Quotes & comments by chapter on this *excellent* book

Foreward

Extremely important: "The concept and meaning of salvation in the Scriptures is multidimensional ... when we look at salvation with respect to deliverance from sin, there is a past aspect: justification, deliverance from the penalty of sin ... and a present aspect: sanctification, deliverance from the power of sin ... and a future aspect: glorification, deliverance from the presence of sin."

Preface

Challenge to Calvinists: verses that seem to point to all believers persevering in holiness to the end (as part of justification) under closer examination instead refer to a select group of believers who obediently follow God's plan (as part of sanctification) while many of their Christian peers continue to live a life of carnality.

Challenge to Arminians: verses that seem to point to the possibility of a believer losing his salvation and going to hell under closer examination do not refer to the danger of losing heaven, but instead the loss of rewards both in time and eternity.

Prologue

"We are to become the servant kings. That is our destiny. This destiny was often called 'salvation' by the prophets. This was not a salvation from hell, but the glorious privilege of reigning with Messiah in the final destiny of man. In the eternal plan, only those who strive to be servants now can qualify for this great future privilege then."

"We (Trinity) shall set up an experiment, and permit the universe of creatures to watch it, during this brief interlude between eternity past and eternity future called 'time'. In it the spirit of independence shall be allowed to expand to the utmost. And the wreck and the ruin which shall result will demonstrate to the universe, and forever, that there is no life, no joy, no peace, apart from a complete dependence upon the Most High God, Possessor of heaven and earth." The Invisible War, Dr. Donald G. Barnhouse (an excellent book)

Q: Was this concept of an "independence experiment" (from a Calvinist) the precursor to Colonel Thieme's teaching (as a partial Arminian) on the "great power experiment" of the Church Age?

Chapter 1: Introduction

"Front-loading the Gospel: Attaching various works of submission and obedience on the front end and including them in the conditions for salvation."

"Back-loading the Gospel: Attaching various works of submission as the means for achieving the final aim of our faith, final deliverance from hell and entrance into heaven."

"Works are not a means, whether on the front end or the back end. The only means necessary for obtaining salvation is faith, and faith alone."

The Protestant Reformation was incomplete ... Reformers did not go far enough in reclaiming many crucial Bible doctrines from Catholicism: dispensational theology, eschatology, angelology, pneumatology, and experiential sanctification.

The existence of carnal Christians is a reality; those who deny this important truth are divorced from reality.

"The fruits of faith are helpful as a secondary confirmation of one's regenerate state, but their absence does not necessarily invalidate a man's salvation."

"It is possible for true Christians to fail to persevere in faith and, in remote cases, even to deny the faith altogether. The automatic unity between justification and sanctification ... is not taught in Scripture. A life of sanctification will not inevitably and necessarily follow justification. A life of good works is the obligatory outcome of justification, but is not the inevitable outcome."

"The motive for godly living is not to be found in either fear of losing salvation (Arminian) or wondering if one is saved [Covenantal Calvinist]."

Chapter 2: Interpretation and Perseverance

"All of us approach the Bible with certain theological preunderstandings, certain paradigms."

"Repentance is not a condition of salvation ... in the sense of responding to an evangelistic message ... but a condition of 'getting right with God,' which includes faith plus submission to His lordship. If we have to pledge something to God, such as a life of submission, then how does this differ from a work? If we have to pledge something of ourselves to God, such as turning from sin, how can salvation be without cost? If repentance precedes salvation, then reformation of life precedes faith and regeneration and so is a condition of receiving it. Indeed, we are then making sanctification (i.e. turning from sin) a condition of receiving our regeneration."

There is a legalistic strain in some Reformed traditions that read "turn from sins" as part of the Gospel message. It is an obvious error meant to restrain the new believer from sinning (the obvious ones anyway), but that is not part of the Gospel message. "Repentance is simply to change one's mind. Anytime a man believes, a certain change of mind is involved. In fact, the change of mind demanded in the NT is to trust in Christ instead of institutional Judaism. That is why repentance can be used by itself, and when it is, it is virtually a synonym for faith."

Conversion and "change of mind about sin" are not synomyms. Pledging to turn your life from sin as a "work" does not belong in the Gospel message. Some Reformers I have met do make "turning from sin" (sanctification) a condition of receiving regeneration. Repentance, however, means merely to change one's mind, not to turn from sin (works).

"An illegitimate identity transfer occurs (i.e. inheritance) when a meaning in one context is made to be the meaning in all contexts."

"If we come across biblical data that seem to contradict our system, we must be honest and reassess our system and not reinterpret that fact in light of the system. It is a life-long work."

Two things I have discovered in commentaries over the years:

A) Exegesis by Covenantal Calvinists on experiential verses is terrible.

B) Exegesis by Full or Partial Arminians on positional verses is terrible.

I do not believe Dillow is aware of his own eisegesis (error) on positional verses. He writes this book in order to correct much of what he encounters in option A, but he doesn't really address the other half of the issue in option B. He doesn't cover the multitude of Arminian errors on positional truth, possibly because he believes in them!

Chapter 3: The Inheritance: Old Testament

In OT typology, "there is a differenc between inheriting the land of Canaan and living there. The former refers to ownership and the latter to mere residence."

Inheritance is not automatic; it requires obedience. "While Israel was promised the inheritance as a nation, the condition for maintaining their inheritance right to the land of Canaan was faith, obedience, and completion of one's task. The promise, while national, was only applied to the believing remnant within the nation."

Loss of inheritance does not mean loss of salvation. We can, however, forfeit our future reward. "We are all heirs of God, but we are not all joint-heirs with Christ, unless we persevere to the end of life. The former refers to our salvation and the latter to our reward."

Note this contrast:

Heirs of God -- all believers -- salvation

Joint-heirs with Christ -- winners only -- rewards

"All believers have God as their inheritance, but not all have an inheritance in the land. That inheritance is an added blessing to the saved."

Inheritance is often referring to experiential sanctification; it is not always referring to positional justification. The word inheritance does not always mean heaven; it often refers to rewards.

"A distinction is drawn in the OT between inhabiting the land and inheriting it or, to put it in other words, between merely living in the land and possessing it. Abraham, for example, inhabited the land, lived there, but he never inherited it. He lived there, but he never owned it."

"An inheritance came to the firstborn son by virtue of his birth. But whether or not he actually secured it depended upon his obedience and the father's choice. The fact that a son became an heir in no way guaranteed that he would obtain the inheritance. The father had the right to insist that the son meet the conditions of the inheritance or to give it to another."

"It is sometimes erroneously stated that inheriting the land is to be compared with the believer's entrance into heaven. This notion is unacceptable for two reasons. First, the inheritance of Canaan in the OT was conditioned upon works and obedience. Second, the inheritance in the OT was offered to those who were already justified, who would receive something in addition to heaven if they would obey. If the inheritance is heaven, then all two million Israelites perished in hell."

"Abraham was already a saved man when he received the promise of the inheritance. Therefore, it was not the act of saving faith which guaranteed Abraham an heir or the inheritance of Canaan. Canaan is not parallel with heaven, but with additional blessings which are given to believers on the condition of subsequent acts of faith. Only two men in that day (Joshua & Caleb) will inherit, because only two out of the two million met the conditions."

"Inheritance is not something which comes automatically to all who are sons, but only to those sons who are obedient. The inheritance was something in addition to salvation and was not equated with it. It was obtained by victorious perseverance and obedient faith."

Please keep in mind that the adherents of the brand of Calvinism that Dillow is refuting are the Covenantalists, not the Dispensationalists. Most Dispensational Calvinists understand the correct view of perseverance, inheritance, and rewards.

Chapter 4: The Inheritance: New Testament

There are actually two kinds of heirships taught in Scripture, one positional and the other experiential. Being an heir of God is positional, and refers to entering into the kingdom. Being a joint-heir with Christ is experiential, and refers to inheriting and ruling in the kingdom. They can be compared as follows:

Heirs with God	Joint-heirs with Christ
Faith alone	Faith & obedience
Go to heaven	Rewards
Identity	Character
Unconditional	Conditional
Cannot forfeit eternal life	Can forfeit firstborn rights

"All believers have God as their inheritance, but not all will inherit the kingdom. Furthermore, inheriting the kingdom is not to be equated with entering it but, rather, with possessing it and ruling there. All Christians will enter the kingdom, but not all will rule there, i.e. inherit it."

"The words for inheritance in the NT often involve spiritual obedience (i.e. faith plus works) as a condition for obtaining the inheritance ... The inheritance is a reward which is received as 'wages' for work done ... There is no reason to assume that entering the kingdom and living there is the same thing as owning it and ruling in it. In other words, salvation is unchangeable, but our inheritance in the kingdom of God is not unchangeable. Once saved, always saved, but our inheritance in God's kingdom may change considerably. The loss of one's inheritance is not the same as a loss of salvation."

"The position of being a child of God is, indeed, not forfeitable, but not the total fullness of the heavenly birthright (inheritance). Only faithful sheep are rewarded with the inheritance. Inheriting the kingdom is conditioned upon faithful perseverance and cannot be equated with justification."

"The land of Canaan was inherited by Israel on the basis of faith-obedience ... The phrase used by the writer to the Hebrews, 'enter into rest,' is not to be equated with entrance into the kingdom, but with obtaining the inheritance, an honor won on the field of battle. All saints will enter the kingdom through faith alone (John 3:3), but only obedient saints who endure, who overcome, and who perform works of righteousness will inherit it, i.e., rule there."

"All the sons are heirs, but only those who met the conditions of the firstborn achieved the elevated status and authority and retain their inheritance. Though we cannot forfeit eternal life, we can forfeit our firstborn rights." "Galatians 4:7 says we are all heirs of God by virtue of the fact that we are His children. But it says something else. It says we are also co-heirs with Christ 'if indeed we share in His sufferings.' The second heirship mentioned in this verse is conditional upon our joining with Him in His sufferings. Being an heir of God is unconditional, but being a joint-heir of the kingdom is conditioned upon spiritual perseverance. There are two heirships. The inheritance is usually conditioned upon obedience, but salvation from hell is always by faith alone. In order to become a joint-heir with Christ, one of His metachoi (partakers, overcomers), we must faithfully endure our sufferings to the end. Reigning with Christ is conditioned upon endurance."

"There are two kinds of inheritance: an inheritance which is merited and an inheritance which belongs to all Christians because they are sons, and for no other reason. One becomes an heir by faith alone, but one inherits the kingdom by works. All Christians are heirs of God, but not all are heirs of the kingdom and joint-heirs with Christ.

Chapter 5: The Inheritance-Rest of Hebrews

In Hebrews 3:11 and other places, "rest" is not only a place, but it is also a condition or state of being. "Rest involves completion of the battle and victory over the enemies. Final victory, a spiritual concept, is included in the acquisition of the rest. It includes the notion of completing one's work. It is an experience similar to that which God experienced when He completed His work!"

"When did the Israelites enter into rest? It was not when they entered into Canaan, for that is when their battle to obtain the inheritance was joined. They would enter into rest, i.e., the experience of completed work and freedom from enemies, when they received the inheritance. This did not occur when they crossed the river Jordan to attack Jericho, but after the victory had been won and the inheritance was distributed. Between initial entry into the land and the final conquest there were victories to be wrought and battles to win, a task to complete. Israel's time in Egypt pictures the unregenerate man, the wandering in the wilderness is the carnal Christian, and the crossing of the Jordan into Canaan is the spiritual Christian. The victories over the Canaanites are illustrative of the victorious Christian."

