

Answer Key for Students

All of Grace: Course AOG Mount Zion Bible Institute

You have been encouraged to use your own words while formulating answers from the textbook. It is OK when you occasionally quote directly from the book; but you should not be doing so often. We are looking for your own thoughts and words. In this answer key, we have often quoted from the book directly, as an accurate reference to the original text. This has been done in order to have an accurate standard of comparison for your answers in your own words. Therefore, your answers are acceptable whenever they are a reasonable representation of the general gist of the text; we do not require or want an exact match with our answers provided herein.

There are many questions which ask for a personal response. We suggest you review these with your pastor or other mature, Bible-believing Christian that you know.

Lesson 1 The “Ungodly”

1. *The salvation of the reader, ie, you! Personal answer.*
2. *If I only observe and criticize, I will miss the benefit offered here. I must drink, take it in, in order to fulfill the whole purpose for doing this study.*
3. *Personal answer.*
4. *Personal answer.*
5.
 - a. *Not about law and duty and punishment.*
 - b. *About love, goodness, forgiveness, mercy, and eternal life.*
6. *Open the door and let these pleadings enter; do not refuse the Lord Jesus who knocks; hearken diligently and let the good Word sink into your soul.*
7.
 - a. *Personal answer.*
 - b. *Many think that we must be good enough to deserve God's love*
 - c. - Romans 3:10 *there is none righteous, no not one.*
- Isaiah 64:6 *all our righteousnesses are as filthy rags.*
8. *Because guilt requires punishment; waiving the punishment can be done, but the guilt remains.*
9.
 - a. *Live without God, live in disregard of the God's Word, live as if there were no God.*
 - b. *Personal answer.*
10.
 - a. *Attend church, but never really met with God yourself; in the church choir, but never really praised the Lord with your heart; lived without love to God in your heart, without regard to His commands in your life.*
 - b. *Personal answer.*
11. *Because the self-righteous consider themselves already 'good' enough, and feel no need for the things of God.*
12.
 - a. *If they were called, they would not come!*
 - b. *Personal answer.*
13.
 - a. *For the self-righteous; it humbles their pride. By showing them they are sinful.*
 - b. *For the lost; it removes their despair. By granting them divine pardon and new life.*
14. *To take those who recognize that they have no good thing in them to commend them to God, and to forgive them spontaneously. Not because they are good, but because He is good!*
15.
 - a. Romans 4:5 *God saves those who do not depend upon good works, but recognize themselves as sinners*
 - b. Matthew 9:12 *Jesus came to save those who admit that they are sinners, not those who think that they are good enough without Him.*
 - c. Luke 19:10 *Jesus came looking for the lost, and to save them alone.*
 - d. Psalms 103:11 *God has mercy only toward those who fear Him, ie, who recognize His power in relation to their utter need for salvation.*
16. *Personal answer.*

Lesson 2 God Justifies--and Is Just

1. *Others despair and call them hopeless, and look upon them with sorrow; God loves them, chooses them, and will not rest until He has saved them from their sin.*
2. *Because scripture says He will follow-through, He will bring to completion what He has started. The start is His predestined call, then His justification, and the finish is His glorification.*
3.
 - a. *The one who has been offended or injured. Others cannot because they are not involved.*
 - b. *My sin is ultimately always against God; therefore He is the only one who can forgive me.*
4. *He removes them completely! ie, He casts them behind His back, blots them out, says they shall not be found!*

