

# Theology on the Web.org.uk

*Making Biblical Scholarship Accessible*

This document was supplied for free educational purposes. Unless it is in the public domain, it may not be sold for profit or hosted on a webserver without the permission of the copyright holder.

If you find it of help to you and would like to support the ministry of Theology on the Web, please consider using the links below:



Buy me a coffee

<https://www.buymeacoffee.com/theology>



PATREON

<https://patreon.com/theologyontheweb>

[PayPal](https://paypal.me/robbradshaw)

<https://paypal.me/robbradshaw>

---

A table of contents for *Reformation & Revival* can be found here:

[https://biblicalstudies.org.uk/articles\\_ref-rev-01.php](https://biblicalstudies.org.uk/articles_ref-rev-01.php)

Reformation  
& Revival



---

A Quarterly Journal for Church Leadership

---

Volume 1, No. 3 • Summer 1992

---

“It is not good to have zeal without knowledge,” says Proverbs 19:2a. Yet that is exactly what we have in contemporary evangelicalism. As I said in the initial article of this series, “Doctrine is out!” The church is big and busy, but there is a pallor underneath the cosmetics which is akin to that of corpses in the morgue. We are in desperate need of reformation and revival, and no less one than the other. For this reason, we now approach the third doctrine in this series: The Judgment of Believers.

Each of the five doctrinal treatments in this series stands alone and finds its unity with the others only in the fact that each has historically been at the heart of revivals, is prone to cause conviction, and unfortunately has been set aside or distorted. This particular teaching before us now has generally been absent from the church since before most of us were born. Learn it, live it, expand upon it, and preach it for the sake of reformation and revival in our day.

103

### The Judgment of Believers

On December 21, 1988, Pan Am Flight 103 blew up over Lockerbie, Scotland, killing 259 people on board and 11 on the ground. The sudden explosion caught the world by surprise. Yet later examination revealed, in fact, no one should have been caught off guard. Officials of U.S. carriers in Frankfurt were told to be on the lookout for an altitude-detonated explosive hidden in a radio or cassette player as early as November 10. “It is now horribly clear,” said Labor M. P. John Prescott, “that the warnings actually identified the company, the type of plane, the route, the period of time and the way in which the explosive was contained” (“The Warnings That Weren’t,” *Newsweek*: March 27, 1989, p. 42).

Similarly, God’s judgments often seem abrupt, as if there were no preparation time for them. Most Christians are taken aback by the thought of a God who judges even believers. But He has warned us well. His warnings have

---

been given way ahead of time. They may be disregarded, but they are as obvious as the stop signs on our streets. The consequences of forgetting those well-revealed but unheeded warnings often come upon us with the suddenness of a mid-air explosion! “Our God is a consuming fire!”

It is not just judgment *now* that believers must consider—there is a judgment to follow. Paul said, “For we will all stand before God’s judgment seat” (Rom. 14:10). What could all this mean? How does God’s judgment relate to both His love and His forgiveness? Are we really going to face God concerning our deeds? Will the believer’s sins be brought up? These are the sorts of questions that arise when we consider this most neglected subject.

#### **Does God Really Judge Believers?**

In the light of such passages as John 3:18 (“Whoever believes in Him is not condemned”) and Romans 8:1 (“Therefore, there is now no condemnation for those who are in Christ Jesus”), it is valid to question whether we are right in saying that God judges believers at all. Yet such warnings virtually bleed from the pores of Scripture. Consider the plain words of 1 Peter 1:17: “Since you call on a Father [obviously speaking to believers] who judges each man’s work impartially, live your lives as strangers here in reverent fear.”

Who of us would require that it be stated with any more clarity than this? God judges believers! And, according to the verse, He does so impartially (see also Col. 3:25). This means, among other things, that, far from being partial to mature Christians who have a long track record with God, He judges them with an even stricter judgment (James 3:1). He, in fact, takes all things into consideration in order to be without even a hint of partiality. No judge could be more thorough. Consider the extremely heavy loss Moses experienced when he was prevented entrance into Canaan

because of striking the rock instead of speaking to it.

Whether or not the effects of this stricter judgment are recognizable to us on earth as it was in Moses’ case really does not matter. We simply do not know all the criteria He uses in making the judgment, nor what His timing is in administering it. He has said that He judges without partiality, and that is exactly what He means. We must not forget that losses and gains in heaven follow from our actions here. This I shall attempt to prove. Suffice it to say, the full story is not told by whatever discipline or reward we know at this moment.