"A man can enter into the land but not obtain the inheritance there and never enter into rest. The former was available to all Israelites on the basis of a promise, but the latter came only to those who obeyed and won the victory. All Christians enter into the kingdom at the time of spiritual birth. But not all Christians finish their work."

"When the battle is won and when, unlike Achan, we persevere in obedient faith to the end, we receive the inheritance, our rewards in heaven. We have completed our work, and we enter into rest. It is impossible to enter into rest without entering into the land, but it was possible to enter the land and not enter rest."

"The metachoi (partakers, overcomers) of King Jesus then are His co-heirs in the rulership of the messianic kingdom. They are those friends, partners, and companions

who have endured the trials of life, were faithful to the end, who will therefore obtain the inheritance-rest. The content of the inheritance in Hebrews 3 and 4 is the millennial land of Canaan. By being faithful to Christ to the final hour, we finish our course and obtain an inheritance there; our task being finished, we then enter into our victorious rest. This inheritance-rest is participation with Christ in that great messianic partnership, the final destiny of man."

Chapter 6: So Great A Salvation

"In 812 usages of the various Hebrew words translated 'to save' or 'salvation' in the OT, only 58 (7.1%) refer to eternal salvation. The tendency to assume that salvation always refers to final deliverance from hell has led many to interpret certain passages incorrectly. Spiritual victory in life is also 'salvation.' Salvation is often equated with patient endurance, an aspect of sanctification. A salvation which can be achieved by labor is hardly the justification-by-faith-alone kind of salvation offered elsewhere."

"There is a connection between our life of sacrifice and our capability to enjoy and experience eternal fellowship with God. Works are clearly a condition of salvation according to James. But what is the content of that salvation? Faithfulness." In James and other epistles of the NT, such as those written by Peter, by being "steadfast and faithful" we are able to "experience the benefits of future salvation in the present. Sanctification, not justification, is in view. It is not an act of faith which will give us victory, but a life of faith that is needed. Thus, the Greek word 'pistis' is best rendered 'faithfulness."

One thing is necessary, according to the book of Romans, for salvation from hell: belief. But two things are necessary for us to enjoy the full salvation spoken of in other contexts which include God's blessing, His individual and spiritual salvation in this life: (1) faith in Christ and (2) submission to His lordship." In many cases, "the salvation in view is necessarily sanctification, or perhaps more precisely, victorious perseverance through trials."

"Believers do not 'inherit' or 'obtain by obedience' the salvation which is from hell. But they do obtain by obedience an ownership in the future consummation. To inherit salvation is simply to obtain ownership with the King of His future kingdom. Such a salvation, joint participation with Christ in the coming kingdom rule, is contingent upon our faithful perseverance and obedience."

The common knee-jerk reaction which assumes that 'salvation' always has eternal deliverance in view, has seriously compromised the ability of many to objectively discern what the NT writers intended to teach."

Chapter 7: Inheriting Eternal Life

"The positive side of our great salvation is eternal life. By this, of course, our Lord did not mean merely eternal existence, but a rich and meaningful life which begins now and extends into eternity." "The phrase 'eternal life' occurs 42 times in the NT. Its common meaning of the free gift of regeneration is well documented. However, many are not aware that in 11 of those 42 usages (26%), eternal life is presented to the believer as something to be earned or worked for! Just as there are two kinds of inheritance, two dimensions to salvation, there seem to be two sides to eternal life."

"Growth is not automatic. Possessing eternal life is one thing, but 'taking hold' of it (1 Tim. 6:12) is another. The former is static; the latter is dynamic. The former depends on God; the latter depends on us. The former comes through faith alone; 'taking hold' requires faith plus obedience."

Eternal life often means a happy and meaningful life, a possible acquisition now, and a possible acquisition in the future. Many of the disputed verses over eternal life (between Calvinists and Arminians) are not talking about salvation from hell, but to the possibility of our losing future rewards.

If you haven't figured out where this book is headed so far, let me give you a hint. Many theological systems have been developed over the years; most of them are systematic theologies, not exceptical theologies. If those who developed many of these theological systems would have allowed Scripture to speak for itself, as it is accurately translated from the original languages, many debates and problems might never have occurred.

By doing exegesis first, it can be proven that there are two kinds of heirs, two kinds of eternal life, two kinds of salvation, two kinds of resurrection, and two kinds of righteousness. Since exegesis was often not done first, opposing systematic theologies have developed over the years on faulty understandings of many key words in Scripture. When proper exegesis of hotly debated verses is performed on an objective basis, many conflicts over these verses are eliminated on both sides of the dispute.

"Words are constantly being used in different ways in different contexts." The approach in this book, and the approach which I try to use in my translation from the Greek and Hebrew, is exegetical rather than theological. For instance, when the syntax/interpretation of a word is obviously experiential, yet leading scholars have been arguing over this word because of its positional interpretation, we have an obvious problem. Systematic theology is important, but it must be based on exegesis. The word under question does not always mean the same thing wherever it is found; context is crucially important in determining its meaning in each location.

This may sound harsh, but if you want to debate the meaning of a verse with me, please make sure you have done your exegesis first. If you haven't, don't waste my time! I have a theological framework that I work from, but my first love is exegesis. If something I translate doesn't fit into my theology, I'm going to change my theological framework, not my exegesis. For instance, I believe in positional eternal security, but I do not believe there is a guarantee that all believers will experientially persevere to the end. I changed

my theology on the 5th point of traditional Calvinism to exclude the experiential element of guarantee, because it will not stand up to exceptical scrutiny.

Chapter 8: Justification and Sanctification, Part 1

"While justification is based on faith alone and is a work of God, sanctification is uniformly presented in Scripture as a work of man and God (Phil 2:12-13) and is achieved by faith plus works. No useful purpose is served by continuing to teach that Christ "does it all" and that our growth in grace is His work alone. The confusion and unreality which these teachings have produced are now legendary. Yet in their misguided attempts to preserve at all costs the sovereignty of God, they have all but eliminated the contribution made by the new man in Christ to his own sanctification."

"Being a disciple and being a Christian are not necessarily synonymous terms. The basic meaning is "a learner" or "student." A man could be a Christian and not a disciple. When Jesus calls a man to be a disciple, He is in no instance asking him to accept the free gift of eternal life. Instead, he is asking those who have already believed to accept the stringent commands of discipleship and find true life."

"In several places in Matthew, the man who finds life is not a man who finds regeneration. The life he finds is co-heirship with the Messiah in the future reign of the servant kings and true meaning and significance in this life now. One becomes a Christian, according to Jesus, on the basis of faith alone. We are justified freely and receive regenerate life without cost. But to become a disciple, something in addition to faith is needed, works."

"The merger of these terms (disciple, regeneration, salvation, unfaithful, sanctification, co-heirship) has often given birth to a theology of legalism, doubt, and harsh judgmental attitudes which has virtually eliminated the grace of God as a basis for personal fellowship with Christ. Instead of a wonderful freedom of grace, a burdensome introspection has resulted which has made assurance of salvation impossible. In addition, the terms of the gospel offer itself have been severely compromised. Non-Christians are virtually being asked to become holy as a condition of becoming Christians. If being a disciple is the same as becoming a Christian, then in order to be saved, we must trust in Christ, be baptized, and must obey the commands of Christ. In other words, salvation is by works."

"In 1 John 1:3 his purpose in writing to these regenerate people is so that they may walk in fellowship with God. He is not writing to test their salvation; he is writing so that his "joy may be made complete." His joy was present; it had begun because they had been born again. But he wants to complete this joy by seeing them walk in fellowship. The completion of this joy does not refer to his desire to obtain assurance that they are really saved. He wants to rejoice that his saved children are walking in the truth! To have one's joy "made full" is not to become a Christian, but being a Christian already, to act like it." "Knowing God is to walk in fellowship with Him. It does not refer to the entrance into eternal life at justification, but to the continuing experience with Christ called fellowship. In 1 John 2:6 he is not discussing their justification; he is discussing their walk. Fellowship with Christ is a process. Knowing Him experientially is not all or nothing. There are degrees. Our fellowship with Christ is not something that happens at a point of time; it is a process which continues over a lifetime and varies in intensity proportional to our obedience."

"The work of the Holy Spirit in our life is a secondary confirmation to our hearts that we are born again, but is not the basis of our assurance. John's favorite term for an intimate walk with Christ is "abide." This term is his word for something conditional in the believer's relationship with Christ, fellowship within the family. Abiding relationship is not the regeneration experience. Rather, it refers to the degree of intimacy and fellowship with the Lord possible for those who continue to obey His commands."

Chapter 9: Justification and Sanctification, Part 2

"When Paul says that we are now a new creation in Christ, he is not saying that we have been experientially transformed and will inevitably manifest a life of good works. In fact, he repeatedly asks us to act like who we really are. His meaning is that we are to be in experience what we already are in Christ. If it is automatic and inevitable that this will happen, why command it? Nowhere does the Bible assert that just because a man is a new creation, he will act like who he is in Christ to the final hour."

"For Paul death to sin is legal, forensic, and positional, but not automatically real in experience; it is absolute, not partial. Legal justification is a forensic and not a "real in experience" term. Death to sin is real in our position, but not necessarily real in life. If we do not reckon and yield, then sin can have dominion in the life of a believer. The fact that we have died to sin does not automatically mean we will reckon and yield. It means that, if we do reckon and yield, we will be successful."

"In Romans 6:17, the Roman Christians had not only received the righteousness of Christ through faith, but in addition, they had submitted themselves to the lordship of Christ subsequent to saving faith and had become obedient from the heart. Not only had they committed themselves to the truth of the gospel, and therefore became positionally freed from sin, but they heeded Paul's injunction to "present" themselves as those alive from the dead, and your members as instruments of righteousness to God. In other words, they had become experiential slaves of righteousness. It is not automatic that they will keep on presenting themselves as slaves. They have made a good beginning, and Paul wants them to continue in it."

"In James, to be saved refers to salvation from physical death, the death-producing consequences of sin. In other words, salvation is the finding of a rich and meaningful Christian experience! It is true that faith alone will save us from hell, but faith which is alone will not save us from a dead or carnal spiritual life. These Christians who are alive are in danger of losing the vitality of their faith and experiencing death. These are

'beloved brethren' who have been 'brought forth by the Word of truth' in whom the Word has been implanted. They are saved people in the sense of final deliverance from hell. However, these saved people need salvation. This salvation is the salvation contextually defined as a deliverance from the death-producing effects of sin and a lack of good works in their lives. Salvation here is the deliverance from the spiritually impoverishing consequences of sin and the experiential blessing of God now. It is not final deliverance from hell."

"When James says in 2:24 that we are justified by works, he is not disagreeing with Paul. He is simply saying that justification by faith is not the only kind of justification there is. Justification by faith secures our eternal standing, but justification by works secures our temporal fellowship. Justification by faith secures our vindication before God; justification by works secures our vindication before men."

Chapter 10: The Possibility of Failure

"The Reformed doctrine of perseverance not only lacks scriptural support for its view of sanctification, it also flies in the face of numerous warnings against falling away repeated in nearly every book of the NT." The experiential portion of the 5th point of Calvinism, called 'perseverance of the saints,' is based on the faulty premise that "all true Christians will necessarily and inevitably fight the good faith, and they will not wander from the faith." The positional element of the 5th point of Calvinism, called 'eternal security,' is absolutely true and the amount of scriptural support for this doctrine would fill an entire volume on its own.

