

IMPUTATION

by
Dr. E. Harold Henderson

Dr. E. Harold Henderson was for 25 years, from 1972 - 1997, the principal English language speaker on LifeWord Broadcast, an international radio outreach of the Baptist Missionary Association of America. Dr. Henderson was the Writer of the Adult Sunday School Quarterly (Baptist Publishing House, Little Rock, AR) for 39 & ½ years. He authored four books and numerous religious periodicals.

© LifeWord Broadcast Ministries
Conway, Arkansas
Reprinted by permission

Prisoners Bible Crusade
2212 Stonecypher Road
Lucedale, MS 39452

CONTENTS

God's Method of Booking-Keeping	Page 1
How Adams's Sin Affected Me	Page 3
How Our Sins Affected Jesus	Page 5
How A Sinners Receives God's Righteousness . .	Page 6
How to get in on the Good of It	Page 8

GOD'S METHOD OF BOOK-KEEPING

Did you know that. God is keeping books on the character and conduct of each of the four billion plus people now living on the earth? He is! Did you know God has kept a record of the character and conduct of every person who has ever lived in all of human history? He has! God is the supreme and sovereign Record Keeper. You have a place in His record books, and will answer to Him concerning it one day.

There is a special word which theologians use to describe God's method of keeping records. It is the noun "imputation." Its verb is "impute." The term means "to reckon over to one" or, "to set down to one's account."

Any good accounting system has a place where debits are listed and a place where credits are listed. When there is an obligation created, it is put down on the debit side. When there is a payment made, it is put down.

The Bible uses that same picture taken from the market place and uses it to reveal spiritual truth. It reminds us that God is keeping records concerning spiritual things, just as a merchant keeps records concerning financial matters. The term "impute" or "imputation" is not used very often in the Bible, only a total of 15 times (6 times in Old Testament and 9 times in New Testament), but the principle occurs over and again. Yes, the doctrine of imputation is a great

Bible doctrine, for it is God's method of book-keeping.

Again and again, the Bible speaks of "books" in relation to judgment. It speaks 9 times of the Book of Life (as in Phil, 4:3; Rev. 20:12, 15; 21:27). And it speaks "books" which are distinct from the Book of life (Rev. 20:12). It is stated distinctly that whatever is written in the "books" is the basis of judgment of the unsaved before the Great White Throne judgment (Rev. 20:12). Many interpreters understand the "books" to be the record of character and conduct of men while they lived in this world. It is a solemn thing to know that each attitude, thought, word, and deed is being recorded. How would you like to face such a record in the day of judgment? That is the ultimate purpose of God's detailed and correct act of book-keeping. Solemn thought, isn't it?

Imputation can be understood by an illustration which is found in the ministry of the Apostle Paul. Paul was in prison in Rome, Italy. He had been arrested for preaching the gospel, was unable to get justice in the court of law before which he was required to stand in Palestine, and had appealed his case to Caesar. He was sent away to Rome as a prisoner, and was kept under prison guard until his case was heard before the emperor. In the providence of God, an event transpired there which illustrates beautifully the principle of imputation.

Paul came into contact with a man named Onesimus, Onesimus was a ran-away slave who had robbed his master and fled from his home in the city of Colosse. In a manner not disclosed in Holy Scripture, Paul had the opportunity to share the message of Christ with Onesimus and led him to personal faith in Jesus Christ.

What was the former slave going to do now that he had been saved? Paul sent him back to his former master, whose name was Philemon, to make restitution for the theft and his own desertion. He also wrote a letter to Philemon, and sent it by the hand of Onesimus. Paul advised his dear brother to receive Onesimus again, *"Not now as a servant, but above a servant, a brother beloved"* Philemon 16.

Here is where imputation takes over. Listen to Paul's words, *"If he hath wronged thee, or oweth thee ought, put that on mine account I Paul have written It with mine own hand, I will repay it. . . "* verses 18, 19. That means, *"Transfer any debt he owes to my account as if I owed it personally; I will repay it".* In other words, *"Impute his debt to my account. Let me assume responsibility to pay any debt he owes you."* Amazing, isn't it? Yet, that is only one side of the issue. *"If thou count me therefore a partner, receive him as myself"* verse 17. That is to say, *"Attribute to him any honors or privileges or claims I have upon you. I take his place in responsibility for the debt; he takes my place in receiving any of the honors. "*

What a wonderful act of mercy on the part of Paul. How anxious he must have been that Onesimus and Philemon be reconciled and at peace. How much it cost him we are not told, but he assumed a debt which he did not owe to establish peace between the two men he loved. Here is how the principle fits you and me. We had abused the mercy God extended to us and fled from His presence. We had set ourselves as if we were His enemy and He were our enemy. Jesus came between us. He took upon himself all the debt we owed all our sins against God. He paid that sin debt in full. Then He turned to the Father and asked that we might be accepted before God with the same welcome as Jesus himself would be accepted there. That is how imputation works.