If He deals in mercy with us now by delaying discipline (and thankfully He does!), our misuse of that mercy is not forgotten in the final judgment. He remains impartial even in dispensing what is the supreme partiality: mercy itself. So there is an exactitude related to His dispensing of corrective now and withholding of rewards later. As I will state later on, it is *according to* (not because of) our obedience and disobedience that He rewards and withholds. His actions toward us retain the essential character of being merciful and gracious (that is, being undeserved). Therefore, I am not here denying in any sense that we consistently get less than what we deserve for our sins (since we deserve hell) and that rewards in the future are amazingly beyond what we deserve as well. But there is no partiality in it, whatever scale He chooses to use.

I find that we are often insensible of the discipline of God. If we would read our Bibles better, we might see it more clearly. We are so used to living in spiritual declension that we have become dull to the ways of God. For instance, it is not a minor thing, but a major thing, for our prayers not to be heard. The prophet writes:

Surely the arm of the Lord is not too short to save, nor His ear too dull to hear. But your iniquities have separated you

from your God; your sins have hidden His face from you, so that He will not hear (Isa. 59:1-2).

Accordingly, this passage tells us that this knowledge of God's judgment of believers should produce in us a genuine fear. We know that God does not mean by "fear" a sort of bland awe of God, but the kind of fear which is coupled with the word "trembling" in Philippians 2:12: "Work out your salvation with fear and trembling." This judgment is not to be taken lightly.

#### Judgment Now

It is commonly held that God's judgments on earth consist of those consequences which come from violating or cooperating with the rudimentary principles of nature. Abuse the plan God has for your body, for instance, and you will suffer the breakdowns directly related to your action. It is true that natural consequences, both good and ill, are God's judgment of the situation. There is no "mother nature."

In one church a man gave testimony of believing in Christ but, nonetheless, persisted in smoking to his dying day. He would remove the oxygen mask in his last days of battling emphysema in order to puff on his cigarette. Death came soon after. He experienced God's judgment built into the natural system. He violated principles of nature as affecting his body and suffered the natural result.

Is that all there is to the judgment of God on believers' lives? No, certainly not. There is a direct and responsive discipline and reward to be experienced from God which is above the arena of natural cause. There is a personal response to you from God directly related to sin and obedience. His response may use the natural, but it is not to be confused with any mechanical cause and effect relationship inherent in the natural realm. One only need look at the commands and principles of Scripture to see it.

Either implicitly or explicitly a reward or punishment is found in each one.

Sometimes men will question me, for instance, about their failing prayer life. I occasionally ask the question, "How do you treat your wife?" They seem unsure of the connection, yet in 1 Peter 3:7 men are told to be "considerate as you live with your wives, and treat them with respect as the weaker partner and as heirs with you of the gracious gift of life, so that nothing will hinder your prayers." Here is at least one reason that men's prayers are hindered. If we do not listen to our wives, God says He will not listen to us.

This kind of response from God is found in command after command. See it, for instance, here: "God opposes the proud, but gives grace to the humble. Humble yourselves therefore, under God's mighty hand, that He may lift you up in due time" (1 Peter 5:5-6). Find the same order of response from God in the area of your giving: "Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously" (2 Cor. 9:6). This, then, is the God we have: One who is forever evaluating and responding with favor or disfavor, though, for the believer, never without the fundamental mercy granted to all in Christ.

We sometimes speak of the negative side of God's evaluation of our lives on earth as "discipline" (though it is important to know that a full array of words are used for this process). Remember this about it:

1. **God disciplines those He loves.** "The Lord disciplines those He loves, and He punishes everyone He accepts as a son" (Heb. 12:5-8). We can say concerning our evil actions, "God loves me too much to let me get by with this." If you have never known this discipline, you are not a child of God. It is the lot of all who are loved by God.
2. **God disciplines those He forgives.** There is no conflict between the extent to which God forgives sins and the

discipline of God. All believers are forgiven past, present, and future for all sins they have committed or will commit. When Christ looked forward to you on the cross, He did not just die for sins up until your conversion; He looked upon all your sins and fully atoned for them. Yet He disciplines those He forgives.

This principle can be seen in the aftermath of the sexual sin of David with Bathsheba and the murder of her husband, Uriah. The prophet Nathan pointed his finger in David's face as justly accused. When he did, David folded in repentance. Nathan said, "The Lord has taken away your sin. . . . But because by doing this you have made the enemies of the Lord show utter contempt, the son born to you will die" (2 Sam. 12:13b-14). He was a forgiven man, but a disciplined man.

