

*Excerpt from*

# **AMERICA'S FINANCIAL RECKONING DAY**

**How you can survive America's monetary  
& political decline in the 21st Century**

**By  
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## **CHAPTER SEVEN**

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### **Planning Wisely for a Transitory World**

*Therefore, having overlooked the times of ignorance, God is now declaring to men that all everywhere should repent, because He has fixed a day in which He will judge the world in righteousness through a Man whom He has appointed, having furnished proof to all men, by raising Him from the dead.*

- Book of Acts, 17:30-31

As the prophetic events in Part Three have indicated, the world is heading towards judgment day. And just as America will face a financial reckoning day, we will all have our own reckoning day with Almighty God. "For the Lord of hosts will have a reckoning day against everyone who is proud and lofty" (Is. 2:12). The Bible says, "God will judge both the righteous man and the wicked man, a time for every matter and every deed is there" (Eccl. 3:17). Paul teaches that all believers will appear before the judgment seat of Christ, also known as the Bema Seat. This event will take place in heaven during the seven-year Tribulation and then all of the saints will return with Christ. "For we must all appear before the judgment seat of Christ" (2 Cor. 5:10). "Then each one of us shall give account of himself to God" (Rom. 14:12). This sobering occasion will not be for the purpose of determining salvation, but for examining the believer's Christian life and receiving rewards (1 Cor. 3:13-14). Jesus said, "I am coming quickly, and My reward is with Me, to render to every man according to what he has done" (Rev. 22:12). Paul informs his fellow believers that "all who have loved His appearing" will receive a "crown of righteousness" (2 Tim. 4:8). This is a wonderful thought and promise from our Lord.

At the conclusion of the Millennial Kingdom, and brief rebellion by Satan and his followers, Jesus will sit upon "a white throne" and judge the world in righteousness (Rev. 20:11). John describes this final judgment at The Great White Throne, "And I saw the dead, the great and the small, standing before the throne, and books were opened; and another book was opened, which is the book of life; and the dead were judged from the things which were written in the books, according to their deeds" (Rev. 20:12). At this frightening scene all of the wicked dead, famous people and all of the rest, shall be arraigned before God and have their sinful deeds summarily reviewed before they are damned for all eternity (Mt. 12:36-37). John says, "If anyone's name was not found written in the book of life, he was thrown into the lake of fire" (Rev. 20:15). Jesus said, "...in that place there shall be weeping and gnashing of teeth" (Mt. 22:13).

These are harsh words coming from a loving Savior. But if anyone's name is not in the book of life that means that they have rejected Him as the only way of salvation. During His earthly ministry Jesus told the masses, "The words I have spoken to you are spirit and they are life" (Jn. 6:63). But many "withdrew and were not walking with Him anymore" (Jn. 6:66). When Jesus asked His disciples if they also wanted to leave Him, Peter spoke up and said, "Lord, to whom shall we go? You have words of eternal life; and we have believed and have come to know that You are the Holy One of God" (Jn. 6:68-69). Only Jesus has conquered death and given us the words

of eternal life. Indeed, God has “furnished proof to *all men*, by raising Him from the dead.” Muslims in particular reject this truth, and insist that God does not have a son (Sura 19:29-43); Jesus was a mere man (Sura 43:59); and further He never died on the cross (Sura 4:157). But the Bible declares, “The witness is this, that God has given us eternal life, and this life is in His Son. He who has the Son has the life, he who does not have the Son of God does not have the life” (1 Jn. 5:11-12). Do you have this life? Would you like to have this life?

Christianity is unique from all other world religions for three very important reasons – and they all relate to Jesus Christ with respect to His divine nature, His death on the cross for our sins, and His bodily resurrection. Understanding these doctrinal facts, and having genuine faith in Him, is the only sure way to survive the chaos and uncertainty of this fleeting world. For “the world is passing away; and also its lusts; but the one who does the will of God abides forever” (1 Jn. 2:17). Having a personal relationship with Christ is the wisest thing that any person could do in this life. But it is a choice that we all have to make. In the following sections of this chapter I will share these vital Christian truths, and how you can be born again to a living hope in Jesus Christ our Lord. If you have read this far and still remain a bit skeptical, I trust that you will pause and seriously reflect upon the words which I about to share with you. Eternity is a long time to be wrong.

## **The Divine Nature of Jesus Christ**

The divinity of Christ is an essential Christian doctrine that is taught throughout the Bible (Col. 2:9). This fact alone separates Jesus from all other religious leaders in history, and is a profound mystery to theologians and laymen alike. A large body of Scripture declares that Jesus is God, and this important fact is expressed in all historic creeds of the Christian church. The writer of the book of Hebrews says “God...in these last days has spoken to us in His Son, whom He appointed heir to all things, through whom also He made the world. And He is the radiance of His glory and the exact representation of His nature, and upholds all things by the word of His power” (Heb. 1:2-3). The Apostle Paul writes, “He is the image of the invisible God” (Col. 1:15), “...great is the mystery of godliness: He who was revealed in the flesh” (1 Tim. 3:16). In his Gospel, John skips an earthly genealogy and presents Christ as the Word of God:

In the beginning was the Word, and the Word was with God, and the Word was God. He was in the beginning with God. All things came into being by Him, and apart from Him nothing came into

being that has come into being.... And the Word became flesh and dwelt among us, and we beheld His glory, glory as of the only begotten from the Father, full of grace and truth.... No man has seen God at any time; the only begotten God, who is in the bosom of the Father, He has explained Him.<sup>1</sup>

Here in his gospel, the apostle John refers to Jesus as “the Word of God,” meaning He is the rational expression or wisdom from God the Father. Notice the fact that Jesus is referred to as “the only begotten God” (Jn. 1:18). Dr. John MacArthur comments, “Even in His incarnation when He emptied Himself, He did not cease to be God but took on a genuine human nature/body and voluntarily refrained from the independent exercise of the attributes of deity.”<sup>2</sup> Paul relates this essential truth as follows:

...although He existed in the form of God, [Jesus] did not regard equality with God a thing to be grasped, but emptied Himself, taking the form of a bond-servant, and being made in the likeness of men. And being found in appearance as a man, He humbled Himself by becoming obedient to the point of death, even death on a cross.