The Bible makes it quite clear that there are three steps in the divine acts of imputation. (1) The consequences of the sin of Adam have been imputed to the whole human race. Romans 5:12 reads, *"Wherefore, as by one man sin entered into the world, and death by sin; and so death passed upon all men, for that all have sinned."* You see that the consequences of the sin of Adam

has been passed on to all his posterity, the whole human race.

(2) The sins of the human race have been imputed to the Lord Jesus Christ. *"All we like sheep have gone astray; we have turned every one to his own way; and the Lord hath laid on him the iniquity of us all"* Isa. 53:6. Therefore, He " ... bare our *sins in his own body on the tree*. . . " I Peter 2:24. He carried our sins as if He were personally guilty of them, though He never sinned.

(3) The righteousness of God is imputed to those in the Human race who believe on Jesus Christ, *"For he hath made him to be sin for us, who knew no sin; that we might be made the righteousness of God in him"* II Cor. 5:21. We have been *"made the righteousness of God in him."* Think about it!

The consequence of Adam's sin was imputed to us. The guilt of our sins was imputed to Jesus. The righteousness of God was imputed to us when we trusted Jesus.

How does one enter into the good of grace by receiving the righteousness of God? Genesis 15:6 testifies how Abraham experienced it, *"And he believed in the Lord; and he counted it to him for righteousness"* Romans 4:23-25 applies the principle to you and me: *'Now it was not written for his sake alone, that it was imputed to him; but for us also, to whom it shall be imputed, if we believe on him that raised up Jesus our Lord from the dead; who was delivered for our offences, and was raised again for our justification.'* The righteousness of God is imputed to each and every one who trusts Jesus Christ as personal Savior.

God wants you to understand the doctrine of imputation. He wants you to understand it, so you can know how to be saved and can rejoice in salvation by grace. He will impute His righteousness to you today, if you trust His only begotten Son.

"Father, it is almost too good to be true that you would receive and justify guilty sinners. How can we, who were dead in trespasses and sins, live as the free children of God? It is too much. We cannot comprehend it. But we do believe it and rejoice in it. Thank you for the blessed application of the doctrine of imputation. In Jesus' name. Amen."

HOW ADAM'S SIN AFFECTED ME

Romans 5:12 has these solemn words: *'Wherefore, as by one man sin entered into the world, and death by sin, and so death passed upon all men, for that all have sinned.'* It speaks of "sin" and "death" passing upon "all men." That makes this one of the most solemn verses of scripture in all the Holy Bible.

(Romans 5:12) is so solemn because it describes the first act of divine imputation. It was that act of God by which the consequences of Adam's sin passed on to afflict and condemn every person born into the human race.

A historical background is necessary to appreciate the solemn act of imputation of Adam's fall to his posterity. Turn your attention, please, back to the second and third chapters of the book of Genesis.

God created a man and a woman ". . . in his own image, in the image of God created he him, male and female created he them" Gen. 1:27. He placed them in a beautiful garden where there was every kind of vegetation which is lovely to see and which is good for food. Every delight possible for a human being was in that garden. God made one law which man was to obey, saying, *"Of every tree of the garden thou mayest freely eat: but of the tree of the knowledge of good and evil, thou shalt not eat of it: for in the day that thou eatest thereof thou shalt surely die"* Gen. 2:16, 17. That single restriction was for man's good, not to keep something good from him. With that single rule, God made man capable of moral choice to obey or disobey God.

You remember the solemn record of Genesis, chapter 3. Satan came into the garden and tempted the woman. He asked about God's command, emphasizing the one limitation instead of the limitless provisions. He denied God's word, indicating that God was cruel in limiting the first humans. He enticed the woman to examine the forbidden fruit first. *"And when the woman saw that the tree was good for food, and that it was pleasant to the eyes, and a tree to be desired to make one wise, she took of the fruit thereof, and did eat, and gave also unto her husband with her, and he did eat"* Gen. 3:6. They realized suddenly that what God said was true. They were ashamed to be before each other, and afraid to be before God. The "fall" of man had occurred; he was constituted a sinner before God.

