

The Sin of Unbelief Revisited

By Bob Nyberg

Introduction

In Hebrews we are told that the Children of Israel could not enter the Promised Land because of their unbelief (Heb. 3:19). The same passage warns us about having an *evil heart of unbelief* (Heb. 3:12). In Romans, Paul wrote “whatever is not from faith is sin (Rom. 14:23).”

What is the sin of unbelief? In a general sense, one could make a case that all unbelief is sin. However, in this paper I would like to consider the sin of unbelief in a more narrow sense.

Jesus told Nicodemus, “he who does not believe is condemned already, because he has not believed in the name of the only begotten Son of God (John 3:18).” In John 16:8-9, Jesus told His disciples that the Holy Spirit would convict the world of sin. He clarified that declaration by saying, “of sin, because they do not believe in Me.”

This paper will deal with “the sin of unbelief” as it pertains to the rejection of the Savior or rejecting the Gospel message.

We might ask, “Did Jesus die for the sin of unbelief?” Or to put it another way, “did Jesus die for the sin of rejecting the Gospel?”

The Reformed Position

Reformed¹ theologians often appeal to the conundrum² proposed by the Puritan John Owen to support their case for limited atonement³.

¹ Reformed Theology is closely related to Covenant Theology. The relationship is so strong that R. C. Sproul even acknowledges that Reformed Theology has been nicknamed Covenant Theology. Covenant Theology developed out of Reformed Theology after the Reformation. There are two doctrines which are central to the Reformed Theology: Covenant Theology and Five Point Calvinism.

² The Father imposed His wrath due unto, and the Son underwent punishment for, either: 1. All the sins of all men. 2. All the sins of some men, or 3. Some of the sins of all men. In which case it may be said: 1. That if the last be true, all men have some sins to answer for, and so, none are saved. 2. That if the second be true, then Christ, in their stead suffered for all the sins of all the elect in the whole world, and this is the truth. 3. But if the first be the case, why are not all men free from the punishment due unto their sins? You answer, "Because of unbelief." I ask, Is this unbelief a sin, or is it not? If it be, then Christ suffered the punishment due unto it, or He did not. If He did, why must that hinder them more than their other sins for which He died? If He did not, He did not die for all their sins! Source: [http:// www.reformed.org/documents/Owen_limited.html](http://www.reformed.org/documents/Owen_limited.html)

³ Five Point Calvinism teaches that Christ died only for the elect and not the whole world. They reason that if Christ died for the whole world then everyone would be saved which is contrary to scripture—a heresy known as universalism. Five Point Calvinistic logic states: “If God the Father elected some to everlasting life, then it must follow that Christ died for them only and not for all men without distinction.” Five Point Calvinism defines “world” as meaning “the elect.” For God so loved the world (of the elect) that He gave His only begotten Son ...”

Put into today's English, John Owen's case for limited atonement might be stated like this:

There are only three positions possible regarding the extent of the atonement: (a) Jesus died for the sins of all people, (b) Jesus died for all the sins of some people, (c) Jesus died for some sins of all people. Now, if position (c) is correct, then all are still in their sins. If position (a) is correct, then why are all not saved? If the answer is because of unbelief, we ask: Is not unbelief a sin for which Christ died to atone (Jn.17.9)? If Christ died for the sin of unbelief for all people, then why are people punished for the sin of unbelief? The only consistent position is (b), for it satisfies both reason and experience.

This is Reformed Theology's airtight case, proving limited atonement. However, it does not satisfy reason and it certainly does not line up with scripture.

Paul wrote, "we trust in the living God, who is the Savior of all men, especially of those who believe 1 Tim 4:10)." Paul says the very thing John Owen rejects: Christ is the Savior of all, especially of those who believe. The word translated "especially" is the Greek adverb *μάλιστα* (*malista*; mal'-is-tah). It means most (in the greatest degree); particularly; or most of all. Of this word Robertson writes, "While God is potentially Saviour of all, He is actually Saviour of the *pistoi* (believers)."⁴ In other words, while He is the Savior for all, not all will benefit from it.