In this passage from Philippians 2:6-8, Paul points out our Lord's humility and willingness to die on the cross for our sins. In the Gospels, it is recorded that “one of the soldiers pierced His side with a spear” when Jesus was on the cross (Jn. 19:34). As we saw in the previous chapter, when Jesus returns at the end of the Tribulation to rescue the nation of Israel, an Old Testament prophecy says they will recognize Jesus as the one who was pierced on the cross. God speaks through His prophet and says, “so that they will look on Me [lit. YHWH] whom they have pierced; and they will mourn for Him, as one mourns for an only son, and they will weep bitterly over Him, like the bitter weeping over a first-born” (Zech. 12:10). A good question to ask Jews and others is; when was God pierced? In the Book of Revelation, John writes, “Behold, He is coming with the clouds, and every eye will see Him, even those who pierced Him; and all the tribes of the earth will mourn over Him” (Rev. 1:7). This is strong testimony from the Old and New Testaments that Jesus is the resurrected God-Man who died for our sins.

During His earthly ministry, Jesus engaged in a unique form of self-centered teaching. Jesus often used the personal pronoun when he taught spiritual truth. In contrast to other religions and religious leaders who point to spiritual truths or different paths of enlightenment, Jesus always spoke with authority and pointed to Himself. Following the Sermon on the Mount, Matthew writes, “The result was that when Jesus had finished these words, the multitudes were amazed at His teaching, for He was teaching them as one having authority, and not as their scribes” (Mt.

7:28-29). Those who heard him teach in the Jewish Temple remarked, “Never did a man speak the way this man speaks” (Jn. 7:46). Jesus said, “I am the way, and the truth, and the life; no one comes to the Father but through Me” (Jn. 14:6). “He who believes in Me does not believe in Me, but in Him who sent Me” (Jn. 12:44). Other statements in the New Testament include the following:

- I am the bread of life; he who comes to Me shall not hunger, and he who believes in Me shall never thirst.
- I am the resurrection and the life; he who believes in Me shall live even if he dies, and everyone who believes in Me shall never die.
- I am the light of the world; he who follows Me will not walk in darkness, but will have the light of life.
- I am the door; if anyone enters through Me, he shall be saved, and shall go in and out, and find pasture.

Some people have recognized Jesus as a great religious leader, but stop short of recognizing His deity. However, to say the things which Jesus said goes way beyond just being a great moral leader. In his book *God in the Dock*, Cambridge scholar and theologian C.S. Lewis responds, “The idea of a great moral teacher saying what Christ said is out of the question. In my opinion, the only person who can say [these] sort of things is either God or a complete lunatic suffering from that form of delusion which overwhelms the whole mind of man.”<sup>3</sup> Historically, it would be hard to maintain that Jesus was a lunatic or deluded. The evidence is clear that Jesus is who He said He was. In addition to these statements, Jesus also forgave sins, walked on water, raised the dead, received worship, described heaven and hell, predicted future events, and referred to the kingdom of God as His kingdom (Jn. 18:36). Historian Philip Schaff, in his 8-volume *History of the Christian Church*, reasons:

This testimony, if not true, must be downright blasphemy or madness. The former hypothesis cannot stand a moment before the moral purity and dignity of Jesus, revealed in His every word and work, and acknowledged by universal consent. Self-deception in a matter so momentous, and with an intellect in all respects so clear and sound, is equally out of the question. How could He be an enthusiast or a madman who never lost the even balance of His mind, who sailed serenely over all the troubles and persecutions, as the sun above the clouds, who always returned the wisest answer to tempting questions, who calmly and deliberately

predicted His death on the cross, His resurrection on the third day, the outpouring of the Holy Spirit, the founding of His church, the destruction of Jerusalem—predictions which have been literally fulfilled? A character so original, so complete, so uniformly consistent, so perfect, so human and yet so high above all human greatness, can be neither fraud nor a fiction. The poet, as has been well said, would in this case be greater than the hero. It would take more than a Jesus to invent a Jesus.<sup>4</sup>

Although it is hard to grasp, Jesus is the promised Messiah predicted in the Old Testament. He is the eternal God who came down from heaven “and dwelt among us.” Jesus said, “For I have come down from heaven, not to do My own will, but the will of Him who sent Me” (Jn. 6:38). And what was the will of the Father? “The Son of Man has come to seek and to save that which was lost” (Lk. 19:10). Since Jesus has come, we can fully understand the love of God for us and how we can be saved and receive eternal life. Declaring that Jesus is the true God, John writes, “And we know that the Son of God has come, and has given us understanding, in order that we might know Him who is true, and we are in Him who is true, in His Son Jesus Christ. This is the true God and eternal life” (1 Jn. 5:20).

