

# Saved From the Penalty of Sin

By **John MacArthur** • *February 4, 2010*

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What if you were found guilty of a serious crime, like embezzlement or murder? How would you feel? How would your family react? How could you face your mother and father after doing such a shameful thing?

James Montgomery Boice, in his commentary on Romans, tells the story of a young Russian—the son of a close friend of Czar Nicholas—who was caught stealing from the czar. As treasurer of a border fortress of the Russian army, the young man was to manage the czar’s money and dispense wages to the troops. But he began gambling and trying to cover his losses by borrowing from the army treasury.

One day he heard that a government auditor was coming to examine the books. He sat down and added up what he had taken. It was a huge amount. He emptied out his own resources, subtracted it from what should have been in the account and noted the great discrepancy. Under the amount due, he wrote: “A great debt; who can pay?” He couldn’t, and he knew no one who could help him. So he drew his revolver and decided to kill himself at midnight.

But as he waited for the clock to strike, he fell asleep, and while he slept, Czar Nicholas paid a surprise inspection visit. He saw the books, the despairing note and the revolver, and he realized that the young man had betrayed his trust. But rather than arrest the young man, he had mercy on him. He stooped and wrote something next to the man's note and quietly left.

When the young man awoke, he again picked up the gun and was about to pull the trigger when he noticed something. Next to his note, "A great debt; who can pay?" was a single word: *Nicholas*. And the next morning, a bag of coins arrived from Nicholas that covered the exact amount owed.

Do you see yourself in this story? Do you see that before your Heavenly Father you have been caught in the act—that you are guilty of serious crimes? You are a sinner (as we all are), and you deserve to die. Our greatest enemy is not terrorism or disease or racism. It's sin—our constant inclination to rebel against God. Because of sin, we are guilty, and because of sin, we have no rest in this life. Can you identify with the Apostle Paul, who cried out in his letter to the Romans, "Wretched man that I am! Who will set me free from the body of this death?" (Romans 7:24).

Yet Paul's letter also contains the greatest message man has ever heard: In spite of our sin, in spite of our ongoing struggle with sin, even though our best behavior is mucked up with the filth of sin, God does not condemn us!

How can this be? Here is how: In Romans 3, Paul writes that all the punishment for our sin fell on Jesus Christ. It isn't that God is an old fogey who simply forgot our sin. No, justice was done. The full penalty for our sin was paid—by Christ.

The essence of the Christian Gospel is that Jesus Christ has done something for us. Most specifically, He died for us. This is precisely what the Apostle Peter says in 1 Peter 2:21— "Christ also suffered for you."

Christ died as our substitute. Here's how the Apostle Peter put it: "He Himself bore our sins in His body on the cross, so that we might die to sin and live to righteousness; for by His wounds you were healed" (1 Peter 2:24).

This great verse speaks of Christ as the One who took our place. As Peter unfolds this section of his letter, he is alluding to Isaiah 53:4-5, 11. In those verses, Isaiah writes about the substitutionary, sin-bearing death of Christ. And this is the heart of the Christian Gospel. The great doctrine of substitution—that Christ was our substitute in dying—is basic to our faith. In fact, we could safely say that all other elements of salvation merely surround this great core truth.

One of my favorite writers, Leon Morris, wrote: "*Redemption* is substitutionary, for it means that Christ paid that price that we could not pay, paid it in our stead and we go free. *Justification* interprets our salvation judicially, and as the New Testament sees it, Christ took our legal liability, took it in our stead. *Reconciliation* means the making of people to be at one by the taking away of the cause of hostility. In this case, the cause is sin, and Christ removed that cause for us."

Morris continues: "We could not deal with sin. He could and did, and did it in such a way that it is reckoned to us. *Propitiation* points us to the removal of the divine wrath, and Christ has done this by bearing the wrath for us. It was our sin which drew it down; it was He who bore it. Was there a price to be paid? He paid it. Was there a victory to be won? He won it. Was there a penalty to be borne? He bore it. Was there a judgment to be faced? He faced it."