5. *He loved the son as if he had never gone away, as if he had never sinned; He never withdrew his love; He was always watching for the son's return; He ran to meet him--giving of Himself. He loved the son without conditions for the son's performance!*
6. *They do not need to have any consequence on us at all, because God's justification is final and beyond question. No power on heaven or earth can put you under suspicion, much less under wrath.*
7. *He felt as sure that he had been forgiven after his conversion, as he had felt sure of his condemnation before his conversion.*
8.
 - a. Romans 8:33 *God has justified us, therefore no one can condemn us!*
 - b. Psalms 51:4 *Our sin is against God; therefore He is right to condemn us, and it is His privilege alone to justify us if He chooses to do so.*
 - c. Hebrews 8:12 *When God forgives, He remembers are offenses no more. He forgives completely!*
 - d. Micah 7:18 *God forgives our sin completely, because He loves mercy.*
 - e. Isaiah 45:22 *If we will look unto God, we will be saved, and only He can do it.*
 - f. John 3:18 *If we do not believe, we are certainly condemned.*
9.
 - a. *Personal answer.*
 - b. *He knew that God's justice demanded that his sin be punished, it could not be forgiven unjustly. Because God is just, therefore, how could He forgive his sin?*
10. *Because no man could have invented it; it had to come from God.*
11. *Because the Son of God is supremely glorious, and He Himself is the one who chose to bear my sin. As deity, His life has infinite value.*
12. *God in His perfection as Jesus Christ, bears my sin as my substitute, so as to pay the penalty in full, thereby providing a just penalty for my sin, so that I can be forgiven.*
13. *That no matter how much sin I have, Christ's sinless sacrifice is enough to cover it, to pay the penalty in full.*
14. *If you only say 'He is my Savior' (in your head), then there is no real change in your life; it is just a hope to avoid hell. But trusting Him as "all" means resting your whole life on Him, seeking His will, not your own, in all things.*
15. *Because His blood has covered all my sin, and no one can condemn what God has declared righteous.*
16.
 - a. Rom. 5:12-14 *Death came to all men via Adam at the Fall, but life comes through Jesus Christ.*
 - b. Isaiah 53:5 *Christ died in our place when he took the punishment for our sin upon Himself.*
 - c. Romans 5:8 *Christ died for us when we did not deserve it, showing us God's love.*
 - d. Rom. 8:33-34 *Christ died for God's elect, and therefore God has justified them; now no one can condemn them.*
17. *Personal answer.*

Lesson 3 Our Sin and God's Grace

1.
 - a. *They cannot cease from sin, can never be happy or restful. Hard heart, obstinate will, furious passions.*
 - b. *Personal answer.*
 - c. *Because the old nature is very strong, stronger than our own will, and cannot be defeated except it be done spiritually.*
2. *Because it would somehow only temporarily fix our problem, but leave us open to further sins of unbelief, and bring about our ultimate downfall.*
3.
 - a. *God does the work, and it is to give us a totally new heart, ie, a new nature.*
 - b. *We are not capable to change ourselves, but He is totally capable and will do it all perfectly. Therefore: we can 'rest' in Him, and we are secure in Him, and we can refuse condemnation from the enemy, and we can rejoice and be glad forever!*
 - c. *It is not the 'old' made better, but something that is totally hopeless replaced with something totally new.*
4. *The sow will always return to the mud, no matter how it is cleaned up. The only way to bring about real change, is to give it the totally new nature of the cat. And, it cannot do this for itself; the acquisition of a new nature requires an act of God.*
5.
 - a. *It is nothing more or less than to trust Jesus Christ alone for your salvation. This is not mere 'belief' in the sense of intellectual assent (while still holding on to one's selfish life desires). It is to put your trust totally into the hands of the Lord, to give up on self-effort and depend upon Him alone. It is all of His grace.*
 - b. *It is all God's work; if you cannot do it, then that is all the more qualification to depend totally upon God.*
6.
 - a. *Boundless love, goodness, pity, compassion, mercy; infinite*
 - b. *The first and last moving cause of salvation, the fountain and source of all God's loving-kindness to us.*
7. *Grace is the stream of God's love, the substance of it; faith is the aqueduct or conduit that connects God's grace to man. Grace is the engine, faith the chain by which the carriage of the soul is attached to the great motive power.*
8.
 - a. *Because the power is not in the faith, but in the God upon whom faith alone relies.*
 - b. *Look unto Jesus only, putting our entire trust in Him alone.*
 - c. *Personal answer.*
9.
 - a. 1 John 4:8 *God has the attribute first and foremost of love.*
 - b. Lam. 3:22 *God has the attribute of mercy.*
 - c. John 6:44 *God is the one who works our salvation in us to grant us saving faith.*
 - d. Hebrews 12:1-2 *We must set aside our self-life, and live our lives dependent upon Jesus, the source of our strength.*

Lesson 4 Faith, What Is It?