## **The Substitutionary Death of Jesus Christ**

Before Jesus was born, an angel appeared to Joseph, Mary's husband, and informed, “She will bear a Son; and you shall call His name Jesus, for it is He who will save His people from their sins” (Mt. 1:21). The name Jesus is literally Jeshua or Joshua in the Hebrew and means “Jehovah-Savior” or “the Lord saves.” As His name suggests, Jesus came to seek and save fallen humanity. The Bible makes it abundantly clear that “all have sinned and fall short of the glory of God” (Rom. 3:23). Paul writes, “Therefore, just as through one man [Adam] sin entered into the world, and death through sin, and so death spread to all men, because all sinned.... For as through the one man's disobedience the many were made sinners” (Rom 5:12, 19). Commenting on this passage, Dr. John MacArthur explains, “Because all humanity existed in the loins of Adam, and have through procreation inherited his fallenness and depravity, it can be said that all sinned in him. Therefore, humans are not sinners because they sin, but rather they sin because they are sinners.”<sup>5</sup> We may not agree or like the fact that we are born sinners, but this is the unanimous verdict of Scripture and this truth goes all the way back to original sin recorded in the Bible (Gen. 3:6). The

moral test in the Garden of Eden was simple, but it was based entirely upon man's free will (Gen. 2:16-17). In his classic book *Mere Christianity*, C.S. Lewis provides this helpful explanation:

God created things which had free will. That means creatures which can go either wrong or right....Why, then, did God give them free will? Because free will, though it makes evil possible, is also the only thing that makes possible any love or goodness or joy worth having. A world of automata—creatures that worked like machines—would hardly be worth creating....Of course God knew what would happen if they used their freedom the wrong way: apparently He thought it worth the risk. Perhaps we feel inclined to disagree with Him. But there is difficulty about disagreeing with God.<sup>6</sup>

Since the fall in the Garden of Eden, mankind has suffered death and spiritual separation from God, but God has provided a way to break the penalty of sin by sending Jesus into the world. John writes, "By this the love of God was manifested in us, that God has sent His only begotten Son into the world so that we might live through Him" (1 Jn. 4:9). By His substitutionary death, Jesus has redeemed us from the curse of sin, met the demands of a just and holy God, and reconciled us to God. As C.S. Lewis indicated, all of this has resulted in creatures who can now gratefully love and worship their Creator. As Scripture says, "We love [Him], because He first loved us" (1 Jn. 4:19).

In the Old Testament, Moses was instructed by God to build a tabernacle in the Sinai desert for the purpose of animal sacrifices and other rituals (Ex. 25). These blood sacrifices would later be performed in the Jewish Temple. Animal sacrifice is based on the principal that "the life of the flesh is in the blood" and "without shedding of blood there is no forgiveness" (Lev. 17:11; Heb. 9:22). The law required that all animals offered for sacrifice "must be perfect" and without blemish or defect (Lev. 22:21). This ritual served as a reminder that people needed a substitute for their sins and ultimately pointed to Jesus (1 Pet. 1:19). In the New Testament, Jesus is appropriately called "the Lamb of God who takes away the sin of the world" (Jn. 1:29). Jesus willingly offered His life as a substitute for us on the cross and died in our place (2 Cor. 5:21). Jesus said, "I am the good Shepherd; the good Shepherd lays down His life for the sheep" (Jn. 10:11). He became our Passover Lamb (1 Cor. 5:7). Paul writes, "But God demonstrates His own love toward us, in that while we were yet sinners, Christ died for us" (Rom. 5:8). Peter adds, "For Christ also died for sins once for all, the just for the unjust, in order that He might bring us to God" (1 Pet. 3:18). In the *Moody Handbook of Theology*, Paul Enns states:

At the heart of orthodox belief is the recognition that Christ died a substitutionary death to provide salvation for a lost humanity. If Jesus were only a man He could not have died to save the world, but because of His deity, His death had infinite value whereby He could die for the entire world.<sup>7</sup>

In the Old Testament, the Prophet Isaiah prophesied 700 years before Christ, "He was pierced through for our transgressions, He was crushed for our iniquities....All of us like sheep have gone astray....But the Lord has caused the iniquity of us all to fall on Him....Like a lamb that is led to slaughter" (Is. 53:5-7).

It can truly be said that Jesus was born to die. And in His death He provided redemption, which was a New Testament term used to buy slaves out of the marketplace (Mk. 10:45). Jesus lovingly purchased us out of the slave market of sin and set us free. This term also carries the idea that He redeemed us from the heavy burden of the Mosaic Law. As the familiar Christmas story goes, "When the fullness of the time came, God sent forth His Son, born of a woman, born under the Law, in order that He might redeem those who were under the Law" (Gal. 4:4-5). Elsewhere Paul writes, "Christ redeemed us from the curse of the Law, having become a curse for us" (Gal. 3:13). The curse of the Law was that nobody could keep the requirements of the Law. The standard was too high (Gal. 3:10). James warned, "For whoever keeps the whole law and yet stumbles in one point, he has become guilty of all" (Jas. 2:10). In the Mosaic Law there are 613 specific laws. Paul concludes, "If righteousness comes through the Law, then Christ died needlessly" (Gal. 2:21; 3:21). But Jesus did not die needlessly. He perfectly fulfilled the requirements of the Law (Rom. 8:3; 10:3). For this reason, writes John, "the Law was given through Moses; grace and truth were realized through Jesus Christ" (Jn. 1:17).

Although it is understood that Jesus died for us, it is not often understood that He also died to God in the sense that He appeased the wrath of a holy God against sinners. The word "propitiation" is used in the New Testament to convey this idea of satisfying or turning away God's wrath. "In this is love," writes John, "not that we loved God, but that He loved us and sent His Son to be the propitiation for our sins" (1 Jn. 4:10). "And He Himself is the propitiation for our sins; and not for ours only, but also for those of the whole world" (1 Jn. 2:2). Paul writes, "Much more then, having now been justified by His blood, we shall be saved from the wrath of God through Him" (Rom. 5:9). The holiness of God is closely linked to this doctrine because God is

too holy to look upon sin. The Prophet Habakkuk wrote, “Thine eyes are too pure to approve evil, and Thou canst not look on wickedness with favor” (Hab. 1:13). Again, the Prophet writes, “But the Lord is in His holy temple. Let all the earth be silent before Him” (Hab. 2:20). Jesus is our holy Savior who saves us from God’s wrath.