"The center of the controversy in theological discussion has swirled around the warnings of Hebrews. Perhaps no other passages of the NT more clearly reveal the weakness of [Covenantal Calvinist] exegesis. Confronted with the stark and drastic nature of these warnings, some of the most ingenious misunderstandings in the history of interpretation have been argued in order to avoid their force." Dillow accurately depicts the weakness of the [Covenantal Calvinist] doctrine of experiential sanctification. He does not adequately cover the horrendous handling of this same book by Arminians, who use it as a base for legalism to 'beat the saints over the head' to prove they are indeed saved ... and after their eventual failure, to send struggling believers back to hell where they don't belong.

It has been my observation, from both reading and studying in seminary, that the only time [Covenantal Calvinists] are truly engaged in 'experiential sanctification' is when they "accidentally stumble into it." I have not read from or met in person a single [Covenantal Calvinist] that has a 'thorough' understanding of the mechanics of experiential sanctification. If I have to toss-out an estimate of the number of Dispensational Calvnists and Arminians that I believe have a 'thorough' understanding of the mechanics of experiential sanctification, I'd place it at about 5% of the Christian population. That means, in my estimation, that about 95% of born-again believers are clueless as to what the Christian way of life is and how to live it. The only time they are truly engaged in it is when they 'stumble into it' by accident. That's why this book by Dillow, and the ministry of Robert B. Thieme, Jr., is so critical in this age.

What do I mean by the 'mechanics of the Christian way of life,' otherwise called experiential sanctification? What do I mean by stumbling into it by accident? Here's a simple example: Suppose it is 1945 and you and I are standing in downtown San Diego. Our goal is to drive in separate cars all the way to New York City. I have a roadmap, but you don't. You think you know the way, so you take off ahead of me, heading east by northeast. The number of roads you must take to get to New York City without the interstate highway system will be troublesome enough. But without a map that shows you exactly how to get there, you may spend the rest of your life making wrong turns, ending up in the boondocks, without gasoline. By contrast, I have a roadmap that tells me how to get to the ultimate destination in the shortest possible time using the most direct route. Who's going to win this race? Obviously the person who has the roadmap (mechanics) will be able to plot a direct route (Christian way of life) and will arrive at the final destination (rewards) with the least amount of wrong-turns (dead works) and without running out of gas (carnality & reversionism) in the boondocks.

"Sanctification in Hebrews looks at the imputation of the justifying righteousness of Christ from the vantage point of being qualified to enter the presence of God to worship and seek help in time of need. It is possible for men who have been the recipients of this sanctification to trample under foot the Son of God and insult the Spirit of grace. Does the writer of Hebrews doubt their salvation? No! What he worries about is their loss of reward. One does not warn professing Christians about the loss of reward, but about their eternal destiny in hell. One does not tell non-Christians to persevere in the faith so that they will receive a reward. Instead, he tells them to believe the gospel. Perseverance is not part of the gospel, and when added to it, the gospel is changed."

"While salvation is a work of God, sanctification is a work of God in which believers cooperate. The entire responsibility for our sanctification cannot be laid upon God. He is the Source, the Motivator, and the One Who enables, but we are the ones who must do it. If we do not choose to cooperate, then we will not be sanctified."

"The warnings are never presented as positive commands to begin to be a genuine believer. They are meant to challenge believers to persevere and continue in the faith which one already has. They are never told to go back to the beginning and start over by becoming true Christians, but they are warned to hold fast to true faith to the end of life." The NT takes for granted a present experience of salvation of which the believer is conscious. Here and now he may know the experience of Christian joy and certainty. He is not called to question the reality of this experience on the grounds that it may be illusory because he was never truly converted; rather, he is urged to continue to enjoy salvation through abiding in Christ and persevering in faith."

"The term 'fall away' does not refer to falling away from eternal salvation. It refers, rather, to a falling away from the path of growth, or forfeiture of eternal reward. Contrary to the Arminian, we do not believe [warnings] are given to raise concerns about the

forfeiture of one's eternal destiny. Contrary to the [Covenantal Calvinist], they are not the means by which professing believers are to be motivated to examine to see if they are truly regenerate. Nor are they intended to motivate true Christians to persevere by causing them to wonder if they are really saved. The warnings are real. They are alarms about the possibility of the forfeiture of our eternal rewards and of learning at the judgment seat that our lives have been wasted."

Chapter 11: From Calvin to Westminster

A lot of confusion could be resolved if the following truth was fully grasped about the 5th point of Calvinism: "John Calvin, and historical Reformers in general, did not have a coherent theology on experiential sanctification." What they did for us, however, was monumental and should not be belittled because they didn't tackle every major doctrine that had been corrupted by Catholicism.

"Calvin's doctrine of perseverance, to which he was driven in order to defend the Reformation against the Catholic attack that it was antinomian, has forced him to interpret these passages in a way contrary to their obvious meaning." The 5th point of Calvinism, if restricted to its positional element, eternal security, holds together as a lucid, comprehensive statement of justification-salvation. When an experiential element is forced into the 5th point, perseverance in holiness, a host of problems arise.

Dispensational Calvinists, as a rule, restrict the so-called 5 points to their positional elements only. This prevents them from being lumped into the [Covenantal Calvinist] experimental predestinarian category. It does not mean all Dispensational Calvinists have an acceptable theology on sanctification. Some do, some don't. But it does mean they see the experimential sanctification elements in the traditional 5-points to be erroneous.

As a Dispensational Calvinist, I readily concede that "experiential perseverance in holiness" does not belong in the 5th point. I also concede that [Covenantal Calvinists] do not have a full-orbed theology on sanctification. So the purpose of the historical chapters on Calvin, beginning with this one, are somewhat lost on me, since I have no disagreement with them.

"Calvin, according to Kendall, held to unlimited atonement." I have read Kendall's book on this topic and he is completely off the wall. Fortunately, there have been several theologians who have come forward and corrected his misinformed conclusions. This chapter is one of the two chapters in the book that should have been left out. Dillow does not understand the doctrine of Definite Atonement. He does not, and perhaps cannot, produce an accurate statement of what this Biblical truth teaches.

Dillow builds a strange-looking straw man by connecting Definite Atonement to Perseverance in Holiness. In 25 years, I have never met or read of a person who tried to merge these two doctrines – one positional, the other experiential – into one unifying entity. That's why I call this creation a straw man – I think he does not exist. That some theologians in the past believed in both does not mean these two doctrines are in any way related. Trying to merge two dissimilar and unrelated doctrines is Dillow's own form of illegitimate identity transfer. His weak attempt to do so must be due to his misunderstanding of the doctrine.

It should go without sayting that I have met hundreds of believers who attack the doctrine of Definite Atonement that cannot give an accurate representation of that doctrine to save their life! It should be no surprise to the reader that as a positional 5-point Calvinist, I believe the doctrine of Definite Atonement (Particular Redemption, Effective Atonement) is true. As a matter of fact, I believe the opposing doctrine, Unlimited Atonement (Indefinite Atonement, Ineffective Atonement), to be not only heretical, but blasphemous! Since Dillow only touches on this topic twice in this book, and since it is totally unrelated to rewards and experiential sanctification, I will not pursue a defense of Definite Atonement here. Having said that, I hope my fellow Calvinists do not cross Jody Dillow off their reading list. He has a lot more to offer in coming chapters that is invaluable!

Chapter 12: Faith and Assurance

"Lutheranism, in agreement with Calvin, has traditionally defined faith as 'personal trust, or confidence, in God's gracious forgiveness of sin for Christ's sake'. It is viewed as a passive instrument for receiving the divine gift. The will is not involved. It is a passive act or a passive instrument. If anything is clear from the NT, faith is the opposite of obedience. It is passive 'hearing' in contrast to a volitional decision ... In Galatians 3:5, the Greek 'akoes pisteos' is 'the hearing which is faith'. Faith is totally passive, a hearing of the gospel. To import notions of obedience into the word 'faith' is contrary to the teaching of the apostle Paul."

"Faith is located in the mind and is persuasion or belief. It is something that 'happens' to us as a result of reflection upon sufficient evidence. We can no more will faith than we can will feelings of love. Faith is a passive thing, and not active. Paul throws faith into the sharpest contrast possible with works and describes its function as 'hearing'. In choosing that word (instead of 'obeying'), he is not only stating that faith is a passive reception, but he is aligning himself with his Master who taught that faith was 'looking' and 'drinking' and with the writer to the Hebrews who described it as 'tasting'. All these terms assign a passive, receptive function to faith. The will plays no part."

"Benjamin Warfield eliminates a role for the will in faith ... ruling out any notion of obedience which is located in the will, not the mind. 'It is, therefore, impossible that belief should be the product of a volition'. Faith cannot be created by the will willing it. Faith is a mental and not a volitional thing. 'Evidence cannot produce belief, faith, except in a mind open to this evidence, and capable of responding to it.' Good evidence can be refused because of the subjective nature or condition of the mind to which it is addressed. Arminians resist this conclusion, because they attribute higher abilities to the mind and will of the natural man than Scripture allows. They are therefore tempted to make faith an act of the will instead of a response to a testimony."

"The biblical solution, however, is to admit that for the natural man faith is impossible and to attribute it to the gift of God. This gift is not communicated mechanically. Rather, it is given through the creation of a capacity for faith on the basis of the evidence submitted. It starts with illumination, softening of the heart, and a quickening of the will. The creation of this capacity is called regeneration. It comes not of one's own strength or virtue, but only to those who are chosen of God for its reception, hence, it is a gift. It comes through Christ, by means of the Spirit, and by means of the preached Word. Because it is thus obtained from God, thanks are to be returned to God for it."

"Faith is simply a belief of the truth, apprehended under the illumination of the Holy Spirit. Faith is a certain conviction, wrought in the heart by the Holy Spirit, as to the truth of the gospel, and a hearty reliance (trust) on the promises of God in Christ. Faith is conviction and trust. It is NOT obedience. Faith itself is not a volitional, but a mental act, as it is everywhere described. It may be dogmatically stated that Calvin was correct. Faith is located in the mind. It is primarily a mental and not a volitional act."

"Since faith is located primarily in the mind and is received as a gift of God, there are no necessary actions of the will or good works required to verify its presence. Efficacious grace means 'the sinner is enabled to believe by being regenerated, not vice versa'. The gift of faith is included in regeneration. In time they are simultaneous; in source, they are of grace. Put in order of production, regeneration precedes faith. Thus, the sinner is able to believe God has saved him, because God has saved him and his regenerate mind testifies to this in the gift of believing."

Chapter 13: Self-examination and Assurance

"What does it mean to make our 'calling and election sure?' Arminians see it as an exhortation to guarantee that we do not fall fatally and lose our salvation. [Covenantal Calvinists] generally have understood the passage to apply to the conscience. In other words, by the doing of good works, we prove to our conscience that we really are saved people."

Both of these interpretations of 2 Peter 1:10-11 are erroneous. "The immediate context seems to define the sureness as a bulwark against falling, and not a subjective confidence to the heart that one is saved. The result of doing these things is that we will not stumble and fall. This immediately suggests that sureness is a sureness that prevents stumbling and not a sensation of assurance or proof of salvation."