1. *Because we must be informed of a fact before we can believe it.*
2. *Know the gospel: free forgiveness, change of heart, adoption by God; know Christ: our Savior, able to act as Mediator - the connecting link between God and man; know the sacrifice of Christ: Jesus made sin for us, we made righteous in Him. (The author does not mean that these are necessarily the only things or everything; these are some of the essentials.)*
3. *Believe as true that: God is, He hears us, justification is by faith alone, Jesus is our God and Savior - the blood of Jesus cleanses us from all sin.*
4. *The difference lies mainly in the subjects upon which it is exercised; the subject of 'saving faith' is Jesus Christ and His finished sacrifice for our sin on the cross.*
Note: Spurgeon does not elaborate to explain the subject of 'common faith'. By implication it is 'head knowledge' alone (that Jesus lived and died as a sin-substitute), but that it is never personally applied to the heart. In the next section on 'trust', and in chapters 15 and 16, Spurgeon goes on to make it more clear, that this 'belief' in Jesus, without a heart commitment to Him to trust our whole life into His hands, is not 'saving'.
5. *Committing yourself to God, resting your hope on Him, 'leaning' upon Him alone with all your weight.*
6. *Faith is not blind, because it starts with knowledge. Faith is not risky, because it believes on sure facts. Faith is not impractical or irrelevant, because it trusts one's eternal destiny upon truth of the Bible.*
7. *Jesus is: God in human flesh, perfect in character, made a sin-offering for us. He bore our sins in sacrificial death, made an end of sin, and rose again to rule and to judge all things.*
8. *This includes: He will not cast us out when we come to Him, Christ's living water will give us eternal life, and will abide in us, and will give us a holy life.*
9. *"Expecting this of Him" is to trust Him, to leave yourself in the hands of Jesus that He might save you.*
10.
 - a. *Because we should not continue to analyze our understanding; it is not necessary to understand it all perfectly.*
 - b. *To act on what you know: trust the Lord Jesus now; receive Him into your soul!*
 - c. *Personal answer.*
11.
 - a. *Romans 10:17 Faith comes first by knowing the facts of what the Bible says.*
 - b. *Psalms 9:10 The only ones who trust are those who know something about God.*
 - c. *2 Cor. 5:19 Through Christ, God reconciled His chosen ones to Himself, putting their sins on Christ instead of leaving them on those who committed them.*
 - d. *Gal. 3:13 Christ redeemed us from the curse of the law.*
 - e. *2 Cor. 5:21 Christ was sinless, but took our sin, that we who were sinful, might be as sinless (ie, righteous).*
 - f. *Psalms 98:9 Christ will judge us with righteousness and equity.*
 - g. *Mark 5:36 Jesus' own word to the lost sinner is "Only believe".*
 - h. *John 5:24 If we hear the Word of Christ, and 'believe on' (ie, trust in) Him, then we will live eternally, never to be condemned.*

Lesson 5 Saving Faith

1.
 - a. *With the eye we bring what is far off into our mind instantly; so it is when we trust Jesus.*
 - b. *With the hand we take hold of something and bring it to ourselves; faith does exactly this.*
 - c. *With the mouth we feed upon Christ, ie, we receive Him into us, where He can nourish us in our inward parts.*
2.
 - a. *the farmer investing his labor and expecting it to be multiplied*
 - b. *the merchant entrusts his capital into another's hands and feels safe*
 - c. *the sailor wholly casts himself upon the water by giving up his own control (removing foot from the bottom)*
 - d. *the goldsmith puts gold into a consuming fire (suffering), but receives it back purified (blessing).*
3. *Limpets exhibit a sense of dependency, and a willingness so to depend, when they cling without doubting to a sole source of security: the rock which they are on--in spite of the beating they might receive. Their clinging saves them.*
4. *The blind man knows that better sight is possessed by his Guide, and therefore freely follows His leadership. The student doesn't know on his own, but he believes because Another who is more experienced tells him.*
5.
 - a. *It trusts another restfully, because of confidence based in love, that the other will only bring the very best possible to us.*
 - b. *Because of the love, there is along with the trusting, a sense of blessing and confidence.*
6. *Because when we trust Jesus, we are therefore willing to follow all His commands, knowing that these must be the very best for us. Anything else would be to trust our own judgment-- deception.*
7. *It believes Christ because it has tried and proven Him to be infallibly faithful.*
8. *A child takes an apple with his hand, and does not expect or try to make the apple, improve it, or deserve it. The hand only receives it. So too our faith does not pretend to create salvation, nor to help it along, but it is content to humbly receive it, totally and freely from God alone.*
9.
 - a. *Good works by men would foster pride, that God would owe salvation to them because they have done something to earn it. God hates pride and will have none of it.*
 - b. *Faith cannot take to itself any credit, but only adores God who does it all.*