The coming Tribulation period will be the full expression of God’s wrath unleashed against a sinful and rebellious world. The only protection from God’s furious wrath will be to have faith in the Lord Jesus Christ (Rom. 8:1). “For God has not destined us for wrath, but for obtaining salvation through our Lord Jesus Christ” (I Th. 5:9). John spells it out clearly in his Gospel, “He who believes in the Son has eternal life; but he who does not obey the Son shall not see life, but the wrath of God abides on him” (Jn. 3:36).

When Jesus died on the cross, He cried out, “It is finished!” (Jn. 19:30). Bible scholars understand this to mean that the entire work of redemption had been brought to completion, or finished, and that man could now be reconciled to God. Reconciliation is a wonderful truth because it means that God has forgiven us of all our sins and has taken the initiative to restore a relationship with us. This relationship was lost in the Garden of Eden, but now, as Dr. Thiessen illustrates, it is fully restored through Christ and we can come to Him without any fear or reprisal:

At first God and man stood face to face with each other in perfect harmony. In sinning, Adam turned his back upon God. Then God turned His back upon Adam. Christ’s death has satisfied the demands of God and now God has turned His face toward man. It remains for man to turn around and face God. Since God has been reconciled by the death of His Son, man is now entreated to be reconciled to God.<sup>8</sup>

The Apostle Paul writes that God has “forgiven us all our transgressions, having canceled out the certificate of debt consisting of decrees against us and which was hostile to us; and He has taken it out of the way, having nailed it to the cross” (Col. 2:13-14). Paul further tells his readers, “Although you were formerly alienated and hostile in mind, engaged in evil deeds, yet He has now reconciled you in His fleshly body through death, in order to present you before Him holy and blameless and beyond reproach” (Col. 1:21-22). This is a great thought, isn’t it?

Finally, the Bible also says that we have been justified by His death. This is a legal term which means that God declares us righteous when we have faith in Jesus. Dr. MacArthur notes, “This verdict includes pardon from the guilt and penalty of sin, and the imputation of Christ’s righteousness to the believer’s

account.”<sup>9</sup> In other words, when God looks upon a believer in Christ, he is seen as holy or righteous. This is incredible, but true! That's why the Apostle Paul writes, “Blessed [or happy] is the man whose sin the Lord will not take into account” (Rom. 4:8). “Therefore having been justified by faith, we have peace with God through our Lord Jesus Christ” (Rom. 5:1).

## **The Bodily Resurrection of Jesus Christ**

The resurrection of Christ is central to Christianity and is further evidence of His deity, His finished work on the cross, and the fact that He is able to give “life to whomever He wishes” (Jn. 5:21). Noting the importance of the resurrection, Dr. Charles C. Ryrie comments, “The gospel is based on two essential facts: a Savior died and He lives.... Without the resurrection there is no gospel.”<sup>10</sup> The term “gospel” is an old English word which means “good news.” The good news is that Jesus died for our sins, He has risen from the dead, and this means we can live, too. Jesus assured His followers, “He who believes in me shall live even if he dies” (Jn. 11:25). The Apostle Paul sums up the gospel in these words, “For I delivered to you as of first importance what I also received, that Christ died for our sins according to the Scriptures, and that He was buried, and that He was raised on the third day according to the Scriptures” (1 Cor. 15:3-4).

Prior to His own death, Jesus said, “Because I live, you shall live also” (Jn. 14:19). Later at His tomb, an angel greeted His followers saying, “Do not be afraid; for I know that you are looking for Jesus who has been crucified. He is not here, for He has risen, just as He said” (Mt. 28:5-6). Earlier, Jesus predicted His own death and resurrection (Lk. 18:31-33). Although His disciples did not fully understand what He was saying, they certainly did after He rose from the dead and suddenly appeared to them (Jn. 20:19-20). Peter writes, “This Jesus God raised up again, to which we are all witnesses” (Acts 2:32). In the Book of Acts, Luke, referring to the disciples, says, “To these He also presented Himself alive, after His suffering, by many convincing proofs, appearing to them over a period of forty days, and speaking of the things concerning the kingdom of God” (Acts 1:3). For an amazing forty days, Jesus shared with His followers things about the Church Age and future events. After this “He was lifted up” into heaven and promised He would return (Acts 1:9-11). The impact this had on Jesus' followers is recorded all throughout the New Testament. Peter said, “God raised Him up on the third day, and granted that He should become visible.... And he ordered us to preach to the people, and solemnly to testify that this is the One who has been appointed by God as Judge of the living and the dead” (Acts 10:40, 42).

The fact that the New Testament was written by eyewitnesses of the

risen Savior is strong evidence for His resurrection. Today, the tomb is still empty and the evidence for the resurrection of Christ is overwhelming. In his book *Why I Believe*, Dr. D. James Kennedy states:

The evidence for the resurrection of Jesus Christ has been examined more carefully than the evidence for any other fact of history. It has been weighed and considered by the greatest of scholars.... I have met many people who do not believe in the resurrection of Christ, but I have never met one person who has read even a single book on the evidence for the resurrection who did not believe it.<sup>11</sup>

Some good books to consider on this topic are: *More Than a Carpenter*, *The Resurrection Factor*, *Evidence That Demands a Verdict*, and *More Evidence That Demands a Verdict*. All of these books were written by Josh McDowell, who was once a hardened religious skeptic. McDowell believes that one of the most powerful evidences for the resurrection of Christ is the conversion of Paul “from a bitter antagonist to a determined protagonist of the Christian faith.” Paul’s own account of how the Lord appeared to him in a blinding light is recorded in the Book of Acts, Chapters 9, 22, and 26. From *More Than a Carpenter*, McDowell writes that Paul’s experience “compelled him to acknowledge that Jesus was the Messiah, in direct conflict with the Pharisees’ Messianic ideas. His new conception of Christ meant a total revolution in his thought.”<sup>12</sup> Historian Philip Schaff adds, “The conversion of Paul [marked] not only a turning point in his personal history, but also an important epoch in the history of the apostolic church and consequently in the history of mankind. It was the most fruitful event since the miracle of Pentecost, and secured the universal victory of Christianity.”<sup>13</sup> The Apostle Paul went on to be a tireless missionary and would eventually write 13 books in the New Testament and die a martyr’s death. I guess you could say Paul was soundly converted to Jesus Christ.