The judgments fell swift and sure. The woman was given pain in child birth and made subject to her husband. The man was excluded from the benefits of the garden, consigned to labor with burdensome toil for his food, and find an uncooperative earth to till. Both were consigned to die and their bodies return to the earth from which they came.

God had said, ". . . in the day that thou eatest thereof thou shalt surely die" Gen. 2:17, It happened. But death did not stop with Adam and Eve. The next chapter of Genesis, chapter 4, recounts the act of murder by which Cain slew his brother Abel, People were henceforth born to die as a result of the act of Adam and Eve by which sin entered into the world and death by sin. Look back at Romans 5:12 again, *"Sin entered into the world by one man (Adam), and death came as a consequence of sin; thus death pervaded the whole human race (spreading to every person) for no one is free from sin."* How tragic.

Death has come to the whole human race as a result of the sin of Adam. He and Eve were the whole human race at the time they sinned, so the whole race has sinned in them. It is not specific acts of sin which makes us subject to death. ". . . Death reigned even over them that had not sinned after the similitude (in the same manner) of Adam's transgression" see Romans 6:14. It is the nature we have received from Adam and Eve which makes us subject to death.

Notice the term *"passed upon"* in Romans 5:12, *and so death passed upon all men, for that all have sinned.* That is the idea of imputation. What happened to Adam and Eve has happened to all those who are descended from them.

What did we inherit from Adam? It is common to speak of the *"sin"* of Adam being passed on to his posterity. That is not exactly correct, if by *"sin"* we think of personal guilt for Adam's sin. It is the consequences, not the guilt, of Adam's sin which is imputed to us. Guilt is present only where there is a personal sin of rebellion or violation of God's expressed will. It is as Paul wrote in Romans 7:9, *"For I was alive without the law once: but when the commandment came, sin revived, and I died."* That means a child is safe in innocence so long as he is unable to understand the law of God and the difference in sin and holiness. But when he is able to understand, he draws back from obedience to God, and becomes dead in trespasses and sins.

Infants are not born bearing already a personal guilt for sin which Adam committed and which, if they died in infancy, would condemn them to hell. Absolutely not! A child is born with a nature which is weak to resist sin. When he comes to the age of responsibility, he will sin against God. But so long as he is *"without the law"* Rom. 7:9 in spiritual understanding, he is safe in grace.

Let me illustrate the difference in guilt of sin and consequence of sin. Several years ago, there was a particular tranquilizing drug (called thalidomide) which many physicians prescribed for women who were awaiting the birth of a baby. The drug had horrible effects on the fetus the mother was carrying. Some were born with the most gross defects in body and mind. The children were not guilty of medical error, so as to be born malformed. They suffered the

consequences, but not the guilt of a mistake made by the physician and the parent. Understand clearly the difference in guilt for sin and consequence of sin.

As descendants of Adam, we have each inherited a nature which is weak in resistance of sin. When we reach the age of spiritual responsibility, every one of us will sin. That is why the Bible says, *"They are all gone out of the way, they are together become unprofitable; there is none that doeth good no, not one "* Rom. 3:12. That is why every person must be saved to go to heaven.

We need this doctrine of imputation. We need it to reveal our true nature. We need it to explain our sin. We need it to show our need of a Savior. Oh yes, God is good to have revealed this doctrine in Holy Scripture.

Consider I Corinthians 15:22, *"For as in Adam all die, even so in Christ shall all be made alive."* That means humans die because of their relation to Adam. All who are a part of the race which descended from Adam will die because of their union with him. On the other hand, all those who have a personal relation with Jesus Christ will live. All who are in union with Christ are made to live.

That means there is hope! Those who are bound to death in Adam can be assured of life in Christ. That is why the Christian gospel is good news! It announces deliverance from sin and death for all who repent and trust Jesus Christ. Don't delay. Do it today!

"Father, we marvel at the blessing of salvation you have provided for us in Jesus. How wonderfully good you are to provide salvation and life for poor, lost, and guilty sinners. Thank you for the privilege of knowing with assurance, this very day, that we are children of God through faith in Jesus Christ. How we rejoice to be your own dear ones. We rejoice with thanksgiving. In Jesus' name. Amen."

