasting life: and he that believeth not the Son shall not see life; but the **wrath of God abideth on him.***

2Thess. 1:8 *In flaming fire **taking vengeance on them that know not God,** and that obey not the gospel of our Lord Jesus Christ:*

Luke 12:47-48 *And that servant, which **knew his lord's will,** and prepared not himself, neither did according to his will, shall be **beaten with many stripes.** But he that knew not, and did commit things worthy of stripes, shall be beaten with few stripes. For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more.*

A complete Salvation

1Thess.5:23 *And the very God of peace sanctify you wholly; and I pray God your whole spirit and soul and body be **preserved blameless unto the coming of our Lord Jesus Christ.***

B. Salvation as God's Remedy for Sin

The blood sacrifice anticipated the death of Christ so that the sinner could be forgiven

Heb 9:22 *And almost all things are by the law purged with blood; and **without shedding of blood is no remission.***

Lev 4:20 *And he shall do with the bullock as he did with the bullock for a sin offering, so shall he do with this: and the priest shall make an atonement for them, and **it shall be forgiven them.***

Num 15:25 *And the priest shall **make an atonement** for all the congregation of the children of Israel, and **it shall be forgiven them**; for it is ignorance: and they shall bring their offering, a sacrifice made by fire unto the LORD, and their sin offering before the LORD, for their ignorance:*

Col 1:14 *In whom we have redemption **through his blood**, even the forgiveness of sins:*

Eph 1:7 *In whom we have redemption **through his blood**, the forgiveness of sins, according to the riches of his grace;*

The blood brings justification

Rom 3:24 ***Being justified** freely by his grace **through the redemption** (payment of price) that is in Christ Jesus:*

The Divine penalty has been borne by Christ

1Pe 2:24 *Who his own self bare our sins in his own body on the tree, that we, being dead to sins, should live unto righteousness: **by whose stripes ye were healed.***

1Pe 3:18 *For Christ also hath once **suffered for sins**, the just for the unjust, that he might bring us to God, being **put to death in the flesh**, but quickened by the Spirit:*

C. Salvation **Before and After** the Cross

Atonement means simply "to cover."

Heb 10:4 *For it is **not possible** that the blood of bulls and of goats should **take away sins**.*

The laying on of hands indicated on the part of the sinner the acknowledgment of the just penalty of death

Lev 1:4 *And he shall put his **hand upon the head** of the burnt offering; and it shall be accepted for him to make atonement for him.*

Before the Cross God overlooked judgement until sin was paid for

Act 17:30 *And the times of this ignorance **God winked at**; but now commands all men every where to repent:*

Rom 3:25 *Whom God hath set forth to be a propitiation through faith in his blood, to declare his righteousness for the **remission of sins that are past**, through the **forbearance of God**;*

God had to be just in dealing with sin but through Christ's payment He could justify

Rom 3:26 *To declare, I say, at this time his righteousness: **that he might be just**, and the **justifier** of him which believeth in Jesus.*

Took away our sin

John 1:29 *"Behold the Lamb of God, which **taketh away the sin** of the world"*

Col 2:14 *Blotting out the handwriting of ordinances that was against us, which was contrary to us, and **took it out of the way**, nailing it to his cross;*

1Jn 3:5 *And ye know that he was manifested to **take away our sins**; and in him is no sin.*

D. The **Three Tenses** of Salvation

The past tense of salvation is being delivered from the penalty of sin

Luke 7:50 *And he said to the woman, Thy faith hath **saved** thee; go in peace.*

1Co 1:18 *For the preaching of the cross is to them that perish foolishness; but unto us which are **saved** it is the power of God.*

2Co 2:15 *For we are unto God a sweet savor of Christ, in them that are **saved**, and in them that perish:*

Eph 2:8 *For by grace are ye **saved** through faith; and that not of yourselves: it is the gift of God:*

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

Joh 5:24 *Verily, verily, I say unto you, He that heareth my word, and believeth on him that sent me, **hath everlasting life**, and shall not come into condemnation; but is passed from death unto life.*

Joh 10:28 *And I give unto them eternal life; and they shall **never perish**, neither shall any man pluck them out of my hand.*

Rom 8:1 *There is therefore now **no condemnation** to them which are in Christ Jesus*

The present tense of salvation is deliverance from the power of sin

Rom 6:14 *For **sin shall not have dominion** over you: for ye are not under the law, but under grace.*

Rom 8:2 *For the law of the Spirit of life in Christ Jesus hath made me **free from the law of sin** and death.*

Php 1:19 *For I know that this shall **turn to my salvation** through your prayer, and the supply of the Spirit of Jesus Christ,*

Php 2:12 *Wherefore, my beloved, as ye have always obeyed, not as in my presence only, but now much more in my absence, **work out your own salvation** with fear and trembling.*

The future tense of salvation is from the presence of sin when the believer is glorified.

