

# MYTH 2

Saved and  
All Is Forgiven



## FREE TO CHOOSE

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*When you were dead in your  
transgressions and the  
uncircumcision of your flesh,  
He made you alive together  
with Him, having forgiven us  
all our transgressions.*

Colossians 2:13

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*If we confess our sins, He is  
faithful and righteous  
to forgive us our sins  
and to cleanse us from  
all unrighteousness.*

1 John 1:9

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MYTH  
*Saved and All Is Forgiven*



TRUTH  
**PAYMENT OF SIN ≠ FORGIVENESS OF SIN**

On entering a courthouse, you often notice the symbol of the judicial system, the scales of justice mounted on a massive pedestal in the center of a great hall. This represents the impartial weighing of conflicting claims. In the courtroom after the judge reviews all the facts in a case, he determines the appropriate ruling based on guilt or innocence. On the scales of absolute justice belonging to a holy God the solitary, atoning work of Christ is weighed against the self-atoning works of man. What is the outcome? Since God's justice demands satisfaction, it all depends on the basis of one's plea, whether by Christ alone or Christ with help from the individual. The righteous Judge of the universe makes His pronouncement, "Truly, truly, I say to you, he who hears My word, and believes Him who sent Me, has eternal life, and does not come into judgment, but has passed out of death into life" (John 5:24).

### Eternal Life or Death

The most important issue in each person's life is his final destiny. If the only condition for eternal life is simply believing in Christ

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alone,<sup>1</sup> God tips the scales away from human works to His own work. God declares that one who believes in Christ alone is righteous. That favorable verdict is based on the substitutionary death of Christ, in which He bore our sins in our place (2 Cor. 5:21).<sup>2</sup> Through Jesus' death payment for sins has been completely satisfied (1 John 2:2) and mankind's "state of alienation from God is changed so that he is now able to be saved" (2 Cor. 5:19).<sup>3</sup> A righteous God cannot overlook sin. Through the sacrificial death of His Son, payment for sins (past, present, and future) provides the means by which justice is upheld and His wrath is satisfied.

### *Belief*

If Christ's substitutionary death takes care of the sin problem, some may then respond, "Isn't everyone then saved?" No, because the payment of sin is distinguished from belief in Christ for life. Even though God has provided the payment for sin through the sacrificial death of His Son and all sins are fully paid, one remains spiritually dead until he believes in Christ alone for eternal life.<sup>4</sup> As John 5:24 states, *belief is the critical issue concerning eternal life or eternal death.*

This verse indicates that there is no future judgment for those who believe. While Christ has paid for the sins of both the saved and the unsaved, only belief in Christ alone for eternal life saves (Eph. 2:1-8). God is not obligated to save anyone even though sin is fully paid. However, man's works are never the basis for salvation (Eph. 2:9; Titus 3:5). Nothing anyone can do could make him worthy. Christ paid it all, and God is completely satisfied. Salvation is truly God's life-gift through man's faith.

### *Judgment*

John discussed the Great White Throne Judgment of unbelievers at the end of time (Rev. 20:12-15).

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And I saw the dead, the great and the small, standing before the throne, and books were opened; and another book was opened, which is the book of life; and the dead were judged from the things which were written in the books, according to their deeds (v. 12).

Sin will not be the issue at this final judgment.<sup>5</sup> All sins have been paid for and God is satisfied through the death of His Son. The final judgment of the unsaved concerns their works.<sup>6</sup> They will be shown that nothing they did gained any merit before God. No one can earn his way to heaven (Eph. 2:9). No matter how good their works may have been, their names will not be found in the book of life, and they are destined to an eternal separation from God (Rev. 20:15). The only means to heaven is God's life-gift, which is solely through simple faith in Jesus Christ.<sup>7</sup>

*Sin will not be  
the issue at this  
final judgment.*

### *Forgiveness*

When a person receives the gift of eternal life, a relationship with Christ is established. That relationship is based on faith in Christ. Peter linked forgiveness and faith at regeneration when he said, "through His [Christ's] name everyone who believes in Him receives forgiveness of sins" (Acts 10:43). Past sins are forgiven and harmony with God is established (see *Appendix: When Are Sins Forgiven?*). Fellowship with God replaces hostility with Him.<sup>8</sup> Self-reliance and independence from God are exchanged for a new possible state of mutually shared experiences between the believer and God.<sup>9</sup>

### Temporal Life or Death

In Romans 8 Paul contrasted life and death (vv. 2, 6, 10, 11,

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13). Rather than an issue of heaven or hell, the subject in Romans 8 concerns mutually shared experiences between the believer and God.<sup>10</sup> Romans 8 speaks of temporal or present fellowship, not the eternal relationship established at initial salvation. Romans 8:12-13 identifies the choices believers must make.