HOW OUR SINS AFFECTED JESUS

It has an uninspiring sound, that word "imputation," but the meaning and application of it to our spirit is glorious beyond expression.

"Imputation" is the theological term which we use to describe God's method of spiritual book keeping. It means "to write to one's account," and pictures a business ledger where debits and credits are recorded. It is a solemn warning, on the one hand, that God is keeping a detailed and accurate record of every human in all of human history. That record is preserved and will be faced in judgment. It is a blessed revelation, on the other hand, that God has written our sin on Christ's account and written His righteousness on our account. Such a blessed exchange is worthy of our serious investigation and complete understanding.

The Bible reveals three great acts of imputation in the divine sovereignty. (1) The sin of Adam was imputed to us, with the result that we are born with a nature which is weak toward sin and we will commit sin when we come to the age of spiritual responsibility; we are unable to do differently, (2) The sin of mankind was imputed to Jesus Christ, with the result that He went to the cross of Calvary and died for us as if He were personally guilty of the sin we bear; the penalty of sin falling on Him rather than upon us. (3) The righteousness of God is imputed to us, with the result that we are saved and accepted before God as if we had never sinned; being made eternal children of God through faith in Jesus Christ. Those three great acts of imputation lie at the heart of the Bible message.

We have considered the first act of imputation, Adam's sin being imputed to us. Let us consider the second act of imputation, our sin being imputed to Christ.

The imputation of sin from the innocent to the guilty is illustrated very graphically in the Old Testament. (Leviticus, chapter 16), recounts the ritual followed by the ancient Hebrews on their solemn Day of Atonement. An animal (which was innocent because it had committed no sin before God) was brought, slain, and its blood was sprinkled before God. That act of atonement was preceded by a solemn act in which the high priest laid his hands on the head of the animal, confessed the sin of the nation, and then the animal was killed as if one bearing such sin had no right to live. Next, a second animal was brought. Hands were laid on his head, sins were confessed and he was taken far away from the camp into the wilderness where he would never return. In each instance, the laying on of hands and confession of sin upon the head of the animal was a symbolic way to say the sins of the guilty nation were transferred to the head of the innocent animal. That is a picture of imputation.

The Old Testament, as well as the New Testament, informs us that that was a picture (an illustration) of how our sins would be dealt with in the grace of God. Isaiah 53:5, 6 predicts it in these words, *"But he was wounded for our transgressions, he was bruised for our iniquities: the chastisement of our peace was upon him; and with his stripes we are healed. All we like sheep have gone astray; we have turned every one to his own way: and the Lord hath laid on him the iniquity of us all."* The passage teaches three great truths. (1) We went astray by turning every one to his own way. (2) God laid on Him our iniquity, that, is imputation! (3) He suffered as if the sins were His own. That is such an amazingly accurate picture of what happened to Jesus when He suffered for sinners that one is surprised to remember it was written some seven centuries before it happened.

Jesus is the Christ, the only begotten Son of God. He is God in human flesh. How could God bear the sins and suffer the penalty due to sinners? It is possible only because of the incarnation. (Philippians 2:6-8) teaches several important truths which explain the act of imputation by which our sins were written to the account of Jesus Christ. (1) Jesus was the very essence of deity before He came in human flesh to be born to Mary. (2) Jesus came to earth willingly, not seeking to retain divine honors, that He might become the Savior of sinners. (3) Jesus emptied himself of all divine insignia and honors when He came as Man among men. (4) Jesus actually took the spirit of a bond slave, yielding in fullest obedience to the will of the Father, during His earthly ministry. (5) Jesus appeared in the design and likeness of man so those who saw Him had no physical evidence that He was anything other than ordinary human. (6) Jesus took the very nature ("fashion") of man, which included the capacity to die as if He were guilty of sin and subject to death. (7) Jesus died on the cross, the most horrible form of physical death, in the place of guilty and condemned sinners. Then He rose up from death as the Savior of all who believe. That is how the divine act of imputation, writing the guilt of our sins to the account of Jesus Christ effected salvation for us.

That blessed atonement effected in the death and resurrection of Jesus Christ is sufficient for the whole human race; for every person who has ever been born, for every person living now, and for every person who will be born in the future.

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

That He died for all does not mean all will be saved. The atonement is potentially effective for all as the Bible says, *' Whosoever will may come, "* but is actually effective only for those who repent and trust Jesus Christ as Savior.