Regarding the resurrection account, Paul makes a remarkable comparison between Adam and Christ which helps us understand the death of Christ, and how He lifted the curse of death and now offers us new life. Notice this comparison as follows:

...now Christ has been raised from the dead, the first fruits of those who are asleep. For since by a man came death, by a man also came the resurrection of the dead. For as in Adam all die, so also in Christ all shall be made alive.... So also it is written, “The first man, Adam, became a living soul.” The last Adam became

a life-giving spirit. However, the spiritual is not first, but the natural; then the spiritual. The first man is from the earth, earthy; the second man is from heaven. As is the earthy, so also are those who are earthy; and as is the heavenly, so also are those who are heavenly. And just as we have borne the image of the earthy, we shall also bear the image of the heavenly.

This passage in 1 Corinthians 15:20-22, 45-49 reveals how the human race was represented in Adam, thus all die both physically and spiritually. By contrast, Jesus is producing a new race of people who have had their sins forgiven, thus they will live forever and “bear the image of the heavenly.” This is what is meant by being born again. Being born into Adam is a *natural* event. Being born into Jesus, the last Adam, is a *spiritual* event. Jesus said, “Truly, truly I say to you, unless one is born again, he cannot see the kingdom of God.... That which is born of the flesh is flesh, and that which is born of the spirit is spirit” (Jn. 3:3, 6). Jesus is saying here that nobody can expect to make it into heaven if they have only had a natural birth in Adam. The only way to remove the curse of Adam and eternal separation from God is to be born again by the Holy Spirit. This is why Jesus is the *only* way. The Bible says, “There is salvation in *no one else*; for there is *no other name* under heaven that has been given among men, by which we must be saved” (Acts 4:12). Peter concludes with these words of thanksgiving. “Blessed be the God and Father of our Lord Jesus Christ, who according to His great mercy has caused us to be born again to a living hope through the resurrection of Jesus Christ from the dead, to obtain an inheritance which is imperishable and undefiled and will not fade away, reserved in heaven” (1 Pet. 1:3-4).

## Two Kinds of People in the World

In Ancient Greece, philosophers devoted much thought to the physical universe and the meaning of life. To be sure, a lot has been said and written about this subject over the millennia. However, all metaphysical and religious meditations can be reduced down to life's three big questions, which are as follows:

- 1. Your human origin – Where did I come from?**
- 2. Your earthly purpose – What am I doing here?**
- 3. Your eternal destiny – Where will I be going?**

The answer to these questions can be found only in God's Word, which forms the basis for a Christian worldview. The Bible says that God created all things (Gen. 1:1). God says, "It is I who made the earth, and created man upon it. I stretched out the heavens with My hands, and I ordained all their host" (Is. 45:12). All mankind has come from God, beginning with Adam (Lk. 3:38). Within the Holy Trinity, God said, "Let Us make man in Our image, according to Our likeness" (Gen. 1:26). Adam was made in God's image, meaning he was a moral, rational being with intellect, emotion, and will. Since the Fall, Adam lost God's moral likeness and became sinful. This sinfulness has spread to all mankind. King Solomon said, "Behold, I have found only this, that God made men upright, but they have sought out many devices" (Eccl. 7:29). Despite man's fall into sin, however, he is still the "crown of creation" and not a product of evolution. Man is "the image and glory of God," says Paul (1 Cor. 11:7). The Psalmist affirms, "Know that the Lord Himself is God; it is He who has made us, and not we ourselves" (Ps. 100:3; Job 33:4).

So we have come from God, but why are we here? The *Westminster Catechism* states, "The chief end of man is to know God and enjoy Him forever." Man has consistently tried to find enjoyment or happiness apart from God. But as C.S. Lewis points out in his book *Mere Christianity*, "Out of that hopeless attempt has come nearly all that we call human history—money, poverty, ambition, war, prostitution, classes, empires, slavery—the long terrible story of man trying to find something other than God which will make him happy."<sup>14</sup> The only way to know God and enjoy Him forever is to understand that "God was in Christ reconciling the world to Himself" (2 Cor. 5:19). Because God loves us, God set out a plan to reconcile mankind as soon as Adam sinned in the Garden of Eden (Gen. 3:15). The Apostle Paul says that this plan was a "mystery...which in other generations was not made known to the sons of men as it has now been revealed" (Eph. 3:4-5). Paul also goes on to make the incredible statement that this mysterious plan which God had to reconcile sinful creatures to Himself was "...the eternal purpose which He carried out in Christ Jesus our Lord" (Eph. 3:11). Here then is "the eternal purpose" of the universe. The *real* meaning of life. Ultimate reality. You are here to know this eternal purpose. More importantly, you are here to be a part of this eternal purpose. Jesus said, "You shall know the truth, and the truth shall make you free" (Jn. 8:32).

So now we know where we have come from and why we are here. The only question which remains to be asked is, do you know where you are going? That is, if you died this very moment, do you know where you would go? If you are not sure how you would answer that question, let me

personally say to you that it is getting frightfully late in the scheme of things to be unsure about your eternal destiny. The Bible says, "It is appointed for men to die once, and after this comes judgment" (Heb. 9:27). Because He died for our sins and rose again, He is able to offer eternal life to all who have faith in Him. God loves you and He wants you to know this vital truth so you can know Him and enjoy Him forever in heaven. The only reason you are here on this earth is to be a part of His eternal purpose and be born again. God has given you complete freedom to choose in this matter. But to make no choice is a choice already. That is why the Bible says there are only two kinds of people in the world: those who have faith in Jesus and those who do not; believers and nonbelievers; the lost and the saved. Eternity will be the Great Divide among souls.