It is tragic when someone uses sound reason and logic to reject Scripture. It is even more tragic when someone uses unsound logic based on a false premise to reject the clear words of Scripture. This sadly is what Owen has done.

There is a common phrase used in the field of computer science which is abbreviated GIGO — "garbage in; garbage out." Using a syllogism in deductive reasoning is only as good as the proposed premises. The fact is that John Owen's case for limited atonement is based upon a false premise. His premise is that if Christ died for the sin of unbelief, then the individual for whom Christ died cannot be condemned by that sin. Owen's reasoning is not logical. It's like saying that if I offer you a gift, then you must take it. In other words, you do not have the option of rejecting that gift. For this argument to be true, Reformed theology must resort to the fourth point of Calvinism which is Irresistible Grace.⁵ The faulty premise is that a person cannot resist or reject God's gracious gift of salvation therefore Christ only died for the elect.

⁴ A. T. Robertson, *Word Pictures in the New Testament Vol IV* (Grand Rapids, MI, 1931). p. 580.

⁵ According to Strict Calvinism, the Holy Spirit extends to the elect a special inward call that inevitably brings them to salvation. This internal call cannot be rejected. Strict Calvinists reason: "All sinners who hear the gospel are commanded to repent and believe. But this they cannot do, because they are dead in trespasses and sins. Then God, through the operation of the Holy Spirit, creates within his elect the power to do what he commands. The divine and sovereign act of regeneration effected by the Holy Spirit precedes the human activity of repentance and faith." Strict Calvinism's consistency and logic requires the doctrine of irresistible grace. Because of [1] total inability, [2] God the Father elected certain ones to salvation, [3] God the Son died for only the elect, therefore [4] God the Spirit regenerates the elect so they can believe the gospel.

The Traditional Free Grace Position⁶

The traditional free grace position is that Christ died for every sin of every person. But in order to appropriate God's free gift of salvation a person must believe in Christ's substitutionary death and subsequent resurrection.

Dr. Robert P. Lightner wrote a book entitled *The Death Christ Died—A Case for Unlimited Atonement*. Dr. Lightner thoroughly answers John Owen's argument for limited atonement. Dr. Lightner writes:

We cannot emphasize too strongly the fact of Scripture that Christ's death completely satisfied the righteous demands of God and was a complete substitution. What the limited redemptionist fails to do is take into consideration that whole host of other passages which show the necessity of individual appropriation of that finished work by faith...

This whole problem is complicated even more for the limited redemptionist when he insists, as Owen does, that the sin of unbelief has no particular significance... Owen said regarding unbelief: ". . . Is it a sin or not? If not, why should they be punished for it? If it be, then Christ underwent the punishment due to it, or not. If so, then why must that hinder more than their other sins for which he died, from partaking of the fruit of his death?"

This logic militates against two of the most basic scriptural principles. First, it removes the necessity for belief and all the importance from belief. Second, it postulates the absurd idea that unbelief on the part of the unsaved is not a sin for which he should be punished since Christ died for it.

If the sin of unbelief is to be viewed as all other sins and to be included as one for which Christ removed all penalty, there does not seem to be any reason for faith. Believing that Christ's death paid for the sin of the rejection of His person and work means that for whomever He died there is salvation either they believe or not. Since in the strict Calvinistic scheme of things it is not a sin to disbelieve, it is legitimate to ask why God demands faith and repentance of all men (Acts 17:30). Following this line of reasoning, faith is altogether unnecessary, totally irrelevant and without any real purpose; even if the elect do not believe, they will still be saved since Christ died for their unbelief. Nothing could be more contrary to the Scriptures than that.