What happened when our sins were imputed to the account of Jesus Christ? II Cor. 5:21

explains, "For *he made him to be sin* for us. . . ." Careful now! God did not make Jesus a "sinner," for then He could not have made atonement for us. God made Him to be "sin," to be one with man in his fallen state. Jesus bore sin as if He were personally guilty, though He did no sin whatever and had no personal guilt. "*Who his own self bare our sins in his own body on the tree, that we, being dead to sins, should live unto righteousness: by whose stripes ye were healed. For ye were as sheep going astray; but are now returned unto the Shepherd and Bishop of your souls*" I Peter 2:24, 25.

Do you catch the picture? We had a sin debt which we could not possibly pay. We were overcome and helpless as a person swept out to sea in a great tidal wave. Unless someone came to our rescue, destruction and death were certain. It was then that God put into effect the plan which He made before man was created. He sent His only begotten Son, whom we call Jesus Christ, into the world to take our sin and to die as if He were personally guilty. Thereby, He paid the sin debt we owed. We who accept His payment are freely and forever forgiven of the sin debt we owed before. Amazing, isn't it?

And yet, it is true! You can enter into the good of it right now by an honest turning from sin to God. Confess your need to Him and ask for His forgiveness. Accept the fact that Jesus has paid the sin debt for you in His death and resurrection. Trust your future in time and eternity to Him. He will save you now!

"Father, give spiritual discernment that many who share these words may turn to You in personal repentance and faith. Let this be the day of salvation for many in spiritual death and darkness. For Jesus' sake. Amen. "

HOW A SINNER RECEIVES GOD'S RIGHTEOUSNESS

Rom.3:21-26 "*But now the righteousness of God without the law is manifested, being witnessed by the law and the prophets, even the righteousness of God which is by faith of Jesus Christ unto all and upon all them that believe: for there is no difference: for all have sinned and come short of the glory of God, being justified freely by his grace through the redemption that is in Christ Jesus: whom God hath set forth to be a propitiation through faith in his blood, to declare his righteousness for the remission of sins that are past, through the forbearance of God, to declare, I say, at this time his righteousness, that he might be just & the justifier of him that believeth in Jesus*"

That gripping passage of Scripture sets forth an excellent discussion of the third part of God's blessed act of imputation. To appreciate its teachings, we must take a moment for review. Remember that "imputation" refers to God's method of spiritual bookkeeping. It means "to write to one's account." There are three great acts of imputation revealed in the Bible. (1) Adam's sin was imputed to his posterity so the whole human race is weakened toward sin by nature and will commit sin by choice. (2) The sin of the human race was imputed to Jesus Christ who died as if He were personally guilty and so secured forgiveness for those who trust Him. (3) The righteousness of God is imputed to those who trust Jesus Christ making them as if they had never sinned. It is that third act of imputation which is ", . . the *righteousness of God which is by faith of Jesus Christ unto all and upon all them that believe*. . . Rom. 3:22.

Reverence to "*the righteousness of God*" seems to indicate that there is some other kind of righteousness. Is there? Yes, there is. There is what the Bible sometimes calls "self righteousness." But God's righteousness and self righteousness are as different as daylight and dark, as different as life and death.

Self righteousness is the good and proper conduct that a person can produce by himself. He does not have to depend on God nor any other person for help. It is the result of self discipline and a strong exercise of will by which he does right things. It is based on obeying rules of conduct. Imputed righteousness is the righteousness of God which is written to the record of the person who believes in Jesus. It is not man's product, but God's nature. It is not of earth, but from heaven.

The Bible testifies over and over again that no person will ever be saved by the good deeds of self righteousness. You see, the problem is not only with man's conduct; the problem is with his nature *as well*. He does wrong things because there is something wrong within him. He commits sin because he is a sinner in nature. Romans 3:9 expresses it this way, "*... we have before proved both Jews and Gentiles, that they are all under sin.*"

It is serious for any person to try to be saved through the good things he is able to do. He becomes like those mentioned in Romans 10:24, "*... they have a zeal of God, but not according to knowledge. For they being ignorant of God's righteousness, and going about to establish their own righteousness, have not submitted themselves unto the righteousness of God. For Christ is the end of the law for righteousness to every one that believeth*". The righteousness of man is so different from the righteousness of God that it separates a person from God rather than bringing him to favor with God.

How does the righteousness of God come to man? The answer of Holy Scripture is two-fold. (1) The righteousness of God comes to man by grace. (2) The righteousness of God comes to man through faith.