Jesus said that the world is on a broad road that leads to destruction, but His way is the narrow gate that leads to life. "Enter by the narrow gate; for the gate is wide, and the way is broad that leads to destruction, and many are those who enter by it. For the gate is small, and the way is narrow that leads to life, and few are those who find it" (Mt. 7:13-14). The only hope for the future is in Jesus. As Paul declares, He is "the hope of glory" (Col. 1:27). He is the narrow gate that leads to eternal life. He is the way of escape in a transitory world that is fast heading towards divine judgment. And this is why I have written this book with a sense of urgency as we enter into these last days. I believe that the Lord is coming soon and all of the events that I have described in the previous chapter. But even if this prophetic scenario is postponed for a short while, why take the risk of *eternal separation* from Almighty God and suffer His wrath in the lake of fire?

By now you should understand who Jesus Christ is and why He came. Your heart is telling you what He expects of you. He wants you to put your trust in Him. He wants you to believe. He wants you to be saved. Jesus said, "For God did not send the Son into the world to judge the world, but that the world should be saved through Him" (Jn. 3:17). If you have never put your trust in Him, or you are not sure what this means, you can know for sure *today*. The following is all that you need to know to have Jesus in your heart, be born again, and know you are going to heaven.

Jesus said that in order for people to be really *saved* they must first understand that they are really *lost*. The Lord said, "It is not those who are well who need a physician, but those who are sick. I have not come to call the righteous but sinners to repentance" (Lk. 5:31-32). Jesus says that we need to acknowledge that we are born sinners and that we are sick. The Bible says, "The heart is more deceitful than all else and is desperately sick" (Jer. 17:9). Jesus said our heart is not only sick, but evil. "For from within, out

of the heart of men, proceed the evil thoughts, fornications, thefts, murders, adulteries, deeds of coveting and wickedness; as well as deceit, sensuality, envy, slander, pride and foolishness. All these evil things proceed from within and defile the man” (Mk. 7:21-22). This is not a pretty picture of our sin nature which we have inherited from Adam, but we must see ourselves as God sees us. Jesus cannot call self-righteous people to repentance because self-righteous people do not need a Savior. Blaise Pascal once said, “There are only two kinds of people: the righteous who believe themselves sinners, and the rest, sinners who believe themselves righteous.” The Bible states, “Indeed, there is not a righteous man on earth who continually does good and who never sins” (Eccl. 7:20).

Paul points out that because we are lost sinners, we are saved by God’s grace and not by our good deeds or religious works. Paul argues if we can earn salvation “on the basis of works,” then “grace is no longer grace” (Rom. 11:6). That’s pretty straightforward. To further make his point, Paul writes, “For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; not as a result of works, that no one should boast” (Eph. 2:8-9). Good works lead to pride, and in heaven there will be no proud people. “God is opposed to the proud, but gives grace to the humble” (1 Pet. 5:5). “Everyone who is proud in heart is an abomination to the Lord” (Pro. 16:5). The only people who will be in heaven will be humble people because they have recognized their sin and their need for a Savior. Jesus said, “Truly I say to you, unless you are converted and become like children, you shall not enter the kingdom of heaven” (Mt. 18:3). Jesus says we are to have childlike faith and trust Him completely. Paul sums up God’s love and mercy with these words in Titus 3:4-7:

But when the kindness of God our Savior and His love for mankind appeared, He saved us, not on the basis of deeds which we have done in righteousness, but according to His mercy, by the washing of regeneration and renewing by the Holy Spirit, whom He poured out upon us richly through Jesus Christ our Savior, that being justified by His grace we might be made heirs according to the hope of eternal life.

Jesus came to save us from sin and also the penalty of sin which is hell or “eternal punishment” (Mt. 25:46). Paul warns at the Second Coming “the Lord Jesus shall be revealed from heaven with His mighty angels in flaming fire, dealing out retribution to those who do not know God and to those who do not obey the gospel of our Lord Jesus. And these will pay the penalty of

eternal destruction” (2 Th. 1:7-9). The “kindness of God” appeared the first time Jesus came, but the second time will only see His wrath (Heb. 10:26-31). This is a sobering fact and reason for genuine fear or dread. As Paul writes elsewhere, “Therefore knowing the fear of the Lord, we persuade men” (2 Cor. 5:11). The Lord has promised to return, but He has delayed His return for 2,000 years because, as Peter says, He wants as many people to get saved as possible. “The Lord is not slow about his promise, as some count slowness, but is patient toward you, not wishing for any to perish but for all to come to repentance” (2 Pet. 3:9). The Lord is waiting for sinners to repent. But someday His patience will run out. As we can clearly see from the previous chapters, there is going to be great tribulation upon the earth soon and many souls will perish. In what is perhaps the best known verse in the whole Bible, Jesus says, “For God so loved the world, that He gave His only begotten Son, that whoever believes in Him should not perish, but have eternal life” (Jn. 3:16).

## **How You Can Be Born Again**

As we turn to the focus of the gospel, it is necessary to fully understand who Jesus is and what He did on the cross. Elsewhere we saw that Jesus is not only referred to as “the only begotten Son,” but also “the only begotten God” (Jn. 1:18). Paul writes, “For in Him all the fullness of deity dwells in bodily form” (Col. 2:9). Although this is a great mystery, Jesus is truly the God-Man and someday “every knee will bow” to Him (Rom. 14:11). We also saw that He was willing to die on the cross and become our perfect substitute. Thus He has redeemed us from bondage to sin and the curse of the Law. He has also reconciled us to God and become our mediator. “For there is one God, and one mediator also between God and men, the man Christ Jesus, who gave Himself as a ransom for all” (1 Tim. 2:5-6). The Bible also says “He had to be made like His brethren in all things...to make propitiation for the sins of the people” (Heb. 2:17). Because Jesus died for us, we do not have to fear God’s wrath or judgment. Jesus said, “Truly, truly I say to you, he who hears My word, and believes Him who sent Me, has eternal life, and does not come into judgment, but has passed out of death into life” (Jn. 5:24). Finally, by His death on the cross and bodily resurrection, He has become our righteousness. Paul asserts, “But by His doing you are in Christ Jesus, who became to us wisdom from God, and righteousness and sanctification, and redemption” (1 Cor. 1:30).