So then, brethren, we are under obligation, not to the flesh, to live according to the flesh—for if you are living according to the flesh, you must die; but if by the Spirit you are putting to death the deeds of the body, you will live.

These verses present the possibility of two ways of living: according to the flesh or according to the Spirit. Each way of living results in its own corresponding outcomes: either life or death.

*Living is in one  
of two realms:  
according to the  
flesh or according  
to the Spirit.*

Different outcomes imply that the believer clearly can choose to live in the flesh or to walk in the Spirit. Choices have consequences! *Really living* or *really dying* is a present reality!

Eternal life is everlasting; it begins the moment one places faith in Christ alone for salvation. As Jesus said in John 10:10, “I came that they might have life, and might have it abundantly.” God’s *life-gift* is the eternal “life” that is appropriated by faith and is possessed the moment one trusts Christ as his Savior. Then “abundance” in life is experienced here and now through obedience to God’s Word, in which the believer allows the Spirit to influence his life. *Eternal life* is a gift. *Abundant life* is a potential that may be experienced through shared experiences with Christ. The former relates to one’s position or union with Christ. The latter concerns one’s communion with Christ.

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### *Sin*

When believers live according to the flesh, they are actually walking in the realm of death (Rom. 8:13). Death is the separation from fellowship or communion with Christ because of sin.<sup>11</sup> To walk in darkness is to walk in sin outside the revealed light of God's truth (1 John 1:6), in which the believer forfeits fellowship with Christ (1 John 1:7). *Sin is the critical issue concerning temporal life or temporal death.*

For sinning believers to respond to God and walk in the light, John pointed out two concepts: *confession* (1 John 1:9) and *repentance* (e.g., Rev. 2:5). To confess sins is to agree with God in His assessment of our sinful thoughts or actions. Repentance is a realization of one's waywardness from God, including a decision to turn from one's sins.<sup>12</sup>

*Really living or  
really dying is a  
present reality!*

Confession and repentance remove the barrier of hostility between the believer and God, caused by sin.<sup>13</sup> Then when the believer confesses or repents of his sin, God forgives those sins and harmony between the believer and God is restored. No matter the length of time a wayward believer strays, having his fellowship with God restored depends simply on the believer's expressed desire to return to the Father. The Father eagerly waits for the returning child to confess his sin, and then God restores and renews that fellowship.

### *Judgment*

While church age believers will not be judged at the Great White Throne Judgment (Rev. 20:12-15; John 5:24), they will be at the Judgment Seat of Christ when He returns (2 Cor. 5:10). "For we [believers] must all appear before the judgment seat of Christ, so that each one may be recompensed for his deeds in the body, according to

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what he has done, whether good or bad.” Like unbelievers, believers will be judged according to their works.<sup>14</sup> These are not works to prove that salvation has been earned (Eph. 2:9) for only the gift of life makes heaven one’s destination. Rather, these are the “good works” of Ephesians 2:10, that result from walking in the light of truth. Choosing to walk in fellowship with Christ has the benefit of enjoying personal intimacy now with the Savior in this life and also the benefit of receiving rewards in the future at the Judgment Seat of Christ. On the other hand disobedience leads to missed opportunities of fellowship with Christ now and the forfeiture of eternal rewards and hearing the words “well done” at His judgment seat. No wonder John penned this warning to believers: “Now, little children, abide in Him, so that when He appears, we may have confidence and not shrink away from Him in shame at His coming” (1 John 2:28).

In addition to future judgments regarding works, we must also remember that judgment for sin occurs in this present life for both unbelievers and believers. Sin has consequences!<sup>15</sup> *Unbelievers* walk in death since they do not possess a relationship with God (Eph. 2:1-3). They are under God’s judgment and wrath (Rom. 1:18). *Believers*, however, can choose to stray from fellowship with God (1 John 1:9), which results in discipline and judgment. Wayward believers experience the discipline of God, just as a father disciplines his own son out of love and for his good (Heb. 12:8–11). The length of time a believer persists in sinful behavior (1 Cor. 5:1-5) affects not only himself but it also impacts the body of Christ (Acts 5:1-5) and produces severe judgment from God.

### *Forgiveness*

Forgiveness can be addressed in two ways. Understanding the distinctions between the differing points of view brings clarity to life-and-death issues.