"Grace" means "undeserved favor." It means God does something for us which we do not merit in any way. That is exactly the way salvation (receiving the righteousness of God) comes to sinners. Genesis 15:6 states it this way, "*And he believed in the Lord; and he counted it to him for righteousness*" That is to say, "*Abraham trusted God and God counted him righteous because he believed*" That is grace, unmerited favor.

The New Testament takes up the truth of imputed righteousness by faith and discusses it in Romans 4. "*What shall we say then that Abraham our father, as pertaining to the flesh, hath found? For if Abraham were justified by works, he hath whereof to glory; but not before God. For what saith the scripture? Abraham believed in God, and it was counted unto him for righteousness. Now to him that worketh is the reward not reckoned of grace, but of debt. But to him that worketh not, but believeth on him that justifieth the ungodly, his faith is counted for righteousness. . . Now it was not written for his sake alone, that it was imputed to him; but for us also, to whom it shall be imputed, if we believe on him that raised up Jesus our Lord from the dead; who was delivered for our offences, and was raised again for our justification*" Rom. 4:1-5, 23-25

That is why we teach that salvation is totally by grace. We could never do enough good things to merit divine righteousness. Therefore, God gives it to us as a free gift. That is grace, amazing grace!

The grace of God is extended to those who believe. Therefore, we say salvation is "*by grace, through faith.*" When was Abraham justified? It was when he "*believed in the Lord,*" according to Genesis 15:6. When are we justified? It is when we "*believe on him that raised up Jesus our Lord from the dead,*" according to Romans 4:24, What is there in common between Abraham's justification and our justification? Faith! That is the thing we have in common with Abraham. Faith! The righteousness of God is imputed to the person who trusts Him.

The apostle Paul wrote, "*... I count all things but loss for the excellency of the knowledge of*

Christ Jesus my Lord: for whom / have suffered the loss of all things, and do count them but dung, that / may win Christ, and be found in him, not having mine own righteousness, which is of the law, but that which is through the faith of Christ, the righteousness which is of God by faith" Phil. 3:8, 9.

Did you notice the distinction between "*mine own righteousness, which is of the law,*" and "*the righteousness which is of God by faith*"? You can never do enough good things to be counted truly righteous before God. But if you will turn in humility from sin, and place your confidence in Jesus Christ alone, God will make you righteous with His own divine righteousness. That is salvation by grace through faith,

It is by repentance and faith that you are ". . . *in Christ Jesus, who of God is made unto us wisdom, and **righteousness**, and sanctification, and redemption*" II Cor. 1:30. That is the third step of imputation by which God's righteousness is written to our account when we repent of sin and **trust** Jesus Christ as Savior.

"Father, you have been so gracious to open the door of grace to all men. We long to know that many more will enter in. But we are helpless to do more than share the information and make the appeal. Grant that the multitudes will receive these words and turn in faith to Jesus Christ, right now. We request it for their good and your glory. And in Jesus' name. Amen. "

HOW TO GET IN ON THE GOOD OF IT

A study of the Bible doctrine of imputation would be incomplete without a simple presentation on how to enter into the good of God's act of imputing His own righteousness to those who are saved. Therefore, I direct your mind to that area of the subject.

First, a word of reminder. "Imputation" is the term we use to describe how God keeps records of spiritual things. It is a term taken from the business world of the accountant. Picture a great ledger book with a "debit" column and a "credit" column. On the "debit" side is written every sin (whether of commission or of omission) we ever committed. On the "credit" side is written whatever claim we have to righteousness and holiness. There is a ledger sheet for every person who lives in any generation of human history. Men will be judged in the last day according to the record found on that sheet.

There are three great acts of imputation which God has made. (1) He imputed the original sin of Adam to our accounts, so we were written down as having a nature weakened and warped toward sin which would result in overt acts of willful sin when we reached the age of spiritual responsibility. Our sinful nature and our sinful acts are all recorded there. Those were debts we were obligated to satisfy before God, if we are to be received in peace before Him.

(2) He imputed all the sin on our record to Jesus Christ, His only begotten Son, as if Jesus were personally responsible for each and all sin. Jesus went to the cross and suffered the judgment which justice demanded as punishment for sin, Then, He arose from death to become the Savior of those who receive Him.

(3) He imputed the righteousness of God himself to the account of the sinner who trusts Jesus Christ as personal Savior, thereby identifying Himself with the payment for sin which Jesus made in His death and resurrection. The person who is "*in Christ*" by repentance from sin and personal faith in Jesus is made righteous before God by this blessed act of imputation.