To sum up the limited view regarding the relation of faith to salvation, it may be said that it holds men are lost and destined to spend eternity apart from God because they were born in sin, were not elect, hence not included in Christ's death. The Bible, on the other

⁶ Free Grace Theology has been defined as "a soteriological view within Protestantism teaching that everyone receives eternal life the moment they believe in Jesus Christ as their personal Savior... The view distinguishes between the 'call to believe' in Christ as a Savior and receiving the gift of eternal life, and the 'call to follow' Christ and become obedient disciples." It is in direct contrast to Lordship Salvation. In recent years a division has occurred within free grace theology as to the content of the gospel message. The controversy revolves around the question: "Is explicit belief in Jesus' death and resurrection necessary for salvation?" Those holding to Traditional Free Grace Theology say that belief in Jesus' death and resurrection is necessary for salvation. Those holding to the "minimalist view" say that belief in Jesus' death and resurrection is not necessary for salvation.

hand, declares that men are lost because of their refusal to receive God's provision for their sin. The issue is no longer a question of sin alone but the question of man's relationship to the Son of God. In the limited view, the sin of unbelief cannot be charged to the non-elect, for no salvation and no Savior have been provided for them. Thus, in the limited view, the non-elect are not guilty of their rejection of Christ, for they have no Christ to reject; whereas in the unlimited and, we believe, Biblical view men are guilty before God and will be condemned on the basis of their rejection of Christ.⁷

The Minimalist Free Grace Position⁸

In 2007, Zane Hodges wrote an article called *The Sin of Unbelief*⁹ which appeared in the November/December of "Grace in Focus." In that article, Hodges used John Owen's faulty logic but arrived at a different conclusion. Instead of limited atonement, he used Owen's argument to make a case for the "minimalist gospel" proposition that a person does not have to believe in Jesus' death and resurrection in order to be saved. Hodges writes:

Sometimes grace people do not think as clearly as they need to on important issues. The sin of unbelief—not believing in the Lord Jesus Christ for eternal life—is one of these issues. Let me address some questions that have, or might, arise on this subject.

Question: Did Christ die for the sin of unbelief?

Answer: Of course. He died for all the sins of all mankind (1 John 2:2).

Question: Then why does God send people to hell for not believing?

Answer: He doesn't. The Bible nowhere says that.

Question: Then what does He send them to hell for?

Answer: For not having their names in the Book of Life (Rev. 20:15).

Question: But isn't that because they didn't believe?

Answer: Yes. But it's still not the reason they are condemned to hell.

Question: Isn't that double-talk?

⁷ Robert P. Lightner, *The Death Christ Died—A Case for Unlimited Atonement* (Grand Rapids, MI, 1998). pp. 126-130.

⁸ This is the view that a person does not have to believe in Jesus' death, and resurrection in order to be saved. This view has been called the "crossless gospel," the "promise-only gospel," the "contentless gospel," the "minimalist gospel," the "reductionist gospel" and the "refined gospel." Among those who have proposed this view are Zane Hodges, Bob Wilkin and the Grace Evangelical Society (www.faithalone.org). Some holding this view prefer the term "the refined free grace theology." They believe that they have simply taken free grace theology to its logical end.

⁹ <http://www.faithalone.org/Grace%20In%20Focus/novdec07/sin%20of%20unbelief.htm>

Answer: Not at all. A *cause* and a *reason* are not the same thing. Unbelief is the *cause* for the unsaved not having eternal life. Not having eternal life is the *reason* they are condemned to hell.

To prove his case, Hodges appeals to Great White Throne Judgment (Rev 20:11-15). He states:

In this whole process, the Scripture text makes *no reference at all to sin as such*, but instead refers first to *works* (Rev 20:13), and next to *life* (Rev 20:15). Sin, as such, has no place as a determining factor at this judgment.

Why is that? It is because the Judge (Jesus Christ) is also the Lamb of God who has taken away the sin of the world (John 1:29). The Judge will not bring up an issue that He Himself has dealt with on the cross. This Judge will condemn no human being whatsoever for any sin whatsoever.

He has taken all that away.

As I've pondered this issue within free grace theology, I've wondered how excellent Bible teachers could come to the conclusion that believing in Christ's death for our sins is not an essential element in presenting the gospel. In this article, Hodges reveals the basis for the "minimalist gospel" view.

He unequivocally states that "[God] will condemn no human being whatsoever for any sin whatsoever." In other words, sin is no longer an issue for mankind (the lost or the saved) because God has already dealt with that problem.