"To make our calling and election sure is simply another way of saying persevere to the end. It has the simple sense of 'remain firm' or 'strengthen'. We are to make our calling and election 'sure' as a protection so that we will never stumble in our Christian lives. We must make our Christian lives impregnable against falling into sin by adding the virtues in the preceding context to our foundation of faith. We must strengthen our lives. This will make us unshakable and firm in the midst of suffering." "The absence of these qualities does not necessarily cast doubt on our justification. It only points out that we have forgotten the motivating benefits of the grace of God. To make our calling and election sure is to add virtues to our faith so that (1) we build a firm foundation, impregnable against falling into sin, and (2) we will obtain a rich welcome when we enter the kingdom."

The meaning of "adokimos" in 1 Corinthians 9:27 is simply "to fail the test." "It is not loss of salvation, but loss of reward in the Isthmian games.

"The Reformation attempt to establish the fact that justification was an external, rather than an infused, righteousness was, according to Richard Lovelace, thwarted in part by Puritan and Pietist legalism and their stress on self-examination. To argue that we must derive our assurance by observing qualities in ourselves which could only be wrought by sovereign grace is specious." In other words, the Reformers delivered us from the false philosophy that we save ourselves by an act of our own will; positionally, justification is all of grace and none of man. But they muddied the waters by introducing an experiential element of self-examination into the doctrine of assurance; this philosophy is also false, since the reason for self-examination is not to assure ourselves that we are truly saved, but to lead us to confession of sin, restoration of fellowship with God, and the pursuit of rewards."

"Nothing more than looking to Christ is required, insofar as assurance of heaven is concerned. If more were required, then we would have to say it is by grace through faith plus works or by grace through faith on the condition of faithfulness. A sensitive person will never be persuaded that he is holy enough."

Chapter 14: The Carnal Christian

"By carnal Christian the writer means a Christian who is knowingly disobedient to Christ for a period of time. He is a Christian who walks as if he were a 'mere man,' that is, an unregenerate person (1 Cor. 3:4). In remote cases it is even possible that such people will publicly renounce Christ and persist in either sin or unbelief to the point of physical death. However, if they were truly born again in Christ, they will go to heaven when they die."

"The Bible specifically warns true Christians about the possibility of failure. These warnings are a mockery unless the possibility exists, and only the most contorted theological exegesis can assign them to the unregenerate. The Bible cites numerous instances of people who have in fact been born again but who later fell into sin. Some persisted in it to the end of life ... The discussion of the carnal Christian strikes a 'raw nerve' in those committed to works as a means of obtaining final entrance into heaven, that is, to perseverance in holiness. The only difference between the most sincere saint and the most carnal one is a matter of degree. To deny this is to teach sinless perfection or the eradication of the sin nature."

"The contrast between the 'babe' and the mature is always between the immature and the mature Christian and never between the non-Christian and the Christian." The problem with carnal Christians "has apparently been a willful refusal to grow. They have had time to mature but have chosen not to. The carnal Christian is characterized by:

- Refusal to grow for a period of time
- A lack of skill in the use of the "Word of righteousness"
- Able to absorb only milk and not solid food
- Spiritual dullness due to a lack of "meat"

These four things would aptly describe a person whose faith is 'dead' (James 2:17). The Bible abounds with illustrations of genuine believers who have become dull of hearing, carnal Christians."

"There appear to be numerous biblical illustrations of regenerate people who seem to have lived lives of 'total and constant' carnality. In some cases they lived in such a way to the 'final hour.' In others it characterized their behavior for an extended period of time."

"Today, if we met a man who claimed to be a Christian, and found out that he had sold his sister into the white slave trade, then reported to his parents that she was drowned, pocketed the money, and persisted in this perfidious sin, even in the face of the pain and anguish of his parents, and did nothing to get the sister back and gave no indication of repentance until he was caught, we would, of course, deny he was ever a Christian. Yet this is the state of the born-again sons of Jacob."

"Saul was a regenerate man who became carnal. Furthermore, he persisted in his carnality to the point of physical death."

"If we met a man today who had professed faith in Christ, been a well-known spiritual leader for years, manifested incredible divine wisdom and published numerous journal articles and Christian books of high spiritual caliber, we would conclude he was a Christian. If that same man then rejected the Lord and began to worship idols, got involved in witchcraft and the New Age Movement, [Covenantal Calvinists] would say he was never born again to begin with. Yet this is what happened to Solomon who was born again." Arminians would say he lost his salvation, which would also be untrue. The list of carnal Christian examples in Scripture is quite long.

The answer to carnality is "cleansing from daily sin by confession (1 John 1:9). Christ teaches that if a person who has been bathed refuses daily washing, he will have no part with Him. This is what is meant by a carnal Christian."

Chapter 15: Apostasy and Divine Discipline

"To be severed from Christ and to fall from grace logically required a former standing in grace and connection with Christ from which to fall and be severed! It is possible for

those who are regenerate to deny the faith and forfeit their share in the coming kingdom. There is no need to assume that they lose salvation, as the Arminian maintains. The use of 'aphistemi' (fall away) implies a departure from a position once held and therefore refers to apostasy from the faith by those who once held it ... These people who fall away are believers ... They were led into apostasy ... They may persist in carnality as believers unto physical death."

"The Partaker's contention is that the combined weight of the warning passages, the passages illustrating the fact of the carnal Christian, and the specific biblical illustrations of apostasy firmly establish the possible existence of the permanently carnal Christian. We maintain that it is obvious that this is true and that only prior adherence to a theological system could possibly yield another result after careful examination of the biblical data ... A Christian who claims to walk in fellowship with Christ and who sins is a liar and is not walking in fellowship with Christ. Any pastor knows of Christians who feign spirituality and who at the same time are engaged in acts of disobedience. Their spirituality is a lie, but they are Christians."

"Once a man is born again in Christ, he is now in God's family, and as any human father would, our divine Father takes a more personal interest in the moral behavior of those who belong to Him than to those who are outside the household of faith. The Scriptures set forth three consequences of sin: discipline, death, and disinheritance." Loss of salvation, or excommunication from the family, is not one of them. However, physical death may eventually be one of the consequences. If a believer refuses to respond to corrective discipline, warning discipline, and intensive discipline, "God may take him home."

"The final consequence of protracted carnality is forfeiture of reward and stinging rebuke when the King returns to establish His rule. No tragedy could be greater than for the Christian, saved by grace and given unlimited possibilities, to forfeit all of this and fail to participate in the future reign of the servant kings."

Sometimes the word "darkness" in Scripture refers to where a non-believer will end up in eternity. This is a positional form of darkness; only unbelievers end up there. But there is also an experiential form of darkness. For instance: The banquet hall in Matthew 8:12, 22:13, and 25:30 "is brilliantly lit up but, by contrast, the gardens around them are in black darkness. All that is meant is 'darkness which is without, outside the house.' Those Christians who are not 'sons indeed,' who lack wedding garments at the wedding banquet, will not only be excluded from the joy of the banquet, but will also experience profound regret, 'wailing and gnashing of teeth'. This phrase does not refer to the experience of the unsaved in hell in this passage. It speaks instead of the grief experience great grief (wailing) and will be angry with themselves, or despairing, because of their wasted lives (gnashing of teeth)."

"The phrase 'wailing and gnashing of teeth' is found seven times in the NT. Even though it is used on three occasions of the experience of the unregenerate in hell, it is also used on four occasions of the regenerate in the kingdom. The notions of heaven or hell are simply not part of the semantic value of the words. The fact that the unbeliever can experience profound regret in hell in no way implies that the true Christian cannot experience profound regret in the kingdom (there will be no remorse in heaven)."

"According to the Lord, all Christians are called to participate in the wedding, but only some will enjoy it, i.e., be there. While all Christians are invited to the banquet, only those wearing the wedding garment are chosen to participate in it. Those Christians who fail to persevere to the end, who are carnal, will experience three negatives at the future judgment: (1) a stinging rebuke, (2) exclusion from the wedding banquet, and (3) millennial disinheritance."

"The recovery of the carnal Christian requires that he repent (2 Cor. 7:10). Elsewhere this repentance is called confession (1 John 1:9). While some say that Christians do not need to confess, that God takes no notice of our sins because they are buried in the sea of forgetfulness, the Bible seems to speak otherwise. The Lord does not impute sin to us, but that refers to our eternal standing. There are two kinds of forgiveness in the NT. One pertains to our eternal salvation (justification by faith), the other to our temporal fellowship with the Father. Just as our children may sin within our family, the believer may sin within God's family. Our child is always our child, but until he confesses, our fellowship is not good. In God's family the same principle applies. There is a forgiveness for salvation and a forgiveness for restoration."

"True Christians can commit apostasy." This apostasy is not loss of salvation, but loss of fellowship with the Lord. "The Christian life is not easy and believing God in the midst of trials and suffering is the hardest of all. Many have abandoned faith due to their disappointment with God." This, however, is not loss of salvation, but loss of intimate fellowship with the Lord. Confession of sin (1 John 1:9) restores us to proper fellowship.

Chapter 16: Life in the Spirit

"It is by the Spirit of God and the use of certain spiritual weapons that our Christian experience can be characterized by 'life and peace'. Indeed, persistence in using the means of grace will result not only in a vital Christian life, but joint-heirship with the Messiah in the final destiny of man." The mechanics of the Christian way of life are also known by the terms/concepts of experiential sanctification, utilizing the problem solving devices, and abiding in the sphere of love and power.

Romans chapter 8 contrasts the spiritual Christian and the carnal Christian:

	<u>Spiritual Christian</u>	<u>Carnal Christian</u>
8:4	walks according to the Spirit	walks according to the flesh
8:5	sets mind on Spirit	sets mind on flesh

8:6	life and peace	death
8:7		hostile to God
		not subject to God
		unable to obey God
8:12	puts to death bodily deeds	lives according to the flesh
8:13	led by the Spirit of God	walking in the flesh
8:17	joint-heirs of Christ	not suffering with Him

"Here we have a key to the seeming inability of many Christians to live consistent, powerful Christian lives. When a Christian sets his mind on the flesh, he is hostile to God and is cut off from the Holy Spirit and therefore unable to obey. To say that these verses (in Romans chapter 8) refer to a contrast between Christians and non-Christians rather than between two kinds of Christians not only contradicts the facts of Christian experience, but the rest of the NT as well. What Christian since Pentecost has ever UNCONDITIONALLY experienced this abundant life, peace, and the fulfillment of the requirements of the law? To say these things are true of all Christians is a mockery of Christian experience."

"The fact that Paul distinguishes between 'en sarki' and 'kata sarka' in these passages lends support to the distinction that is drawn here. It is one thing to be 'in the flesh,' to be in that sphere of life with only those weak resources, to be unregenerate. It is another thing to walk 'according to the flesh'. These terms are NOT synonymous in the NT. Christians can walk according to the flesh, but they are never described in the NT as being in that sphere of life, 'in flesh', in an ethical sense. They are 'in flesh' only in a physical sense. In sharp contrast to their former life in the flesh, Paul asserts they are no longer in that sphere. They are now in a new sphere and thus able to achieve victory due to the presence of the indwelling Spirit."