10. *Whatever we trust in for salvation must have a link with God, to take us from here to His side. Faith in Christ is that sure link; anything else that we might try to do or lean on, is a deception, because has no link, it misses total dependence on Christ alone as the link.*
11. a. *God gives not only faith, but all other heavenly gifts, through faith. Those with faith have ceased striving, and find rest in God's strength alone.*
 b. *Personal answer.*

Lesson 6 Alas! I Can Do Nothing

1. *Personal answer.*
2. a. *Romans 7:18 There is nothing in me to do good with; I want to, but I don't do what I want.*
 b. *Romans 5:6 We were totally helpless, and it was in this condition that Christ died for us, based on His love for us, not on our deserving anything from Him..*
 c. *John 15:5 Without Christ we can do nothing that has spiritual (eternal) value; in Christ He can bring forth much fruit through us. (He is the one who does it!)*
 d. *Ephesians 2:5 We were dead in sins: to be dead is even more than 'without strength'.*
3. a. *Yes. [The "How?" part is not directly answered in the text at this point, but is a way to go further] God provides our salvation through Christ's death and resurrection, as a gift to us, totally separate from any need for works or merit on our part.*
 b. *The one thing we must do is fix our mind (by faith) upon the divine assurance that "Christ died for the ungodly".*
4. *That all which is necessary to salvation is not continuous thought, but a simple reliance upon Jesus: He "died for the ungodly".*
5. a. *Christ did not come to save him because he was worth saving, but because he was utterly worthless! He came not for any reasons that were in him (the sinner), but solely out of His divine love.*
 b. *Because we can do nothing good enough to earn salvation.*
 c. *[This should be simply a re-write of the above answer, with your name substituted.] "Christ did not come to save <John> because <John> was worth saving, but because <John> was utterly worthless!"*
6. *Because unbelief and despair are sins. The fact is that whatever desire you have to turn from sin, is repentance enough!*
7. a. *To change your mind about sin, and Christ, and all the great things of God. To turn from sin to Christ.*
 b. *The turning of the heart from sin to Christ.*
8. *To meditate on the fact that "Christ died for the ungodly". To believe that as hard-hearted and unspiritual as you might be, still Christ died for you. Therefore you can be saved.*
To look away from the effect--your (incomplete) repentance, to the cause--Christ Himself.
9. *The Holy Ghost, by turning us to Christ, turns us from sin. When we see Christ more clearly (His unspeakable love for us and His holiness), we will want to turn from sin.*
10. *To cast the anchor of your faith upon the truth "Christ died for the ungodly". In other words, agree with the devil that you are ungodly and undeserving, but that Christ does all the work! If you do this, your blasphemous thoughts will go away of themselves; for Satan will see that he is answering no purpose by plaguing you with them.*
11. a. *They are not from yourself, but are injections of the devil.*
 b. *The devil uses them to drive you to despair, or at least keep you from trusting Jesus.*
12. *Because belief is not a matter of effort, but of the will: we make a decision as to what we will accept as true. Therefore we will either believe (trust) in God's testimony about Christ as true, or to make Him out a liar!*
13. *Hold simply to the one truth: "Christ died for the ungodly". It is not great faith, but true faith, that saves.*
14. *Trust Jesus that "Christ died for the ungodly", and you will soon find power with which to slay your sin.*
15. *Personal answer. One cannot! If Christ has died for me, ungodly as I am, without strength as I am, then I cannot live in sin any longer, but must arouse myself to love and serve Him who has redeemed me.*
16. *To give up trying to please your friends (as enabled by the Spirit), to stand upright and take a firm grip on the truth: "Christ died for the ungodly while they were yet without strength".*
17. a. *Personal answer.*
 b. *Personal answer.*