To summarize the gospel so far, we must acknowledge that we are lost sinners; we must understand that we are saved by grace alone and not by

good works or deeds; we must recognize that Jesus is God, and further, that His death has paid for our sins and we now have complete forgiveness of sins. The final step to salvation is “repentance toward God and faith in our Lord Jesus Christ” (Acts 20:21). The Apostle Paul writes, “Therefore having overlooked the times of ignorance, God is now declaring to men that all everywhere should repent” (Acts 17:30). Dr. Henry Thiessen defines repentance as follows, “We are not saved *for* repenting, but *if* we repent. Repentance is not a satisfaction rendered to God, but a condition of the heart necessary before we can believe unto salvation.”<sup>15</sup> Repentance is a change of heart or change of attitude toward God. It involves the whole person, meaning a person’s intellect, emotion, and will. In other words, once we understand the facts of the gospel (intellect), this produces a proper response (emotion), and results in a decision (will) to surrender ourselves to God. It also means surrendering to God on His terms. C.S. Lewis makes the following observation about repentance:

This process of surrender—this movement full speed astern—is what Christians call repentance. Now repentance is no fun at all. It is something much harder than merely eating humble pie. It means unlearning all the self-conceit and self-will that we have been training ourselves into for thousands of years. It means killing part of yourself, undergoing a kind of death. In fact, it takes a good man to repent.<sup>16</sup>

Lewis is right. It does take a good man or woman to repent. It takes a good person to admit that he has been wrong, to mourn over his sin and be willing to trust God to change his life. But as Paul says, “The sorrow that is according to the will of God produces a repentance without regret leading to salvation” (2 Cor. 7:10). No one who has ever repented of his sins and put his faith in Christ for salvation has ever regretted it. The only regret you will ever have is that you did not come to Him sooner. Before he was martyred in a South American jungle, Christian missionary Jim Elliot once said, “He is no fool to give away that which he cannot keep to gain that which he can never lose.” Jesus said, “For whoever wishes to save his life shall lose it; but whoever loses his life for My sake and the gospel’s shall save it. For what does it profit a man to gain the whole world, and forfeit his soul?” (Mk. 8:35-36). We are to give ourselves completely to God. He is worthy of our love and trust in Him.

Finally, faith means to trust, and this trust is in Christ. Faith also involves a person’s intellect, emotion, and will. Our mind must be changed, our heart

surrendered, and our soul converted. Genuine, saving faith is trusting or believing in Christ completely, and this means that there are essentially two things faith is not. First, faith is not superficial or temporary. Some people believe in God only when there is a crisis or special need. But Jesus said these are the kind of people “who have no firm root...but are only temporary” (Mk. 4:17). To be superficial means “presenting only an appearance without substance or significance.” Jesus said this is like building your house upon the sand (Mt. 7:26). It can look good on the outside, but in the end it will not hold up. You can't play church and you can't fool God. He knows everything. Secondly, faith is not just believing some facts about the Gospel. James writes, “You believe that God is one. You do well; the demons also believe, and shudder” (Jas. 2:19). The Devil believes in God, but he hates God. It's easy to say that you believe in God, but are you *really* trusting in Him? Judas traveled with Jesus. He believed that Jesus was the Messiah. But he was not willing to believe in Him for salvation, and ended up in hell for all eternity. My friend, you can know all about food, but that will not satisfy your hunger. You have to receive it.

John writes, “But as many as received Him [Jesus], to them He [God] gave the right [the authority] to become the children of God, even to those who believe [trust] in His name” (Jn. 1:12). Genuine, saving faith is going all the way with God. It means to come to Him just as you are. Jesus said, “All that the Father gives Me shall come to Me; and the one who comes to Me I will certainly not cast out” (Jn. 6:37). The Lord promised, “I will never desert you, nor will I ever forsake you” (Heb. 13:5). The Bible says, “If we confess our sins, He is faithful and righteous to forgive us our sins and to cleanse us from all unrighteousness” (1 Jn. 1:9). Paul adds, “If you confess with your mouth Jesus as Lord, and believe in your heart that God raised Him from the dead, you shall be saved.... For whoever will call upon the name of the Lord will be saved” (Rom. 10:9, 13). Right now you can do this and experience forgiveness of sin and happiness forevermore. An old preacher once put it this way, “When you were born you cried and people were happy. When you die people will cry, but then will you be happy?” Today, you can know the answer to this question for sure if you fully surrender to Christ and believe in Him. C.S. Lewis encourages:

Submit with every fiber of your being, and you will find eternal life. Keep nothing back. Nothing that you have not given away will ever be really yours. Nothing in you that has not died will ever be raised from the dead. Look for yourself, and you will find in the long run only hatred, loneliness, despair, rage, ruin, and

decay. But look for Christ and you will find Him, and with Him everything else thrown in.<sup>17</sup>

I pray that you will do this right now. This very moment. Don't hold back. Someone once said that there are three things that God does not know: He does not know a sin He does not *hate*; He does not know a sinner He does not *love*; and He does not know a better time than *right now* to be saved. Simply bow your head and tell Jesus you believe in Him with all of your heart and you want forgiveness for your sins. He will do the rest. The One who knows you best loves you the most. He will never leave you, my friend, and you will never leave Him. God bless you as you trust in Him. He is the only way to eternal life. He is the only way to the Father.