Rom 8:30 *Moreover whom he did predestinate, them he also called: and whom he called, them he also justified: and whom he justified, them he also **glorified**.*

Rom 13:11 *And that, knowing the time, that now it is high time to awake out of sleep: for now is our **salvation nearer** than when we believed.*

1Pe 1:5 *Who are kept by the power of God through faith unto **salvation ready to be revealed in the last time**.*

1Jn 3:2 *Beloved, now are we the sons of God, and it doth not yet appear what we shall be: but we know that, when he shall appear, **we shall be like him**; for we shall see him as he is.*

What God has begun in salvation He will accomplish

Php 1:6 *Being confident of this very thing, that he which hath begun a good work in you **will perform it** until the day of Jesus Christ:*

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

John 19:30 "It is finished"

For the whole world

Heb 2:9 *But we see Jesus, who was made a little lower than the angels for the suffering of death, crowned with glory and honour; that he by the grace of God should **taste death for every man.***

Joh 3:16 *For God so **loved the world**, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life.*

Provided the opportunity for redemption for every man

1Ti 2:4-6 *Who will **have all men to be saved**, and to come unto the knowledge of the truth. For there is one God, and one mediator between God and men, the man Christ Jesus; Who gave himself a **ransom for all**, to be testified in due time.*

Provided the opportunity for reconciliation for every man

2Co 5:19 *To wit, that God was in Christ, **reconciling the world** unto himself, not imputing their trespasses unto them; and hath committed unto us the word of reconciliation.*

Provided the opportunity for propitiation for every man

1Jn 2:2 *And he is the propitiation for our sins: and not for ours only, but also for the sins of the **whole world**.*

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

Fit to be partakers of the inheritance of saints

Col 1:12 *Giving thanks unto the Father, which hath made **us fit to be partakers of the inheritance of the saints in light:***

Made accepted in the Beloved

Eph 1:6 *To the praise of the glory of his grace, wherein he hath made **us accepted in the beloved.***

Made the righteousness of God

2Co 5:21 *For he hath made him to be sin for us, who knew no sin; that we might be **made the righteousness of God in him.***

Made near to God

Eph 2:13 *But now in Christ Jesus ye who sometimes were far off are made **near by the blood** of Christ.*

Made sons of God

Joh 1:12 *But as many as received him, to them gave he power to become the **sons of God**, even to them that believe on his name:*

Made citizens of heaven

Php 3:20 *For our **citizenship is in heaven**; from whence also we look for the Savior, the Lord Jesus Christ:*

Made a new creation

2Co 5:17 *Therefore if any man be in Christ, he is a **new creature**: old things are passed away; behold, all things are become new.*

Made members of the family of God

Eph 2:19 *Now therefore ye are no more strangers and foreigners, but fellow citizens with the saints, and of the **household of God**;*

Made complete in Christ

Col 2:10 *And ye are **complete in him**, which is the head of all principality and power:*

Delivered from the power of darkness and translated into the kingdom of God's dear Son

Col 1:13 *Who hath **delivered** us from the power of darkness, and hath **translated** us into the kingdom of his dear Son:*

Possesses every spiritual blessing

Eph 1:3 *Blessed be the God and Father of our Lord Jesus Christ, who hath blessed us with all spiritual blessings in heavenly places in Christ:*

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

Fellowship forgiveness is based on confession

1Jn 1:9 *If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness.*

Advocacy of Christ in heaven

Rom 8:34 *Who is he that condemneth? It is Christ that died, yea rather, that is risen again, who is even at the right hand of God, who also **maketh intercession** for us.*

Heb 9:24 *For Christ is not entered into the holy places made with hands, which are the figures of the true; but into heaven itself, now to **appear in the presence of God for us:***

Heb7:25 *Wherefore he is able also to save them to the uttermost that come unto God by him, seeing he ever liveth to **make intercession** for them.*

His blood is efficacious and His cause is righteous

1Jn 2:1-2 *My little children, these things write I unto you, that ye sin not. And if any man sin, we have an **advocate** with the Father, Jesus Christ **the righteous**: And he is the **propitiation for our sins**: and not for ours only, but also for the sins of the whole world.*

H. Salvation based on **faith alone**

Joh 1:12 *But as many as received him, to them gave he power to become the sons of God, even to them that **believe** on his name:*