Lesson 7 Faith, Regeneration, and Christ

1. *Nothing else is needed, but to believe that something is true when it is set before us.*
2. *Like the author of a book answering the question from a reader, God desires to reveal Himself to the sincere seeker. So ask Him to teach you.*
3. *What you are commanded to believe, ie, the gospel (and not that which is not the gospel!). The Holy Spirit uses repeated hearing to grant faith (eyes to see).*
4. *Personal answer.*
5. *If the one who is in authority over an organization, asks you to do something within his organization (therefore, within his command), then we are not wrong to do it, ie, we must have no hesitation about being perfectly at liberty to do it. Spiritually, it means that since God has bid us to come to Him for eternal life, we are perfectly privileged to do so, and it would be wrong to hesitate or doubt.*

6. *That the Lord Jesus Christ suffered in the place and stead of sinners, and is able to save all who trust Him. The person Jesus Christ-- who He is, what He did, where He is, what He is.*
7.
 - a. *Prejudice or pride.*
 - b. *Give up your rebellion, yield at discretion, surrender to your King.*
 - c. *Personal answer.*
8.
 - a. *A man must be born again to be saved, and that is clearly beyond his own power--it must be done completely by God.*
 - b. *If he believes in Jesus, he will be saved, and that is clearly something that he is capable of doing.*
 - c. *The first says that it is a work completely of God; the latter says that there is something also a man must do, ie, to 'believe'.*
 - d. *The Lord will give to those who believe, all that is necessary for salvation. The Lord produces the new birth in all who believe; and their believing is the surest evidence of the new birth.*
 - e. *Personal answer.*
9. *It is wrong to refuse to believe and wait for God to work, because the Spirit is the One who is bearing witness to our soul that we should believe, ie, God is working, and our response is to believe!*
10. *Because He: is a living and present Friend, is a continually existent Person who will hear your prayers and answer them, is interceding for sinners.*
11.
 - a. *He is exalted far above all principalities, and has the Name that is above every name, and has all power in heaven and earth.*
 - b. *It should breathe hope into every believer: whatever sin, the flesh, and the devil have to ruin us, Jesus has still greater power to save us.*
12. *Personal answer.*

Lesson 8 Repentance

1.
 - a. *This would confirm the sinner in his own evil ways, and teach him to think little of evil. And it would violate the holiness and goodness of God.*
 - b. *Personal answer.*
2. *Because God's mercy includes both 1) cleansing from the guilt of sin, and 2) deliverance from the power of sin. To take only one without the other leaves us "lame". And, to be forgiven and yet left to continue in sin, would be to mock the forgiveness, and leave the person in a sad and worse state: thinking they are free, while still being a slave to sin!*
3.
 - a. *Personal answer.*
 - b. *Because the quickened spirit is more afraid of sin itself than of the penal results of it (ie, the punishment). He therefore will not continue to like to sin. [Note: questions 2 and 3b are similar]*
4. *No, because a hatred of sin and a sense of pardon, both come together in the soul. The two go together like two sides of the same coin; they cannot be separated.*
5. *Because we sense more and more that God has washed us whiter than snow, and we hate to be stained anew. We hate that which crucified Christ and that which grieves His Spirit.*
6. *If you are 'born again' and are broken for sin via God's forgiveness, then you will also be broken from sin via repentance, ie, will turn from your former sinful course.*
7. *He gives you both forgiveness and repentance, and the faith to trust Him for them. Your part is simply to respond: in repentance and in trust in Him alone.*
8. *He: has died and risen again, has interposed on our behalf and wrought out a wealth of merit, is exalted on high and is interceding for us--so that our repentance is accepted by God.*
9. *Because our stony heart could not produce repentance on its own; it must come from free and sovereign grace.*
10.
 - a. *God controls all circumstances as sovereign Ruler of all things. He uses bad circumstances (like poverty, sickness, or sadness) to wean us from earth and woo us to heaven, ie, to turn us to Himself. [Suffering in this life and spending eternity with God, is far better than having an easy life for these 70 years and spending eternity in hell.]*
 - b. *Personal answer.*
11. *Similar answer to 10a.*
12.
 - a. *By His whispers in the conscience, by His inspired Book, and by praying friends and earnest hearts.*
 - b. *Personal answer.*
13.
 - a.
 - *Israel, ie, the unconverted Jewish people who have rejected Jesus,*
 - *Those brought up in the brightest of Christian light, and have still rejected Jesus,*
 - *Gentiles (non-Jewish people) with stubborn hearts*
 - b. *Personal answer.*
14.
 - a. *It is one of the speediest methods of gaining repentance. Jesus will draw your soul after Him, away from evil, toward holiness.*
 - b. *Personal answer.*