Now that is almost too good to be true. It sounds too easy a way for the sin problem to be settled. But it is true. That is why the Christian gospel is called "Good News" for sinners.

How does one get in on the benefits of the substitutionary suffering of Jesus Christ? How does

one receive the imputed righteousness of God?

Jesus gives the answer. He said, *"And as Moses lifted up the serpent in the wilderness, even so must the Son of man be lifted up: that whosoever believeth in him should not perish, but have eternal life. For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life. For God sent not his Son into the world to condemn the world, but that the world through him might be saved. He that believeth on him is not condemned: but he that believeth not is condemned already, because he hath not believed in the name of the only begotten Son of God"* John 3:14-18.

John the Baptist placed his witness alongside the testimony of Jesus, saying, *"He that believeth on the Son hath everlasting life: and he that believeth not the Son shall not see life, but the wrath of God abideth on him"* John 3:36.

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

The quotations could be continued, but that is enough, isn't it? One enters in on the good of God's great act of imputation by personal faith in Jesus Christ.

But what is faith? Christian faith is confidence in a person, a divine Person. It is personal confidence and trust in God, We may speak of "the faith" and refer to the system of doctrines which Christians hold, but faith is more than agreement with doctrine. Faith is confidence in God himself. It is believing God's word, both His warnings and His promises, because one believes God is true.

Such faith will express itself in repentance. Therefore, the Christian gospel can be summarized as *"... repentance toward God, and faith toward our Lord Jesus Christ"* Acts 20:21.

But what is repentance? The basic meaning of "repent" is "to turn." It is a turning of one's mind, emotion, and will. The Christian meaning of repentance is to turn from sin to God. The mind acknowledges the truth about sin; the emotions regret that one has followed the way of sin; the will resolves to turn from sin to God and ask for forgiveness.

Picture a person traveling along a road. He desires to reach a certain city. He comes to a road sign which informs him that he is going the wrong direction. He turns back from the direction he is traveling and goes the other way. That is a practical expression of what is involved in repentance. It is a change in direction, a turning around to go another way.

Repentance will express itself before God in a rejection of sin and a confession of personal wrong because of sin. The confession of sin is to be made to God and not to man, because only God can forgive sin.

But what does "confess" really mean? Is it necessary to name every sin in order to have it forgiven? Not at all. It would be impossible for us to identify or remember every sin we ever committed, God is not so unreasonable as to require such a thing of us. The term "confess" used in the New Testament means "to agree with." It means one agrees with God concerning the fact, seriousness, and personal guilt in sin. He says "Yes" to every point where the Holy Spirit convicts him of wrong. He admits, and does not try to justify himself. It is an acknowledgement of sin rather than a listing of sins. It is an acknowledgement of what one is, rather than a describing of what one has done. Confession is the humble prayer, *"God be merciful to me a sinner"* Luke 18:13.

Confession will express itself in prayer. The prayer of confession may be spoken or it may be only in the heart. But it will be there, where there is true confession of sin. There are no certain words one must use in the prayer in order to receive forgiveness, but he must ask God for

deliverance from sin.

"If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness" IJohn 1:9. Take courage and believe. "For there is no difference between the Jew and the Greek: for the same Lord over all is rich unto all that call upon him. For whosoever shall call upon the name of the Lord shall be saved" Rom. 10:12,13.

God has done every thing that is necessary in order for you to be saved. The sin of Adam, which had been imputed to you, He has laid upon Jesus Christ. Jesus has died, the Just One for us unjust ones, and paid the sin debt that He might bring us to God. To those who repent of sin and trust Jesus Christ as personal Savior, the righteousness of god himself is imputed in grace. It is already settled. The deed has been done. The offer is extended to all mankind. *"Whosoever will may come!"*

Do not worry about the details of the doctrine. Through repentance toward God and faith in Jesus Christ, enter into the blessing of it. Now is the accepted time; today is the day of salvation. "Father, we glory in such grace as you have shown toward us. How could it be that guilty and condemned sinners could be fully and freely forgiven, It is possible only by grace which is beyond our understanding. Oh, thank you for Jesus our Savior. Thank you that He was willing and able to make atonement for our sin. Thank you for the free offer of Salvation which is extended today. May many enter in this hour. For **Jesus' sake**. Amen."