"The context (in Romans chapter 7) talks about a warfare, a war between the Holy Spirit and the sin principle within – the flesh. That sin principle is completely foreign to who we are as new men in Christ. We must fight this foreigner, this enemy, by the Spirit. To fight by the Spirit means simply that we must use spiritual weapons against this enemy instead of weak bodily ones. What are the weapons of this warfare by the Spirit against the flesh?" Romans gives us three. First, we attack the enemy by settling in our minds who we really are in Christ and then battle from that viewpoint. The second weapon Paul mentions is the spiritual mind, the mind which fills itself with spiritual thoughts ... transforming our minds by meditation on Scripture. Our final weapon for warfare by the Spirit is faith [Bible doctrine]." "Adoption is of grace, and we are adopted regardless of whether or not we fulfill the requirements (Gal. 4:5), but only those who do so are worthy of the name 'son' and will finally obtain the inheritance rights. Only the faithful Christians are 'sons indeed'. It is these 'sons indeed' who allow themselves to be 'led of the Spirit of God'. A man cannot be led into sanctification unless he allows himself to be, that is, unless he walks by the Spirit. This is not to deny that God does not providentially guide His people through Scripture and circumstance. But this passage says nothing of this. Nor does it speak of some fancied sporadic supernatural direction someone imagines himself to have received."

"If Paul had wanted to imply that in the sanctification process we are taken up by God and carried to this goal of holiness with no effort or cooperation on our part, he would have used the word 'phero', suggesting that the power and the work are done completely by the Mover. But he passed over it and used 'led' (ago). This suggests that the Holy Spirit determines the goal and the way of arriving there, but it is by our effort and cooperation that we proceed. The believer who submits to this leading (who is being led), who perseveres to the goal is earlier described as a believer who walks according to the Spirit or who sets his mind on the things of the Spirit. He is in the company of the metachoi, a Partaker, and will be a co-heir with Christ, inheriting the kingdom."

"Galatians 4:7 says we are all heirs of God by virtue of the fact that we are His children. But it also says we are co-heirs IF indeed we share in His sufferings. The second heirship mentioned in this verse is conditional upon our joining with Him in His sufferings. Being an heir of God is unconditional, but being a joint-heir of the kingdom is conditioned upon our spiritual perseverance. If we translate 'if indeed,' then the conditional nature of jointheirship is emphasized. Certainly, being an heir in the sense of final deliverance from hell is not based on sharing in His sufferings. Otherwise salvation is earned and based on works."

"The heirship which results in a rich life now and an abundant life in the kingdom, a reward, is based upon a work: putting to death by means of the Spirit the misdeeds of the body and victorious perseverance in suffering with Christ. There is an heirship based solely upon being a son by faith in Christ – the gift of eternal life and final deliverance from hell. All Christians are heirs of God in this sense. But in order to become a jointheir with Christ, one of His metachoi, we must faithfully endure our sufferings to the end."

"There is good reason for Sanday and Headlam's distinction between the co-glorification with Christ in Romans 8:17 and the glorification of the believer in verse 30. The former they equate with sharing with Messiah in His inheritance and the latter with participating in His divine perfection. The two different aspects of the one future glorification are in view primarily due to the contextual contrasts between them. In verse 17 the glorification is conditional and only for those who suffer with Christ, but in verse 30 it is unconditional and is for all who are justified. If verse 17 it is a sharing in the glory of Messiah, but in verse 30 it refers to our own glorification. In verse 17 the verb is 'be

glorified with,' but in verse 30 the verb is 'glorified'. In verse 17 it refers to the wonders of the messianic era, but in verse 30 it refers to our ultimate conformity into the image of Christ at the resurrection of the body. In verse 17 the verb is in a purpose clause implying intent and not necessarily certainty. But in verse 30 it is an indicative implying the certainty of a presently achieved fact. Verse 17 is n a context which stresses exhortation. It is a challenge to persevere in order that we might share in Christ's glory. But verse 30 is a statement of fact that we have already, in a proleptic and anticipatory sense, entered into that glory. All believers share in the latter aspect of that glory, the final resurrection, but only those who put to death the deeds of the body will share in the former, the future reign of the servant kings."

Chapter 17: Conditional Security – The Gospels

"Instead of turning the grace of God into lasciviousness, Arminians have virtually rejected it altogether. No matter how they protest otherwise, their doctrine of salvation ultimately throws the burden of achieving our final destiny back on us. It is a salvation based on works which for its ultimate attainment depends on our perseverance to the end of life."

"The apostle John, in addressed his 'little children' whose 'sins are forgiven' (1 John 2:12), nevertheless told them that to be forgiven by God was conditioned upon confessing their sins (1 John 1:9). If we do not confess, we are not forgiven as far as temporal forgiveness is concerned. But as far as our eternal relationship and forgiveness is concerned, that is unchanging."

"In the parable of the wise servant, the evil servant is after all a 'servant'. If the wise servant is saved, there is no exegetical basis for implying that the evil servant is not. In fact, the Greek text makes it plain that only one servant, not two, is in view. This servant is not an unbeliever. He genuinely believes in the return of his Master. Rather, he is a true Christian, but has simply become neglectful of his life-style because his Lord's return seems so far away and has been delayed. A non-Christian could hardly be called a 'servant' of Christ. This servant conducts himself in a manner which earns him the title 'evil servant'. When his Master does return, this servant is 'cut in pieces' and assigned a place 'with the hypocrites' where there is 'weeping' and 'gnashing of teeth'. It is understandable that interpreters have difficulty in imagining that this could be the experience at the judgment of any truly born-again child of God. Part of the problem is the extreme phrases used: cut in pieces and wailing and gnashing of teeth. The latter is simply Oriental symbolism for profound regret. The former is a metaphor for judgment."

"The foolish virgins of Matthew 25:1-13 are in the kingdom. That is not the issue. They are being shut out of the wedding feast, not the kingdom. There is no feast in the kingdom until the judgments are out of the way. Then Messiah sits at table fellowship with His co-heirs in a great wedding feast. The tribulation is over, the judgments on the nonbelievers are executed, and the kingdom has begun. Now it is time to celebrate with His Partakers. No feast had ever been so splendid, and the joy of those faithful servants throughout the centuries is great as they sit at the table with their King."

"The ten virgins are the regenerate believers of the future tribulation. The word 'virgin' means undefiled and is used elsewhere of regenerate people (Rev. 14:4, 2 Cor. 11:12). It is not an appropriate picture for the unregenerate sinner. Since all are designated virgins, there is no reason to doubt that all are regenerate. Nor is it that they are wholly without oil; they have some, but not enough; their lamps when they first go forth, are burning, otherwise they could not speak of them as on the point of expiring just as the bridegroom is approaching. If they had no oil at all, then the virgins might be unregenerate. It was presumptuous of the foolish virgins, however, to assume that they had enough. The ten virgin's lamps were lit at dusk, and threatened to go out at midnight. They had been burning for four or five hours. The foolish, however, did not take an extra vessel of oil along. They thought a few hours of burning would be sufficient!"

"A Christian cannot live on the association with other Christians and never personally develop intimacy with Christ. A Christian cannot borrow fellowship with God. He must possess it. We cannot substitute fellowship with other Christians for fellowship with God and assume that because we attend Bible studies and go to church that we really know Him."

"Good fruit comes from lives which hold on to the Word of God and which persevere ... Abiding 'in Me' refers to a life of fellowship with the Lord, a unity of purpose rather than organic connection ... The experience of peace in the midst of persecution will only come to believers who are obediently walking in His mandates and who are aligned with His purposes (John 16:33). This peace comes from fellowship with Him. Being 'in Him' in a saving way does not automatically result in an experience of peace in the midst of trials. It is only when we are 'in Him' in the sense of walking in fellowship with Him that we have peace."

"The Holy Spirit is the source from which we draw to sustain fellowship. The condition of remaining in fellowship with Christ is obedience. The Holy Spirit is the energizing source behind this obedience. It is possible for a true Christian to be in union with Christ and yet not be bearing fruit for an extended period of time." This extended period of time can be short, such as between confessions to the Lord (1 John 1:9) when the believer is in sin. Or it can be long, such as when the believer rejects Bible doctrine and goes in the opposite direction, i.e., apostasy and reversionism.

Chapter 18: Conditional Security – The Letters of Paul

The term 'eternal life' is used four times in Romans (2:7, 5:21, 6:22,23). In two cases eternal life is viewed from the standpoint of abundant life, an enriched experience of life which begun at regeneration. The rich experience of life is conditioned upon our obedience."

"The outcome of sanctification, a gradual process involving our faith and obedience, is eternal life. The other reference to the term is in 5:21 where Paul says that 'grace might reign through righteousness to eternal life'. This may refer to the initial inception of eternal life at regeneration, not the enriched experience of it due to faith and obedience. However, it could also refer to the reign of the believer, an experience beyond regeneration."

"Throughout the book of Romans Paul uses the terms 'life' and 'death' in various ways. Normally 'life' refers to a rich present experience of Christ and not specifically regeneration. Conversely, 'death' is commonly its opposite, spiritual impoverishment, and not hell ... In contrast to the reign of death (physical), something 'much more' is available to the believer, a 'reign in life'. If all that was meant was regeneration or resurrection, then a mere balance with the reign of death would be referred to, and not something 'much more'. It is for this reason that many expositors interpret the reign in life not just with regenerate life, but with the rulership in the future age, the consummation of our redemption in the Messianic kingdom in the world to come."

When you come upon the word "death" in English translations of the Bible, do not always assume it means physical death. It may also mean short-term, temporal death, or spiritual impoverishment. "The result of sin in the life of a Christian is spiritual impoverishment. The wage earned by sin secures the same result as that obtained by the man who lives according to the flesh, spiritual failure, but in no case is this to suggest that spiritual failure is to be equated with loss of justification. Arminians often assume that 'death' means 'go to hell' or 'lose salvation', but there is no necessary exegetical evidence for this conclusion. In fact, the context argues for 'life' being abundant life and 'death' referring to spiritual impoverishment. Death does not always mean 'go to hell'."

In 1 Corinthians 8:11, "it seems foolish to believe that Paul is teaching that a man can lose his position in Christ because he came under the influence of a carnal Christian. The Greek word 'apollumi' means 'to come to naught or to lose'. A man could lose heaven or a temporal place of usefulness or reward at the judgment seat of Christ. The weaker brother is so shaken by observing the fellow Christian do the 'unthinkable' that for a while, at least, he is of no use to Christ. It could even mean that he becomes so demoralized that in the end he forfeits any possibility of reward for himself (Rom. 14:15). It does not mean that he loses his salvation."

"Salvation has three tenses in the NT. The past tense refers to our salvation from sin's penalty (2 Peter 3:15). The present tense refers to our salvation from sin's power, the process of sanctification by which God daily conforms us to the image of Christ (2 Cor. 1:6). The future tense speaks of the believer's deliverance from the presence of sin at the rapture or death (Rom. 13:11)."

In Galatians 5:4, the phrase 'fallen from grace' does not mean "loss of salvation or even lapse into immorality. Rather, it was a return of the bondage of the law. The only thing Paul stresses is that they are about to return to a 'yoke of slavery'. Nowhere in this context does Paul say that loss of salvation is possible. Rather, he is trying to prevent the return to a law system as a way of life. He is simply telling them that their Christian lives will be back under the legalistic system of the Mosaic code from which they have been liberated. The whole context, indeed the whole thrust of the epistle, is that the 'benefit' in view is the freedom of the Christian man, walking under the grace way of life. To return to the law system forfeits freedom from the law which Christ's death accomplished. It does not forfeit salvation. To return to the law way of life results in their receiving none of the sanctifying effects of the ministry of the Holy Spirit. It is in this sense that they are 'severed from Christ'. They are in danger of being severed from the sanctifying effects of a relationship with Him, and not from a saving relationship."