Lesson 9 Fear and Assurance

1. *They trusted Jesus only in a measure, but were looking to themselves in part. In that part they failed. (Also, their fear of their failure is a cause of their failure.)*
2. *They are one in the same: the Spirit must do it all. If we are saved by His grace, we must live daily also by His grace. It is a big mistake to accept salvation by grace, and then to try to grow in the Christian life by self-effort.*
3.
 - a. *Confirmation, continuance, final perseverance, preservation to the end.*

- b. *Our education and talents do not help us to trust Christ more daily, because it must all be an act of faith (salvation as well as sanctification). [If anything, we can be educated into ignorance, by thinking we can do something on our own ‘capable’ efforts, apart from dependence upon Christ. This should be called ‘pride’!]*
- 4. *They must pray that they may be divinely confirmed, and may be made not only steadfast, but unmovable.*
- 5. *It is a hindrance, because we are so weak that we will stumble and fall by our own carelessness, if the Lord does not keep us. As long as we cannot escape from ourselves, we cannot escape from incitements to sin.*
- 6.
 - a. *Because the road is rough-- we will face all manner of difficulties and temptations.*
 - b. *We are being sustained, and even kept alive on the brink of death, by the unsearchable riches of Christ our Lord.*
- 7.
 - a. *Because all day long they are vexed with filthy conversation, and confronted with robbers attempting to destroy them.*
 - b. *A “drawn sword” [which is the Word of God hidden in our hearts], and “all-prayer”, ie, the continual conversation with the Lord in our inner thoughts at every need.*
- 8. *Because it is the work of the Holy Spirit. Confirmation, by its nature, is to continue only what has been already begun. It builds faith by experiences in trusting God.*
- 9. *He works inwardly to cause us to be firmly grounded; then He builds us up and causes us to abide in Him.*
- 10.
 - a. John 14:19 *Our life is preserved because He lives, not because of what we can do.*
 - b. John 10:28 *No man can take us away from Jesus, no matter what!*
 - c. Jude 1:1 *All those who belong to Christ, are preserved by Him.*
- 11. *Personal response*
- 12. *To attain to steady perseverance in holiness, by faith. Because the Lord is able to keep us from falling, and desires to do so. ‘His commandments become His enablings’, by the Holy Spirit giving us strength.*
- 13. *To be unreprouvable, unimpeachable, to stand free from all charge, to have a character spotless before men, to furnish no occasion for accusing tongues, to maintain integrity, never to turn aside into crooked ways.*
- 14. *Personal response.*

Lesson 10 God, and You!

- 1.
 - a. *It depends upon God’s faithfulness, not any man’s.*
 - b. *Our weaknesses are of no consequence to our perseverance, because our ‘being kept to the end’ depends only on God’s faithfulness, which is a sure foundation and will not change.*
- 2. *In His love. To His: purpose, relationships, promises, covenant, Son, people.*
- 3.
 - a. *The call cannot be reversed, because the ‘the calling of God is without repentance [change]’.*
 - b. *God has made us joined in union with Christ, like a partnership, even ‘joint-owners’, which can never be broken.*
 - c. *We are partakers of His nature; our destiny is linked to Him. We will continue as long as He continues.*
- 4. *All His assets our ours as well; therefore, we can never be poor, or fail, or succumb to the changes of the times, because He is the blessed possessor of all heaven and earth.*
- 5. *Personal answer.*
- 6. *Personal answer.*
- 7. *“Keep you ever to this doctrine (salvation all by grace), and this way of living. Let Jesus be your all and all, and let free grace be the one line in which you live and move.”*
- 8. *Because it leads only to despair and a slavish spirit of self-salvation. It may be only an abomination in the sight of God, because it refuses what He has already done freely in Christ. And it causes the person to miss the joyous spirit of adoption!*
- 9. *“Be on the watch for the souls of others”, because “your own heart will not prosper until it is filled with intense concern to bless your fellow men.”*
- 10, 11 a, b, c, 12, 13: *Personal answer.*

[Please respond to these last questions with a request for us to send you some further materials.]

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