So why are lost men condemned to hell? According to Hodges, it is not because they don't believe. After all, the "sin of unbelief" has already been dealt with. God will judge no person on the basis of sin. The reason that men are lost and go to hell, according to Hodges, is for not having their names in the Book of Life (see Rev. 20:15). Since sin is not an issue, then that makes the message of the cross optional in the "minimalist view." Men only need to believe that Jesus will give them eternal life since their names are not written in the book of life.

Those who hold to the "minimalist view" like to quote Dr. Lewis Sperry Chafer who was known for saying, "In light of Calvary the issue is no longer a sin issue. The issue is now a Son issue." The implication is that their view is no different than what Dr. Chafer held to. But that is far from the truth.

Dr. Chafer wrote:

The rejection of Christ is the all-inclusive sin. ...the Christ rejecter would take his sin off from the Lamb of God and lay it back upon himself to his eternal condemnation.¹⁰

Certainly Christ's death of itself forgives no sinner...¹¹

It would be a defenseless contradiction of subsequent New Testament doctrine to contend that the sin of the cosmos is so removed by the death of Christ that the individual unregenerate person could not come into judgment. The same, subsequent Scriptures

¹⁰ Dr. Lewis Sperry Chafer, *Major Bible Themes*, (Grand Rapids MI: Zondervan Publishing House, 1926) p.296-297

¹¹ Lewis Sperry Chafer, *Systematic Theology*, Vol 3 (Dallas: Dallas Seminary Press, 1948), p.193.

teach that sin has been dealt with in three spheres of relationship—with reference to its power to enslave, Christ has provided a ransom; with respect to its effect upon the sinner, Christ has wrought a reconciliation with God; and with regard to its effect upon God, Christ has achieved a propitiation. These three consummations—redemption, reconciliation, and propitiation—are not things which God will do if one believes; they are already finished and *constitute the very thing which the sinner must believe*. The sin of the world is taken away in the sense that by Christ’s threefold accomplishment in His death every hindrance is removed which restrained God from the saving of even the chief of sinners. *However, it has pleased Him to require personal acceptance of this Saviorhood of Christ, at which time, and on this sole condition, He will apply all of His saving grace.*¹²

Dr. John Walvoord revised Dr. Chafer’s edition of *Major Bible Themes*. In this revised edition, Dr. Walvoord wrote:

The unbeliever is made to understand that the sin of unbelief in Jesus Christ as his personal Savior is the one sin that stands between him and salvation... The sin of unbelief is the sin which prevents his salvation (John 3:18).¹³

Dr. Chafer taught that the substitutionary death of Christ provided the potential for all to be saved. However, that the full benefit of the work of Christ is not applied to the individual until that person believes or appropriates Christ’s substitutionary death for himself.

The Scriptural Position

John Owen’s argument is bad logic based upon a faulty premise. But the most serious problem is that his logic leads him to reject the clear teaching of Scripture. Owen rejects the idea that lost man is condemned because of unbelief. In doing so, he rejects the obvious answer provided by Scripture.

It’s my contention, that the traditional free grace position is the one that lines up with scripture. But like the men of Berea, we need to examine the scriptures to see if it’s true.

What does God’s Word say about “the sin of unbelief?”

Mar 16:16b ...he who does not believe will be condemned.

John 3:18-19 He who believes in Him is not condemned; but he who does not believe is condemned already, because he has not believed in the name of the only begotten Son of God. And this is the condemnation, that the light has come into the world, and men loved darkness rather than light, because their deeds were evil.

John 3:36 He who believes in the Son has everlasting life; and he who does not believe the Son shall not see life, but the wrath of God abides on him.

¹² Lewis Sperry Chafer, *Systematic Theology*, Vol 5 (Dallas: Dallas Seminary Press, 1948), p.190-91.

¹³ Lewis Sperry Chafer revised by John F. Walvoord, *Major Bible Themes*, (Grand Rapids MI: Zondervan Publishing House, 1974) p.93

John 8:24 Therefore I said to you that you will die in your sins; for if you do not believe that I am He, you will die in your sins.

Clearly unbelief is the *cause* of lost mankind's condemnation. But what is the *reason*? Is it sin or is it merely the fact that their names are not written in the book of life? If it is the latter, then why does Jesus say "you will die in your sins?"