"The term 'death' can mean 'spiritual impoverishment and carnality' or 'physical death'. We must give careful attention to the context and not assume that eternal death is always in view. Just as 'death' does not always mean eternal death, neither does 'salvation' always mean deliverance from hell ... The danger of 'falling away' refers not to loss of salvation, but instead, a loss of the opportunity to enter into our inheritance-rest in the coming kingdom."

Chapter 19: Conditional Security in Hebrews 6

In Hebrews 6:4-6 the writer "explains by this warning why we must press on to maturity. It is because if we do not, we are in danger of falling away, and it will be impossible for us to be renewed to repentance. It is important that we pause here to consider the intended recipients – Christian or non-Christian. The vast majority of scholars view them as genuine Christians." Why? Consider these five phrases that are attributed to those to whom the letter is addressed:

- 1) once been enlightened
- 2) have tasted the heavenly gift
- 3) have shared in the Holy Spirit
- 4) have tasted the goodness of the Word of God
- 5) have fallen away

"Notice that all are united under the same 'who' and there is no obvious reason for taking number 5 as conditional, since the first four are not. Four of the five cannot be circumstantial participles, but the fifth one conditional. Therefore, it is not impossible for those characterized by 1-4 to fall away from the faith."

The Greek word "parapipto" means to fall by the wayside or to wander astray; in this context, it does not mean loss of salvation. "These believers were considering a relapse into Judaism. Indeed, the whole book was written to demonstrate the superiority of Christianity to Judaism and hence to prevent such a relapse. The context has been speaking of the need to grow from infancy to maturity. They have been exhorted to 'go on to maturity'. It seems that the meaning of 'fall away' here must include the opposite of 'going on to maturity'. He is not speaking of falling away from salvation at all. He is talking about wandering from the path leading to maturity, from that progression in the

Christian life that will result in their ultimate entrance into rest, the achievement of their life work (Hebrews 4:11). What is in danger is the forfeiture of their position as one of Christ's metachoi, those who will partake with Him in the future reign of the servant kings."

"It seems evident from these warnings in Hebrews that it is possible for true Christians to commit apostasy, final public rejection of Christ. The consequence of such an apostasy, however, according to this writer, is not loss of salvation but loss of inheritance. Evidently a person can become so hardened in unbelief that the encouragement and exhortation of his fellow Christians can no longer have any effect on him. There will come a point in which his opportunity to progress as a Christian may be terminated by God. Encouragement falls on deaf ears. When that happens, they, like the wilderness generation, die in the wilderness and never enter into rest. He may draw the line and disinherit them like He did the exodus generation."

"A regenerate man can get into such a psychological and spiritual state that he is hardened; his perspective cannot be renewed and, as a result, he cannot confess his sin or repent. This is not a renewal to salvation from sin's penalty, hell, but a salvation from sin's power. The renewal is a restoration to the state of mind that feels regret and sorrow for sin. The salvation here is equivalent to sanctification, moral victory, deliverance from sin's power. Repentance here is not saving faith, but confession of sin by the Christian (1 John 1:9)."

"They cannot be renewed to repentance because they continually crucify the Son of God. In other words, because they have arrived at a state of continuous and habitual sin, they continuously and habitually shame the name of Christ. The hardness associated with any continued state of sin makes repentance psychologically and spiritually impossible. Because of their hardness they are beyond persuasion by other Christians. It is also likely that from the divine side, repentance is not allowed while they continue this behavior. He has told us that progression to maturity is only possible if God permits. However, those who have been hardened by sin (3:13) and who have unbelieving hearts that have turned away from God (3:12) are, like the exodus generation, apparently not permitted to go on. They will not advance to maturity and share in the great salvation promised to those who by faith and patience will inherit the promises (Heb. 6:12)."

"The majority of the exodus generation was regenerate, but they did not enter rest, i.e., finish their work of possessing Canaan. As stressed in chapter 5, the 'rest' of Hebrews is not heaven but the reward of joint participation with Messiah in the final destiny of man. To enter into rest is not to go to heaven when we die, but to finish our life work, to persevere to the final hour. Some Christians will and some will not, and those who do are 'partakers of Christ', i.e., partners of the Messiah in His messianic purposes. It is impossible to view the believers of verses 4-6 as unregenerate because they are being urged to go on to maturity, as unregenerate non-Christians cannot mature in Christ. Being a partner and being a Christian are NOT synonymous. All partners are Christians, but not all Christians are partners. Only those who persevere to the final hour (Heb. 3:14) are partners."

"The Bible presents numerous illustrations of truly regenerate people such as Saul and Solomon, who in fact did produce a crop of righteousness and then began to produce unrighteousness." They became useless to God. The Greek word "adokimos," worthless, means disqualified or useless.

"People are often afraid of grace. There is a certain security in a system of Christian living bounded by numerous rules and traditions. Everyone understands that, by keeping these rules, you demonstrate to others that you are saved. But equally important, you assure yourself of the fact that you are in a state of grace. Any teaching which upsets this equilibrium must be handled with extreme care and sensitivity." Nevertheless, the doctrines of grace must be taught with accuracy. Believers must be taught how to live the spiritual life according to God's mandates for the Church Age believer, not by adhering to legalistic rules and traditions handed down by Judaism.

Chapter 20: Hebrews, Peter, and Revelation

What does it mean to be "cut off?"

"To be 'cut off' was to undergo capital punishment," such as in Ex. 31:14 and Deut. 17:12. Therefore, when the writer to the Hebrews speaks of the consequences of willful sin, he means there is no sacrificial protection from the TEMPORAL consequences of sin. He has in view the judgment of God in time, not in eternity."

"If we abandon our confession of Christ, there is no place we can go for sacrificial protection from the judgment of God. There is only one thing left – a certain terrifying expectation of judgment, and the fury of a fire which will consume the adversaries. What kind of judgment is in view? This judgment is said to be 'a fury of fire that will consume the adversaries'. This is a quote from Isaiah 26:11, which refers to the physical destruction of Israel's enemies in time, not eternity. The mention of 'fire' unnecessarily evokes images of hell in our minds. Normally it simply symbolizes some kind of judgment, either in time or eternity. Very severe consequences may befall a Christian who sins in this way."

"The MORE SEVERE PUNISHMENT is a punishment even worse than physical death. One thinks of David's sin and the resultant consequence, the loss of his child. David would be the first to affirm that his punishment was more severe than physical death. No doubt the writer views millennial disinheritance and a failure to enter rest as more severe than physical death as well."

"The word 'destruction' is the common word for 'loss' or 'destruction' in secular Greek. It is not a technical term for hell. Sometimes is means 'waste' and sometimes 'execution'. The context in Hebrews 10:37-38 refers to the possible execution of judgment in time on the sinning Christian. The judgment may include physical death or even worse. It is best to interpret Hebrews 10 as a warning against the failure to persevere to the end. The consequences of this failure are, not a loss of salvation, but severe divine discipline in time. The God of grace may not always execute these judgments, but common experience shows that the results of willful sin in emotional life can be more severe than death."

To be an overcomer was to be victorious in both military and legal combat. The Partakers view the overcomer as the faithful Christian, in contrast to one who is not. In 1 John and Revelation, John has in view a victorious perseverance in the midst of trials by which a Christian merits special rewards in eternity, not the initial act of becoming a Christian in which sense all Christians have 'overcome the world' by believing. In Revelation 21:7 the use of the word 'inherit' is once again a reward for faithful service."

"While John occasionally contrasts Christians with non-Christians in Revelation, his major burden in the book is to challenge Christians to become overcomers by laying before their gaze the magnificent future they can inherit if they are faithful to the end. Repeatedly, the contrasts in this book are between the faithful overcomer and the unfaithful Christian. There is no evidence here that everyone who is saved overcomes. Rather, he who overcomes is a person who has merited an eternal inheritance, ownership of the heavenly city."

"The usage of the phrase 'tree of life' suggests a quality of life – rich fellowship with God – rather than the notion of regeneration. Regenerate life comes to all 'without cost' (Rev. 22:17), but the 'tree of life' is presented as a conditionally earned and merited reward going to those who have not only received eternal life without cost but who also at great cost to themselves have overcome and persevered to the final hour. Because the right to eat of the tree of life is conditional, it is highly unlikely that this experience refers to regeneration. Obtaining the right to eat of the tree of life is conditioned upon good works."

"Some have said that eating from the tree of life was the equivalent of receiving eternal life, but this is most evidently a false interpretation. Eternal life is the prerequisite for membership in the true Church. Eating of the tree of life is a reward that shall be given to the overcomer in addition to his salvation ... he receives over and above his entrance into eternal life, a place in the Heavens in the midst of the paradise of God." (D. Barnhouse)

"The teaching that all Christians are overcomers lacks, it seems to this writer, adequate Scripture base. It is better to see the overcomer as the faithful Christian in contrast to those who fail to persevere to the final hour. Just because a person does not continue in the faith does not mean he is unregenerate, unless you know before you begin your exegesis of these passages that all true believers will continue in the faith. The circularity of the argument is evident. If all true Christians are overcomers, there is no room for failure in the Christian life. Yet the NT presents failure of such magnitude that a true Christian can persist in it to the point of physical death. Such a man is hardly an 'overcomer' in the sense which John describes it in Revelation."

"The quality of our eternal life is determined by our faithfulness."

Chapter 21: Eternal Security

Eternal security teaches that "those whom God has chosen before the foundations of the world and efficaciously called into saving faith and regenerated by His Holy Spirit can never lose salvation, but shall be preserved in a state of salvation to the final hour and be eternally saved."

"If we entertain even the remotest possibility that there is something we can do or not do which can nullify the value of the blood of Christ, we will focus our attention on our obedience, and not Christ's blood. This is the way human nature works. This explains the high degree of legalism in Arminian circles."

"God's eternal purpose cannot be defeated in the realization of all He intends, and bringing His redeemed to glory is a major aspect of His divine purpose. If we have been predestined to adoption as sons and to an inheritance, it is therefore not possible that we can lose it."

"Even if the election was based on the foreseen knowledge of the believer's faith, the same argument applies. If God knew that we would believe and be saved, then we cannot do otherwise than believe and be saved. If we do believe and then for some reason unknown to God are not saved, then God did not know, and His foreseen knowledge was false. If God does not certainly know that an event will take place, the He does not know it at all. But if He knows certainly that an event will occur, then the occurrence of that event must be without failure."

"Note the terms, 'whom' and 'these also' in Romans 8:28-30. They link, as in a chain, the history of the same group of people from foreknowledge to glorification. The same group which was foreknown, will also ultimately be glorified. The word 'foreknowledge' is most probably a reference to the prior choice of God, and not merely His advance knowledge. For example, in Amos 3:2 God says of Israel, "Only thee have I known of all the nations of the earth." Obviously God has knowledge of the other nations, but only Israel was chosen. It is a personal, loving, and intimate prior choice."

"He saved us for reasons independent of us and outside of us. He was motivated by His electing love. His intent to bring His elect to glory is grounded in His infinite love for them is clearly brought out in Romans 5:6-10. Eternal security is grounded in the Father's faithfulness; it does not depend on us."

"The Son asks the Father to keep those saved whom the Father has given to the Son (John 11:42, 17:15, 20, 24). Will not the prayers of the Son of God be answered?"