Joh 3:16 *For God so loved the world, that he gave his only begotten Son, that whosoever **believeth** in him should not perish, but have everlasting life.*

Joh 3:36 *He that **believeth** on the Son hath everlasting life: and he that believeth not the Son shall not see life; but the wrath of God abideth on him.*

Joh 5:24 *Verily, verily, I say unto you, He that heareth my word, and **believeth** on him that sent me, hath everlasting life, and shall not come into condemnation; but is passed from death unto life.*

Joh 6:29 *Jesus answered and said unto them, This is the work of God, that ye **believe** on him whom he hath sent.*

Joh 20:31 *But these are written, that ye **might believe** that Jesus is the Christ, the Son of God; and that believing ye might have life through his name.*

Act 16:31 *And they said, **Believe** on the Lord Jesus Christ, and thou shalt be saved, and thy house.*

Rom 1:16 *For I am not ashamed of the gospel of Christ: for it is the power of God unto salvation to every one that **believeth**; to the Jew first, and also to the Greek.*

Rom 3:22 *Even the righteousness of God which is **by faith** of Jesus Christ unto all and upon all them that believe: for there is no difference:*

Rom 10:4 *For Christ is the end of the law for righteousness to every one that **believeth**.*

Gal 3:22 *But the scripture hath concluded all under sin, that the promise **by faith** of Jesus Christ might be given to them that believe.*

Step # Three

Memorize one Passage per section

Learn general and specific later.

- Highlight key words
- Understand difficult words and the meaning



Read out loud 5 times what you are trying to memorize



Write the verse on paper or put the verse into you phone



Step # Four Take the Test at the end of the chapter

1. Why should a child of God master the doctrine of salvation?

The divine revelation concerning salvation should be mastered by every child of God, (1) since personal salvation depends on it, (2) it is the one message which God has committed to the believer to proclaim to the world, and (3) it alone discloses the full measure of God's love.

2. What is included in salvation in its largest dimension?

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.

3. To what extent is salvation the same in every age, and to what extent is the present age more inclusive?

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

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, s

4. What two universal facts are brought out in Scripture concerning the relationship of salvation to sin?

1. Sin is always equally sinful

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

5. How did God deal with sin in connection with salvation in the Old Testament?

He atoned or covered sin

6. How does God's dealing with sin after the cross differ from the Old Testament method?

He takes away sin

7. What is brought out in the passages that deal with salvation in the past tense?

They refer to it as being wholly past, or completed for the one who has believed

8. How is salvation revealed as a present work of God?

He makes intercession for us

9. What is contemplated when salvation is regarded as future?

We will be like Christ in His perfect humanity

10. Distinguish between the finished work of Christ and the saving work of God as it applies to the individual when he believes

The finished work of Christ is final. The saving work of God is His working to deliver us from the power of sin

11. Why is it true that the fact that Christ died does not save all men?

Not all men will believe

12. What may be expected as a response on the part of a believer when he is saved?

There will be a desire to live Godly for those who have the new birth

13. Name some of the important phases of God's gracious work in saving men as embodied in important doctrinal words.

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

14. What are some of the aspects of the work of God accomplished when an individual is saved?

- Fit to be partakers of the inheritance of 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 the family of God
- Made complete in Christ
- Delivered from the power of darkness and translated into the kingdom of God's dear Son
- Possesses every spiritual blessing

15. How is salvation related to forgiveness of sin?

Salvation brings the forgiveness of sin

16. In dealing with the sins of Christians, what is involved in their forgiveness?

They must confess their sin

17. If a Christian fails to confess sin, what does he lose?

He loses fellowship

18. Why does not the doctrine of Christ serving as our Advocate in heaven tend to make Christians careless in sinning?

Understanding the impact of sin in heaven will keep us from sin

19. Discuss the scriptural evidence that salvation is conditioned upon faith alone

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.

20. Why is intellectual assent insufficient evidence of real faith?

True faith must end in a reliance upon the saving work of Christ which is not just in the mind but in the will. It is simply receiving what He has done.

21. Why is emotional response to the Gospel in itself insufficient to save?

You can believe in something that you don't understand

21. Why is faith an act of the whole man - intellect, feelings, and will?

Saving faith involves an understanding, a committing of the will and results in an emotion

22. What is the error of attaching certain works to believing?

The Scripture is violated and the whole doctrine of grace confused when salvation is made to depend on anything other than believing.

Discuss the fact that works are a result of believing unto salvation not a condition of salvation

We are saved **unto** good works

Summarize what a man must do to be saved.

Believe and Receive