The *first approach* wrongly states that a believer is judicially forgiven for *all* his sins (past, present and future) at the moment of



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salvation.<sup>16</sup> The judge declares the guilty party totally forgiven. But then a problem arises when a believer sins in his daily walk with the Lord. The believer can continue in fellowship with God simply by confessing any current sin, in other words, by keeping a short account with God. As 1 John 1:9 says, “If we confess our sins, He is faithful and righteous to forgive us our sins.” However, in this first view all sin was forgiven when a person was initially saved. Why then does God need to forgive one in his walk when He has already forgiven him the moment he believed? This view erroneously demands double forgiveness for the same sins.

This theological dilemma is created because a distinction is made between a supposed *judicial* forgiveness, taking place at salvation, and *parental* forgiveness, which is the moment-by-moment experience in the Christian life. While no one disputes that forgiveness in 1 John is understood from the viewpoint of a parent-child relationship, there is a *lack of biblical support for judicial forgiveness*. Judges determine guilt or innocence, not forgiveness.<sup>17</sup> The result of coupling “judicial forgiveness” with “parental forgiveness” produces a *forgiving-the-forgiven teaching*, requiring double forgiveness for the same sins.

The *second approach* provides a better alternative and conforms to scriptural evidence, eliminating the dilemma of “double forgiveness.” To intertwine Christ’s payment for sin at the cross with God’s forgiveness of sin is biblically unwarranted.<sup>18</sup> “Payment for sin” and “forgiveness of sin” are two separate and distinct issues. All sins (past, present, and future) were judicially paid at the cross so that the justice of God can be satisfied. Judicially God declares the believer legally righteous at the moment of initial salvation. Based

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upon that pronouncement, the believer's past sins are forgiven,<sup>19</sup> and this allows for the establishment of harmony between him and God.<sup>20</sup> Later when the believer does sin, 1 John 1:9 applies. He confesses, God forgives, and harmony is restored.<sup>21</sup> This process continues until the believer dies or Christ returns.

### Things Aren't Always As They Seem

The distinctions addressed in this myth must be understood from a biblical perspective. "Life" must be discerned from the context of a passage to mean either eternal or temporal. "Death" can also mean eternal or temporal. Likewise "forgiveness" of sins is either eternal or temporal. All these have important implications for one's fellowship with Christ. To confuse or intertwine them muddies the theological waters.

*Judges determine  
guilt or  
innocence, not  
forgiveness.*

All sins (past, present, and future) were paid for by the work of Christ on the cross. God's justice is completely satisfied. Through

faith in Christ alone, the believer is given the gift of eternal life. A relationship and harmony with God is established and past sins are forgiven. Maintaining that harmony or fellowship depends on the believer. If the believer chooses to walk disobediently, the sin barrier restricts fellowship experiences. Confession brings restoration, and walking with Christ resumes.<sup>22</sup>

*All sins are paid for at salvation,  
but all sins are not forgiven at salvation.*

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PAYMENT OF SIN ≠ FORGIVENESS OF SIN

TRUTH

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### Myth 2, NOTES

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1. See *Myth 3: Faith Is a Tricky Word* (Ken Neff, *Hold Fast* (St. Augustine, FL: LQ Press, 2010), 45-52).

Faith is simple trust. Faith is not a complex concept. Reformed theology erroneously teaches that faith includes knowledge, conviction, and trust.

2. Charles C. Ryrie, *Basic Theology* (Wheaton, IL: Victor, 1986), 286-300; and Paul Enns, *The Moody Handbook of Theology* (Chicago: Moody, 1989), 321-26.

The following theological definitions are helpful in understanding God's provision in the death of Christ on the cross.

#### Substitutionary Atonement

*Substitutionary or vicarious atonement simply means that Christ suffered as a substitute for us, that is, instead of us, resulting in the advantage to us of paying for our sins* (Ryrie, *Basic Theology*, 286). *The death of Christ is substitutionary—He died in the stead of sinners in their place* (Enns, *Moody Handbook*, 323).

#### Redemption

*Redemption means liberation because of a payment made* (Ryrie, *Basic Theology*, 290). *The word redemption...means "to purchase in the marketplace"* (Enns, *Moody Handbook*, 323).

#### Reconciliation

*Reconciliation means a change of relationship for hostility to harmony and peace between two parties* (Ryrie, *Basic Theology*, 292). *The emphasis of reconciliation is that of making peace with God* (Enns, *Moody Handbook*, 324).

#### Propitiation

*Propitiation means the turning away of wrath by an offering* (Ryrie, *Basic Theology*, 294). *Propitiation means that the death of Christ fully satisfied all the righteousness demands of God toward the sinner* (Enns, *Moody Handbook*, 325).