"We are forever protected from wrath. We cannot lose our salvation any more than we can break the seal. We would have to have greater power to lose salvation than the Holy Spirit has to keep us saved. If one person who was born again in Christ ever fails to enter into heaven when he dies, then God has broken His pledge. His word of honor has been voided. No human conditions are mentioned. This, like other aspects of security, is a work of God and depends on Him alone." "If our eternal security depends on anything in us, it is certain that it is not secure. However, the Scriptures teach that our final entrance into heaven is guaranteed by the work of the Father, the Son, and the Holy Spirit. Since it depends upon an infinite Person, Who is faithful and true, it is inconceivable that the salvation of any child of God could ever be lost."

Chapter 22: Tragedy or Triumph

[commentary on this chapter by Peter Osterhus]

"For centuries the long and arduous course of human history had unfolded. It had been the Father's purpose during that time to prepare a race of servant kings who would fulfill the destiny of man. During that brief moment between eternity past and eternity future called Time, the futility of independence had been made evident to all. The Satan's lie had been answered. It was now time for the righting of all wrongs, the final accounting. The reign of the metochoi was about to begin."

Here Dillow describes the arrival of the saints in Heaven at the beginning of the Tribulation, as they gather in the center of the new heavenly city, at the Judgment Seat of Christ (JSC). He describes two judgments: one totally wasted life and one very faithful one - both in the extreme. No mention is ever made of how millions of in-between folks like you and me are dealt with. Neither does he mention 'walking in the Spirit' as the way to faithful victory, or the lack thereof - the way of defeat in this life. Dillow says the unfaithful saint "winced in pain" due to his resurrection body's greater sensitivity to sin, as his wasted life passes before him. This reference to sin at the JSC is wholly inappropriate in my opinion, as the question of sin for the believer has long been dealt with by the death of Christ. As we will see, this problem will continue through this chapter and the next, and clouds much of his thinking in reference to the saints at the JSC, which ruins an otherwise beautiful description of the event.

The unfaithful servant is cast outside the city as a wicked and lazy slave where he "weeps and gnashes his teeth in profound regret." "Turning His face upward, the one called the Word of God said, 'Father, I bring this servant of Mine before You. He has denied Me by his life on earth, and now I deny him before You. He will not join with my metochoi as one of My servant kings. He has lost his inheritance!""

The faithful servant receives the Royal treatment and is presented as a good and faithful servant before the Father. "Because you have honored Me on earth, I will now honor you in heaven. Your new name will be 'Courageous'. You ... fought a good fight. You have kept the faith. You have now finished your course. You have longed for My Return. I now give you the Crown of Righteous ... enter into the joy of your Lord."

The Judgment Seat of Christ

A picture and description of the judgment seat, or bema seat, in Corinth is given. Rewards are meted out there, "but punishments were also administered here as well." Dillow immediately takes this fact and appropriates it for the JSC. "Apparently this [JSC] deals with negative as well as positive." Negative issues at the JSC are continually referred to as penal in nature, instead of the burning of wood hay and stubble (w/h/s), the revealing of dead works, or "things (bad) done in the body." None of the verses given mention penal aspects at the JSC, only appropriate judgments. See verses Jas. 3:1, 1 Pet.4:17, 1 Jn 4:17, 1 Cor. 3:13, 2 Cor 5:10 and Rev. 2:23.

The Critieria of Judgment

"There seems to be three: our deeds, our faithfulness and our words." Dillow borrows this section from Ken Quick. Ken says the deeds "must be according to scripture" and so we must "Run in such a way that you may obtain it" (1 Cor. 9:24), and "he is not crowned unless he competes according to the rules" (2 Tim. 2:5). In reference to these rules for receiving rewards, he talks about different interpretations of scripture, but does not discuss 'studying the Word' or 'walking in the Spirit' in order to perform the "good works which God prepared beforehand, that we should walk in them" (Eph. 2:10).

"Perhaps no issue was of greater import to the Reformers than the question of merit. Having broken with the works-righteousness of Rome, they were very sensitive to any intrusion of merit into the system of theology they were fashioning. Given this strong aversion to works-righteousness, it is easy to see how they may have been troubled with the many passages in the N.T. which seem to offer rewards on the basis of merit."

"Motivated by the fear of the meritoriousness of good works,' says Abraham Kuyper, 'the promised rewards are suffered to lie in the death-like silence, whereby the goad to piety, given by the Scriptures in the forms of the rich and many-faceted promise of reward, is blunted.' Calvin was concerned to prove that justification by works could not be inferred from the doctrine of rewards, and so the motivation of rewards was blunted in his system."

Rather than being afraid of verses which speak of God rendering to each according to his works, and sometimes confusing them with verses about the unsaved and therefore the Great White Throne Judgment (GWTJ), Dillow says Calvin should have just recognized these verses had nothing to do with one's justification (which is by faith alone) and everything to do with sanctification (the believers work and resultant rewards in heaven). This is a common theme in discussions and misunderstandings of the Word; confusing verses which address justification vs. sanctification (position vs. experience). If we believe that salvation is by faith alone, then we can apply an easy rule to keep from confusing these different verses.

If a verse says that we must do something to receive the blessing, whatever it is, then it is a verse about our walk or our sanctification. If the verse says God will accomplish it no matter what we do, or leaves out any "work" on our part, it is most likely talking about our justification. Take for example 1 Jn. 1:9, "If we confess our sins, He is faithful and

just to forgive us our sins and cleanse us from all unrighteousness." One might say since this verse is about forgiveness, it is about getting saved, or justification, but when we apply the rule, we see that a person must do a work of confession before the forgiveness is applied - therefore it is a verse about our walk, or sanctification. This verse teaches that the believer must still confess his sins as they occur in order to be forgiven and cleansed in the family of God. This forgiveness allows us to walk in fellowship with our Father; it has nothing to do with getting saved. In Rom. 2:7 eternal life will be given to those who continue in doing good - apply the rule - can this be justification? No! It is a quality of life in Christ that believers can attain (both in our earthly walk and our future in heaven), IF they continue in these good works mentioned.

However, in Rom. 6:23, eternal life is again mentioned, but this time it is the free gift of God, and nothing we do can obtain it, so this must be a verse on justification. God doesn't require any work to get saved - it's free. Believing is not work, it is by grace through faith, which is also a gift of God, so that no one should boast.

The Covenantal Calvinist (C. C.) position is very complex, but according to Berkouwer, "If we were to distinguish eternal life from special rewards, we would be forced to contend that the earning of rewards has an independent significance side by side with the merits of Christ." Any merit or significance outside of Christ is forbidden in this view, so a complex idea involving God's predestination of believer's rewards, and therefore the appropriate works and power to perform them, is used to show it was all given in Christ beforehand, and therefore no merit is due outside of the grace of God or the merits of Christ. However, the scripture nowhere speaks of predestination to differing degrees of blessedness, only to eternal life. Justification is by Grace alone, through Faith alone, in Christ alone; however, good works have been prepared beforehand that we should walk in them.

My favorite verse to explain the 'division of labor' as it were, in our sanctification is Phil 2:12b and 13, "work out your own salvation with fear and trembling; for it is God who works in you both to will and to do for His good pleasure." Our "good works" start with 'walking in the Spirit' and continue by remaining there through obedience to the Word of God and the Holy Spirit. The Holy Spirit empowers us, teaches us, convicts us of sin and shows us the mind of Christ. Without God the Holy Spirit working in us, none of our works would be good. However, this does not mean there is no merit for obedience; the Word is full of instances where blessing and rewards are the result of obedience to the Word of God.

The Reformers were so intent on separating themselves and their doctrinal positions from the 'salvation by merit' based doctrines of the Catholic Church, they let their doctrine which rightly addressed justification cloud and confuse the totally different verses which discuss our sanctification. There are two completely different issues involved here, and the Reformers muddied them into one. When pressed on the more obvious verses on sanctification, they were unable to see them in a different light and so created a doctrine which made those verses fit under the 'no merit' doctrine of salvation by grace alone.

Faithful Work Is Our Duty

Dillow says "Perseverance in holiness is not the necessary and inevitable result of justification. It is necessary for rewards in heaven, but not for entrance into heaven itself. It is, however, our 'obligation' and our 'duty'. 1 Cor. 4:2 says, "Now it is required that those who have been given a trust must prove faithful." Combine this with 1 Cor. 6:19 and 20, which says we are not our own, but bought with a price, and we can see that God requires His purchased possession to be faithful, so no wage is due for faithfulness. Dillow is right when he asserts "the reward we receive is still a matter of grace. That God should reward us for our work is not an [legal] obligation on His part, for we have only done what we should. It is further manifestation of His unmerited favor!" God is certainly not legally placed in our debt each time we obey or perform a good work. The parable of the vineyard workers hired at different times of the day and all paid the same wage shows God's right to do as He pleases in regard to dispensing blessing. "We should not conclude from this, as Dabney does, that the believer's rewards are the result only of generosity, not merit." Dabney says "[the believer's works] contribute nothing essential to earning the inheritance; in this point of view it is as wholly gratuitous to the believer as though he had been all the time asleep." Dillow's response to this ridiculous proposal is appropriate; "To say, as Dabney does, that a believer could sleep through life and do nothing is just as absurd as the other extreme; namely, that for everything he does, God is legally placed in the believers debt."

I think the term "legal" in this discussion is an unfortunate one, with many bad connotations, most from the Catholic church and its doctrines. In my view, it seems plain that God has set up a "system" in which, after empowering believers by the Holy Spirit, He encourages them to perform predestined good works and then says He will reward those who do so (by walking in the Spirit). In separate verses God also says there will be more rewards, crowns and the title of "Overcomer" for those who continue in the Spirit until death. This is plainly stated and should be taken as such; it is God's system for blessing us and it has nothing to do with justification other than one must be saved in order to enjoy God's system to bless His children.

Can I say what the exact blessing for each good work will be? No, and as the parable of the vineyard workers also shows, God is fully sovereign and able to dispense blessings in ways and degrees that may seem unfair or mysterious to us. A few things are certain; that God loves to bless His children and will do so if we obediently walk in the Spirit; it is not His obligation but His Grace that allows blessing where none is required, and these good works in Christ have nothing to do with justification, or pleasing God in order to attain salvation.

The Duration of Remorse

This last section presumes an argument that proves severe remorse of the believer, due to Dillow's belief in a penal aspect of the JSC, which he doesn't cover until chapter 23. The basis of that argument is the supposed penal aspect applied to the burning of wood/hay/stubble and the resultant loss of reward. I do not believe he correctly interprets

the negative events at the JSC, and incorrectly applies negative verses on experiential sanctification to the resultant loss at the JSC. Having said that, he does go into a short but good discussion here of the length of remorse, whatever the degree of remorse you believe will take place.

It should be noted the word remorse is also translated embarrassment; also note 1 Jn 2:28 which says those not abiding in Him at His coming will be ashamed. "Ashamed at His coming" connotes a significant shock when a sinful believer is confronted with the perfect righteousness and majesty of the King of kings, which makes perfect sense, while remorse connotes a continuing sorrow or grief after the events of His coming and the JSC, instead of resolution of this life and joy in the presence of our Lord.

Dillow spends the bulk of his 2 page discussion assuming great remorse and explaining why it won't last too long. It certainly can't be into eternity, or Rev. 21:4 would not be true – Christ will "wipe every tear from their eyes. There will be no … more mourning or crying or pain." Christians being sorrowful throughout eternity is certainly not a picture of heaven. He quotes Hoyt, who is correct, (and limits the comment to the duration of the JSC), "To overdo the sorrow aspect of the JSC is to make heaven into hell. To underdo the sorrow aspect is to make faithfulness inconsequential." The bottom line then: "How long will this period of remorse and regret last? The scriptures do not specify. The wiping away of every tear occurs at the end of the Millennium, but the experience of remorse need not last that long. We suspect that the duration of this period of self-examination is equal to the duration of the banquet."