John 16:8-9 And when He has come, He will convict the world of sin, and of righteousness, and of judgment: of sin, because they do not believe in Me;

Here we see that it is the Holy Spirit's job to convict the world of sin. That sin is specifically the fact of unbelief. Why would the Holy Spirit convict the lost of the sin of rejecting Christ if the sin of unbelief is not an issue? Jesus died for all the sins of all mankind including unbelief. But the guilt of all their sins remained on them because they rejected their only Savior and the payment that He made for them.

Rom 8:1 There is therefore now no condemnation for those who are in Christ Jesus...

If there is no condemnation for all mankind because there is no sin issue, then why would Paul include the phrase "for those who are in Christ Jesus?" He should have stated that there is no condemnation for anyone.

John 8:21 Then Jesus said to them again, "I am going away, and you will seek Me, and will die in your sin..."

John 8:24 Therefore I said to you that you will die in your sins; for if you do not believe that I am He, you will die in your sins.

John 9:41 Jesus said to them, "If you were blind, you would have no sin; but now you say, 'We see.' Therefore your sin remains."

If men are not condemned because of their sin or if sin is not the issue, then why does scripture even bring up the sin issue?

Mat 12:31 Therefore I say to you, every sin and blasphemy will be forgiven men, but the blasphemy against the Spirit will not be forgiven men.

If all sins of all men are forgiven, how is it that blasphemy against the Spirit will not be forgiven?

Acts 10:43 To Him all the prophets witness that, through His name, whoever believes in Him will receive remission of sins.

Notice that remission of sins is conditioned on "believing."

Conclusion

According to the minimalist free grace view, the actual reason that lost mankind ends up condemned to hell is because their names are not written in the Book of Life. However, that view implies a clerical omission – that their names were somehow omitted from the Book of Life by divine oversight.

According to the traditional free grace view lost mankind goes to hell because they are sinners and they have not believed in or appropriated Jesus substitutionary death on the cross.

In either case, unbelief is “the cause.” The difference between the two groups is the reason.

According to the traditional free grace view, the actual reason that lost mankind stands justly condemned is sin – they failed to appropriate the free gift of salvation.

According to the minimalist free grace view, the actual reason that lost mankind ends up condemned to hell is because of a clerical omission – their names were somehow omitted from the book of life.

For me, that brings to mind a number of questions. If sin is not being condemned by this Judge, then why is lost man condemned? Is he condemned simply because his name is not written in the book of life? If sin is not an issue, then why doesn't the Judge at the Great White Throne simply write his name in the book of life? If all the legal ramifications have been taken care of and it would not be a violation of ethics on the part of the Righteous Judge, then why not simply rectify the clerical omission of missing names in the book of life?

Missionaries are often asked, “what about those tribal people who have never had a chance to hear the gospel?” The assumption is that they should get a free pass, since they never had a chance to hear the gospel. The traditional free grace response to that question is that because they are sinners, they stand guilty before a Holy God. From a purely human standpoint, it might not seem “fair” that they have never had a chance to hear the gospel. But they have rejected the light of God's creation. They still are guilty because of their sins, even though they never had a chance to hear the gospel.

How would someone from the minimalist group answer that question? I suppose that their reply would be something like, “they go to hell because their names are not written in the book of life.” Yet the implication of a clerical omission seems to ring hollow in my opinion. Picture a lost tribal person who never heard the gospel standing before the Great White Throne of Judgment. Which of these sounds more reasonable:

Scenario 1: God says, “You stand here as a guilty sinner. You rejected the light of My creation. Therefore you stand condemned and are sentenced to eternal punishment.”

Scenario 2: God says, “Oops, I see that your name is not written in the book of life. But I can't simply pencil it in at the last minute. So off you go into eternal punishment.”

Both scripture and reason lead me to adopt the Traditional Free Grace solution to John Owen's conundrum regarding the “sin of unbelief.” Our gospel message must include Christ's substitutionary work on the cross and His subsequent resurrection. The death and resurrection of Christ is not simply an optional part of the gospel message which might prove to be helpful as the minimalist group would have us to believe. If the substitutionary work of Christ is not at the heart of our gospel presentation, there is no gospel.