#### Justification

*To justify means to declare righteous* (Ryrie, *Basic Theology*, 298). *It is a forensic (legal) act of God whereby He declares the believing sinner righteous on the basis of the blood of Christ* (Enns, *Moody Handbook*, 326).

3. Charles Caldwell Ryrie, *A Survey of Bible Doctrine* (Chicago: Moody, 1972), 122.

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4. Spiritual death is rectified only by belief in Christ for life.
5. Zane C. Hodges, *Harmony With God* (Dallas: Redencion Viva, 2001), 69.
6. Zane C. Hodges, *The Epistles of John* (Irving, TX: Grace Evangelical Society, 1999), 71; and Ryrie, *A Survey of Bible Doctrine*, 515.
7. Hodges, *The Epistles of John*, 72.
8. Hodges, *Harmony With God*, 71.

God never forgives those who do not possess eternal life. Hodges writes, “People *do* go to hell unforgiven, but they do not do to hell *because* they are unforgiven.”

9. While fellowship is established when saving faith occurs, the continuation of the believer’s fellowship with God is totally dependent on the believer’s obedience. This is discussed under *Temporal Life and Death* in Myth 2.
10. Ken Neff, *Rethinking Empowerment* (St. Augustine; LQ Press, 2011), 15-21.
11. Death means separation. The context determines from what something or someone is separated. In a *temporal* context death refers to separation from shared experiences. In an *eternal* context death refers to eternal separation from God.
12. While confession and repentance are similar in their meanings, the context must determine the interpretation. Hodges suggests that the difference concerns the duration of sinful activity. “In John’s usage, Christian repentance is appropriate when a pattern of sin is persisted in and needs to be changed (see Revelation 2:5, 16, 21, 22; 3:3,19). In our text, John is talking about those who *discover* sin while in fellowship with God, not those who have wandered away from Him or have lost some previous spiritual attainment” (Hodges, *The Epistles of John*, 63, italics his).

In 1 John 1:9 (“If we confess our sins, He is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness”), John provides the remedy for recognizing sin and maintaining fellowship [Hodges, *Harmony With God*, p. 18].

In Revelation 2:5 (“Remember therefore from where you have fallen, and repent and do the deeds you did at first; or else I am coming to you, and will remove your lampstand out of its place—unless you repent”), John urged believers who had wandered away or gone astray for some duration of time to repent (Hodges, *Harmony With God*, 18).

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13. Hodges, *Harmony With God*, 75.
14. Ryrie, *Basic Theology*, 512; Henry Clarence Thiessen, *Lectures in Systematic Theology* (Grand Rapids: Eerdmans, 1949), 351; and Lewis Sperry Chafer, *Systematic Theology* (Dallas: Dallas Theological Seminary, 1948), 4:377.
15. Not only does the “reap-what-you-sow” principle result from sin, but it also applies when sin has been forgiven. Forgiveness does not eradicate sin’s consequences.
16. L. Berkhof, *Systematic Theology* (Grand Rapids: Eerdmans, 1939), 514; John Murray, *Collected Writings of John Murray* (Carlisle, PA; Banner of Truth Trust, 1977), 218-19; Enns, *The Moody Handbook of Theology*, 325; and Chafer, *Systematic Theology*, 2:272.

Enns explains, “Forgiveness is the *legal act* of God whereby He removes the charges that were held against the sinner because proper satisfaction or atonement for those sins has been made....Forgiveness forever solves the problem of sin in the believer’s life—*all sins past, present, and future* (Col. 2:13). This is distinct from the daily cleansing from sin that is necessary to maintain fellowship with God (1 John 1:9)” (p. 325, italics added).

17. Hodges, *Harmony With God*, 72, 74.

Hodges says forgiveness is not a legal issue as justification. “Forgiveness is not a judicial issue between man and God, but a personal issue between man and God (p. 72)....Since God’s judicial demands against sin have been met, the cross makes possible the repair of the *personal barrier* between sinful men and a holy God....When forgiveness is received, God and man can have fellowship with each other” (p. 74, italics his).

18. Ibid.
19. Faith, the basis of justification, and forgiveness are linked at initial salvation (see Luke 5:20; 7:48-50; Acts 10:43).
20. Thiessen, *Lectures in Systematic Theology*, 276.
21. See Note 12. “Repent” can be inserted for “confess” in “He repents, God forgives, and harmony is restored.”
22. In response to a question posed by Peter, Jesus spoke of the distinction between being “totally bathed” and needing continual “washings” (John 13:6-11). The “bath” refers to the establishment of a relationship with Christ. It is required only once to be completely clean before a holy God. On the other hand “washings” concern the daily walk of the believer to remove any barriers that restrict continual fellowship with Christ.