Whether you're talking about redemption, justification or reconciliation, whether you're talking about the removal of sin and transgression, whether you're talking about propitiation or covering, all of those truths are corollaries to the great truth of substitution, that Christ took our place on the cross.

In 2 Corinthians, Paul concurs with what Peter said in 1 Peter 2:24: "He made Him who knew no sin to be sin on our behalf, so that we might become the righteousness of God in Him" (2 Corinthians 5:21). Both Peter and Paul say that substitution is at the heart of the Gospel. Paul also says in Galatians 3:13 that Jesus was made a curse, and then these two words: *for us*.

If Christ is not my substitute, then I still occupy the place of a condemned sinner. If my sins and my guilt are not transferred to Him, and He does not take them, then they remain with me. If He did not deal with my sins, then I must deal with them. If He did not bear my penalty, then I must bear it. There is no other possibility. Either He paid the penalty for my sin or I will pay it in hell forever.

The truth is that in the process of salvation, God Himself is bearing our sin, for Jesus was God in human flesh. He wills that sin be punished, and He wills to be the victim who bears its punishment.

Peter writes, “And He Himself bore our sins.” *He Himself* is emphatic. It drives home the fact that this is God in human flesh bearing our sins—not because somebody pushed it on Him, but because He chose it Himself. *He Himself* bore our sins. The emphatic personal pronoun indicates that He did it alone and that He did it voluntarily. As John said of the Lamb of God in John 1:29, Jesus came into the world to save His people from their sins.

Some people think that Jesus is just someone who lived for a good cause and set a great example of how to be so sold out to a cause that you’re willing to die as a martyr.

Admittedly, a martyr can be an example of suffering. But a martyr cannot be a substitute. A martyr cannot take away my sin by sacrificing himself.

Look at 1 Peter 3:18, where Peter reiterates this same great truth of substitution: “For Christ also died for sins once for all, the just for the unjust.” He, the just, died as a substitute for us, the unjust. He took our place. The verb bore means to carry a massive, heavy weight. And that’s exactly what sin is. In fact, if you want to know how heavy the burden is, read Romans 8. It says that all creation creaks and groans and moans under the burden of sin. Jesus took the heavy weight of our sins. He bore the punishment. The wrath of God against sin was put on Him instead of us.

Peter also says that Jesus bore our sins in His body. He died, and it wasn’t just physical death, it was spiritual death. On the cross, He cried out, “My God, My God, why have You forsaken Me?” That is the cry of spiritual death—separation from God. Jesus bore that for us. He took the punishment for our sin, thus satisfying a holy God. And through Him we have been set free from the penalty of sin.

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**martin drake** says.  
July 1, 2018 at 5:25 pm (<https://billygraham.org/decision-magazine/february-2010/saved-from-the-penalty-of-sin/#comment-1683837>)

Wow wow wow!!!  
Great

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**Michael Hoffman** says.  
April 5, 2018 at 11:11 pm (<https://billygraham.org/decision-magazine/february-2010/saved-from-the-penalty-of-sin/#comment-1672809>)

Such great news!!!! Praise to Him!

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**Laura Faircloth** says.  
December 11, 2016 at 12:16 am (<https://billygraham.org/decision-magazine/february-2010/saved-from-the-penalty-of-sin/#comment-1524728>)

For about a week or two, I keep seeing, "Jesus paid the penalty of our sins." I saw it again tonight, as a friend of mine posted on Facebook about this topic. I figured I better look into this, and this is how I found your article. This is the Father's heart right now. So thankful to have found this article! I really enjoyed where it says in your demonstration about the young Russian who was caught stealing, he owed a great debt. Who could pay it? It really makes you think, there was just no other way but through Jesus. PRAISE GOD I AM SAVED FROM THE PENALTY OF SIN!!! Praise the Lord. He is so good to us! We love you Jesus!!! ❤️❤️

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**reagan** says.  
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**Billy Graham Evangelistic Association**

1 Billy Graham Parkway, Charlotte, NC 28201

Local: 704-401-2432

Toll Free: 1-877-247-2426

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