If you have prayed this kind of prayer with a sincere heart you will have experienced the miracle of a new birth! You have been born again by God's Holy Spirit and have the assurance of eternal life (1 Jn. 5:14). The Bible says, "In Him, you also, after listening to the message of truth, the gospel of your salvation—having also believed, you were sealed in Him with the Holy Spirit of promise, who is given as a pledge of our inheritance, with a view to the redemption of God's own possession, to the praise of His glory" (Eph. 1:13-14). God sends us His Holy Spirit to give us new life and strength to live the Christian life. Jesus said to His disciples, "I will ask the Father, and He will give you another Helper, that He may be with you forever; that is the Spirit of truth, whom the world cannot receive, because it does not behold Him or know Him, but you know Him because He abides with you and will be in you" (Jn. 14:16-17). What a fantastic thought that the God of the universe lives in you! For this reason, the Bible says that you are a new person, that is, you will have a new perspective and new desires. "Therefore if any man is in Christ, he is a new creature; the old things passed away; behold, new things have come. Now all these things are from God, who reconciled us to Himself through Christ" (2 Cor. 5:17-18). And did you know that angels rejoice every time that *one* sinner repents and puts their faith in Jesus? Jesus tells this wonderful story in the Gospel of Luke:

And He told them this parable saying, "What man among you, if he has a hundred sheep and has lost one of them, does not leave the ninety-nine in the open pasture, and go after the one which is lost, until he finds it? And when he has found it, he lays it on his shoulders, rejoicing. And when he comes home, he calls together his friends and his neighbors, saying to them, 'Rejoice with me, for I have found my sheep which was lost!' I tell you

that in the same way, there will be more joy in heaven over *one sinner* who repents, than over ninety-nine righteous persons who need no repentance.<sup>18</sup>

Here our Lord says you were His lost sheep but now you have been found. Not only have you been found, your name has been “recorded with the righteous” in God’s “book of life” (Ps. 69:28). Jesus said, “Rejoice that your names are recorded in heaven” (Lk. 10:20). Another fantastic thought! Someday you will be able to look at that book and see your name “written in the Lamb’s book of life” (Rev. 21:27). Ten million years from now – ten trillion years from now – you will still remember the very day when according to His great mercy He caused you “to be born again to a living hope through the resurrection of Jesus Christ from the dead” (1 Pet. 1:3).

In closing, if you have trusted Him for your eternal salvation, I would like to give you a few words of encouragement as a new believer in Christ. First, the Bible says “He delivered us from the domain of darkness, and transferred us to the kingdom of His beloved Son, in whom we have redemption and forgiveness of sins” (Col. 1:13-14). It has not gone unnoticed that you have “switched sides,” and the Devil and his angels would like to discourage you and throw everything they can at you. They will try to tempt you, discourage you, and cause you to doubt. But Paul says, “Put on the full armor of God, that you may be able to stand firm against the schemes of the Devil” (Eph. 6:11). God’s armor is prayer and the Word of God which will build your faith.<sup>19</sup> Get yourself a Bible and start to read it daily. I strongly recommend the *Ryrie Study Bible* by Charles C. Ryrie (NASB version). Read through the books of First Peter and the Gospel of John. Also, get together with other Christians. You will find new friendships that will last forever, and this, too, will encourage you in your new faith. I might also suggest that you call for a free catalog of Dr. John MacArthur’s teaching tapes and books at 1-800-55-GRACE. This is an excellent outreach radio ministry with hundreds of tapes available. You can also go to their website at [www.gty.org](http://www.gty.org).

I sincerely want to welcome you to the family of God if you have a made this life-changing decision. For a good review of this decision please visit [www.needgod.com](http://www.needgod.com) for some helpful insight. If you wish to speak to a counselor you can also call 1-888-NEED-HIM. I also encourage you to contact me personally at [chc@chuckcoppes.com](mailto:chc@chuckcoppes.com) to share in your joy. Life’s three big questions have been answered, and now you know where you will spend eternity. And it is no exaggeration to say that you have obtained salvation in the eleventh hour and will not be left behind when Jesus comes. The Church Age is about to come to an abrupt end when the

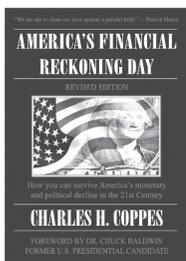
Rapture occurs and the Tribulation begins. But now you can say, “Thanks be to God who gives us the victory through our Lord Jesus Christ” (1 Cor. 15:57). Because the Holy Spirit abides in us, we will soon be caught up to meet our Savior in the air. And when that happens the Bible says that we will receive a glorious new body just like His. In conclusion, John writes these encouraging words in 1 John 3:1-3:

See how great a love the Father has bestowed upon us, that we should be called children of God; and such we are. For this reason the world does not know us, because it did not know Him. Beloved, now we are children of God, and it has not appeared as yet what we shall be. We know that, when He appears, we shall be like Him, because we shall see Him just as He is. And every one who has this hope fixed on Him purifies himself, just as He is pure.

“I highly recommend this revised edition of *America’s Financial Reckoning Day* to every American in the hope that they may better understand the critical situation we find ourselves in, and now with even more urgency as our financial reckoning day draws closer with each passing day.”

~Dr. Chuck Baldwin

**Charles H. (Chuck) Coppes** has been a licensed securities and precious metals broker with national firms, and is the founder and president of IDP Consulting Group, LLC, which is an independent precious metals and consulting firm. A *summa cum laude* graduate with a degree in Christian Apologetics, he has been a featured guest on local and national radio programs and currently resides in the beautiful high country of Arizona.



To purchase a copy of Chuck’s book you can go to [www.chuckcoppes.com](http://www.chuckcoppes.com) or place an order at [www.Amazon.com](http://www.Amazon.com). If you would like to have a consultation with Chuck you can contact him at his website below. As stated in this book Introduction, it is Chuck’s goal to challenge people’s thinking and move them to make important personal and financial decisions, but our most important decision is to place our trust in God in these very uncertain times (Ps. 46).

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