I believe the period of shame or embarrassment will end with the JSC, for these reasons:

1. The penal aspect of the JSC does not exist; Christ has fully dealt with it by His death on the cross.

2. Although believers not walking in Christ will be ashamed at His coming, and all will suffer some loss (some lose all and are saved as though through fire) and embarrassments as our works are judged, even this event will have magnificent and wonderful aspects to it which outweigh the negative ones.

3. Our state at the JSC will be sinless perfection; we already have Christ's righteousness, and then we will have a new, sinless spiritual body so our soul will no longer be tormented by our sin nature.

4. Full realization of God's reality will come upon every believer, and so a great expectation of the correctness, the righteousness and justice of all events to come. Even within the JSC we will see all things motivated by the love of God for us, His children.

5. I see the JSC as a 3 step process of realization, in a definite order. Shame or joy at his coming, some degree of shame or regret while being judged (even the overcomer's will have wood/hay/stubble to burn) and at the end, a great thankfulness at the realization of

the perfect nature of His judgment and the resultant outcome, whether through fire or with robes and crowns of glory.

6. Their will be a great joy in knowing the truth about our lives, and we will know beyond a shadow of a doubt the rewards (or lack thereof) we receive are the result of perfect justice, and also fitting for who we are and what we will do for the rest of the Millennium and then eternity. We will have found (been administered by Christ) our perfect place in life, and we will be happy about it because it is right. As Christians we are thankful our sin is gone, and then as perfect believers in heaven we will be gloriously thankful every vestige of our works outside of Christ will have been burned away, to be remembered no more. The cause of shame of all (including loser's) believers will be gone forever! I don't believe others will look on those saved as though through fire and say, "Look at those losers!" No, they will say, as they do to all things and believers, "There goes the mercy and righteousness of Christ, Halleluiah!"

7. We will have the unimaginably fantastic future life with God in heaven and all eternity to look forward to, and most of all, we will be in the presence of the one true God, the King of kings and Lord of lords, the One Who saved us by His grace and mercy and rules and reigns over all of His creation! We will be able to worship Him as we are meant to! Shall we, in the face of Christ in His heaven, focus on our past dead works which have been burned up (we may not even remember them) and our lack of position relative to others? God forbid! That sounds like the old days of sin to me. I think we will be drawn like moths to the flame to Christ, Whose righteousness and holiness and power will outstrip any possibility of ours to focus on possible negative aspects of our past. Come quickly Lord Jesus!

Chapter 23: Negative Judgment

Lamentably, I consider this the worst chapter of Dillow's book. This is primarily related to the confusion he has on the positional extent of the atonement. As I mentioned earlier, I consider the doctrine of ineffective (indefinite, unlimited) atonement to be not only a heresy, but also a blasphemy. Nevertheless, many theologians still maintain their position on it, some quite tenaciously. But I still found many experiential blessings in this chapter.

"The Christian who persists in willful, unconfessed sin faces negative judgment both in time and at the judgment seat of Christ and exclusion from the inheritance in the kingdom. However, these negative consequences will not last into eternity. When we enter the eternal state, God will wipe away every tear. (Rev. 21:4)"

As for our daily walk in time, "if the Christian does not confess (1 John 1:9), he is not forgiven ... the fact that Christ paid the penalty for the believer's sin, forensically, forever, in no way implies that He automatically grants forgiveness for fellowship within the family irrespective of our behavior. The Bible speaks of two kinds of forgiveness: eternal and temporal. Our eternal forgiveness depends upon Him, but our temporal fellowship depends on us."

"Unconfessed sin relates not to forensic forgiveness, but to familial forgiveness. Any sin is a barrier to fellowship, but does not endanger our eternal relationship. Daily forgiveness of those who are within the family of God is distinguished from the judicial and positional forgiveness which was applied forensically to all of a person's sins the moment he believed in the Lord Jesus Christ. Forensic forgiveness is the subject of Col. 2:13, but familial forgiveness is in view in 1 John 1:9."

"Thus, in John 5:24 when we are assured that we will not come into judgment and yet in 2 Cor. 5:10 we do, the resolution is that John is referring to judgment with respect to one's eternal destiny and Paul is referring to the wages for work. John speaks of forensic justification, and Paul refers to familial forgiveness. John speaks of our escape from retribution; Paul speaks of our rewards and punishment within the family of God."

Eric Sauer points out that we are judged as sinners, children, and servants. As sinners we are judged at the cross. There the sentence of damnation was fully executed upon our Substitute. As children we are judged in the present. It is a penalty, but its purpose is to advance our sanctification. Finally, we are judged as servants in the future at the judgment seat of Christ. Here believers can suffer damage. A believer who sins an extended period of time and then confesses cannot expect to receive the same reward as one who lives a godly life. While the sins are forgiven, the rewards that could have been obtained are lost.

""Warnings are not addressed to the faithful Christian who is persevering. They are addressed to the Christian who is not persevering, who is carnal. For many the sobering reality of final accountability in this matter serves as a goad to perseverance and a barrier to backsliding. This view of the judgment seat should not lead to introspection." Most psychological theories are satanic concepts. Don't impugn the Word of God by inserting such practices of self-worship into divine protocol. God is not interested in personality change. Instead, we should adhere to divine protocol and walk in the light.

"For the Christian who is walking in the light, even though he fails repeatedly, he has no need for concern. While even persevering disciples will have regrets and loss at the judgment seat, their predominant sense will be of joy and gratitude. When we arrive in eternity future, everyone's cup will be full, but the cups will be of different sizes."

Chapter 24: The Final Significance of Man

"It is inconceivable that a Christian in whom eternal life dwells, must continually eat from a tree to sustain eternal life. Therefore, eating of the tree of life (Rev. 2:7) cannot refer to regeneration. To eat of the tree must refer to a special intimacy with the Lord (eating = fellowship) which will be enjoyed in heaven by faithful Christians. Those who do not eat are not non-Christians, but regenerate people who have 'lost their first love' (Rev. 2:4). The danger is that they will lose their share in the tree of life as well."

"There will be distinction in heaven, and God DOES show partiality. He is, however, justly partial. In the kingdom there will be those who are great and those who are least

(Matt. 19:30, 5:19). There will be authority granted over varying numbers of cities (Luke 19:17-24). Some will have responsibility for many things, and others will have responsibility for nothing (Matt. 25:20-30)."

The remainder of this chapter has a lot of archeological finds that relate to the concept of rewards at the bema seat in ancient Corinth. These tie into our future rewards at the bema (judgment seat) of Christ.

Chapter 25: The Partakers

"For sensitive readers there is a likelihood that the possibilities of rebuke and exclusion from millennial joy are an occasion for unnecessary introspection and discouragement. We must remember that the parables of the wise and foolish virgins, the good and wicked servant, and the faithful and unfaithful believer are sharp contrasts. The warnings and parables do not deal with the daily lapses and failures to which all who know the Lord are subject. They deal with those who willfully persist in such unfaithfulness. Many in our day do not really want permanent solutions to their emotional stresses. Rather, they seek a temporary relief. It is to those who refuse to grow, who sin willfully, who spurn exhortation, and who dismiss their need to repent and change that these sober warnings are given."

"All Christians fall in the mud. Sometimes it is the same mud, the same sins, into which non-Christians fall. The difference is that the metachoi (partakers) don't like it there and want to get out. Faithfulness means getting back up out of the mud, asking forgiveness, and persevering to the end of life. It is not how much we produce, but whether or not we have been faithful with the abilities He has given. The issue is not success, but faithfulness. What then is necessary to become one of Christ's metachoi? Those who have actively kept on believing and trusting God to the end of life are all included in this company."

"Many readers will think to themselves, even if they do not say it out loud, I am not particularly motivated by the thought of reigning with Christ or having rulership in the future world. While it is apparently true that for many Christians this is no particular motivation now, it is plainly stated that they will feel differently about it then. One thing we will feel strongly is gratitude! We will be overwhelmed with GRACE. The notion of reigning with Christ, or ruling over cities, should not be trivialized as if it means various administrative positions in a kingdom. The theme is much broader, and the vision more glorious. What is signified by these expressions is not so much administrative positions as the joy of participating with the Messiah in the final destiny of man."

"Is not doing something for the purpose of obtaining a reward a far less worthy motive than doing it out of love and gratitude? This view of ethics is sometimes called 'disinterested benevolence.' This is the atheistic ethic in which good is done only for the sake of the good, with no consideration of reward for the doing of it. Only in this manner, maintains the atheist, can the selfishness of man be crushed and a pure altruism found. But Jesus told His followers to lay up treasure in heaven (Matt. 6:9-21, 19:27-30) and challenged them to discipleship on the basis of future rewards. Perhaps the Bible is a better judge of our nature and how to inspire it to zeal than the moral philosophers."

"When we become Christians, the Scriptures affirm that we enter into two different relationships with Christ. The first, Paul called being 'in Christ'. This relationship is eternal and unchanging. It depends on God alone and is received through faith on the basis of the justifying righteousness of Christ. The second relationship is often called 'Christ in us,' and it refers not to our eternal relationship, but to our temporal fellowship. This relationship with Christ is changeable and depends upon our responses in faith to His love and grace. Within this relationship God requires performance in order to secure His approval and His future inheritance. To deny this is simply to deny that God holds us accountable for our behavior. If this book has placed too much emphasis on accountability, it is only because of the widespread contemporary neglect of this biblical theme."

"Yes, our eternal security depends on God and that is why it is secure indeed. No matter what our sin, no matter how far we wander, no matter how fruitless our lives or difficult our struggle, God always remains committed to us. But we have a need for significance. In order for us to be motivated in what we do, we need to feel that our task and our lives are significant and that there is a final accounting for what we do. Without that feeling work is a burden, and our lives lack focus and meaning. Security says, I am accepted for who I am no matter what I do. Significance says, what I do is both of value and fulfilling, and is recognized and rewarded as such."

"But one more thing is needed for us to feel that our work is truly significant. There must be recognition and affirmation by someone else. Someone other than ourselves, someone who has expertise and authority to affirm that a particular task is valuable must give his affirmation. God is the ultimate One Who will evaluate my work and will pronounce the desired 'Well done.' And He is the One Who matters more than anyone."

"We believe the great neglect of Western Christianity is not that our pulpits have failed to warn people who claim the name of Christ that they are perishing. Our neglect is that we have not sufficiently explained the great future joy of sharing in the coming messianic partnership and the danger of forfeiting this inheritance."

"We should daily be evaluating our lives, our priorities, and our hearts in view of how we will feel about our decisions ten thousand years from now. Only those who live like this and who finish their course with the flag at half-mast will share in the future reign of the servant kings. How appropriate, that the co-heirs should find their ultimate significance by following the same path as their Savior."

"I have been thinking about the joy of the metachoi (partakers) at the final gathering. What an unspeakable privilege to be there and to be entrusted with the accomplishment of the Father's eternal purpose. Yet some of those saved by the Son's sacrifice seem completely indifferent to eternal verities. They live as if the only reality is affluence and personal peace. This ingratitude is tiring." But we can turn our attention from those who will suffer loss to those who accomplish their final destiny. We can turn from these reflections and redouble our efforts to be one of those who will become one of the metachoi and inherit salvation.