God, by the way, never forgets sins in the sense of wiping them out of His memory (Mic. 7:19; Jer. 31:34). That great passage on the new covenant in Hebrews 8:12 reads: "For I will forgive their wickedness and will remember their sins no more." It is true that God remembers sins no more against the believer in any *penal* sense, the conditions being met in Christ. We are never to be damned for our sins. Yet it would be impossible to prove that God has forgotten them, especially since He is the Omniscient God. He has, in fact, always known all things and never learned anything new. All that was needed has been done to gain the new covenant blessings for the believer in the death of Christ and the giving of the Holy Spirit. Yet the Scripture repeatedly emphasizes the very thing we are discussing—that forgiven believers are judged. It is interesting to note that the very Epistle to the Hebrews which contains this new covenant blessing states, perhaps more strongly than any other, the seriousness of the believer's judgment.

We must say, further, due to the intensity of God's love for believers and the price of forgiveness . . .

**3. God's discipline may be quite severe.** David experienced many difficulties directly related to the sin he committed, including the violation of his wives by his own son Absalom, and the raising up of the sword against his house. Perhaps the greatest consequence of all is the fact that we are still discussing his sin after 3,000 years. How would you like your sins to be made so public?

We must add to the idea of severity the truth that the Puritan Thomas Bolton expressed:

Afflictions upon wicked men are penal, a part of the curse; there is nothing medicinal in them; they are the effects of vindictive justice and not of Fatherly mercy. But afflictions which come upon the godly are medicinal in purpose, and are intended to cure them of sin (*True Bounds of Christian Freedom*, Banner of Truth, p. 25).

#### Judgment Later

Our judgment as believers does not end with the earthly discipline and reward we experience. We are promised that we are evaluated at a later judgment as well: "For we must all appear before the judgment seat of Christ, that each one may receive what is due him for the things done while in the body, whether good or bad" (2 Cor. 5:10; also Rom. 14:10-12).

It has already been established in a previous article in this series that the nonbeliever is judged on the basis of his deeds and that the lake of fire is a place of varying intensities of punishment (Rev. 20:11-15). In the same way, believers will be judged in the future judgment for their thoughts, words, and actions since becoming a child of God. The 2 Corinthians 5:10 passage teaches that all things, good and bad, will be brought up at this judgment (Eccl. 12:13-14). Often we hear the conviction that only good actions will be

in view at this great event. Consider a sampling of the items which God says are to be the focus of that judgment:

**1. *The quality of your investment in others.***

1 Corinthians 3:10-15 speaks of the kinds of building materials leaders use upon the foundation of Christ in another's life. Since we all have our own sphere of leadership, be it ever so small, these verses are a sober warning to all of us. Remember, leaders are those who will give an account (Heb. 13:17). Yet, how many of us give only "wood, hay or straw" to those for whom we are responsible. I actually know men and women who have made essentially *no* religious investment in their children except for taking them to church. Such matters will be before us again at the judgment. "If what he has built survives, he will receive his reward. If it is burned up, he will suffer loss; he himself will be saved, but only as one escaping through the flames" (1 Cor. 3:14-15).

**2. *The hidden things and the motives of the heart.***

My conscience is clear, but that does not make me innocent. It is the Lord who judges me. Therefore judge nothing before the appointed time; wait till the Lord comes. He will bring to light what is hidden in darkness and will expose the motives of men's hearts. At that time each will receive his praise from God (1 Cor. 4:4-5).

Remember the context of the passage is that of praise being given to various apostles out of a sectarian spirit. In essence, Paul is saying, "You do not know me. I want to be right with God, but that does not clear me, because it is really God who judges. Wait until the end of time, and then each one of us will get proper praise based upon the accurate judgment of God."

Once, on a plane trip, while meditating on Hebrews 4:12-13,

I realized how far off I had been in my understanding of these verses. There is much about the passage to decipher even yet, but I was abruptly awakened to a new thought from it. It reads:

For the word of God is living and active. Sharper than any double-edged sword, it penetrates even to dividing soul and spirit, joints and marrow; it judges the thoughts and attitudes of the heart. Nothing in all creation is hidden from God's sight. Everything is uncovered and laid bare before the eyes of Him to whom we must give account.

I had thought that the emphasis of that text was on that special illuminating work of the Spirit when He opens up a verse or phrase or concept from the text and immediately applies it to us with dramatic force. But the passage really says nothing about *our* experience with the Word; rather it speaks of *God's* use of it! God's Word is that sword which *He* uses (24 hours a day!) as a fine, sharp instrument for dividing between properly and improperly motivated thoughts and attitudes of our hearts. Our use and disuse of His Word, which we ourselves cannot ever discern correctly (Jer. 17:9), He judges impeccably. They are as open to Him as a black mark on a paper, and we shall one day give account for them.

**3. *Your job record and relationship to authority.***

Slaves, obey your earthly masters in everything; and do it, not only when their eye is on you and to win their favor, but with sincerity of heart and reverence [fear] for the Lord. Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving. Anyone who does wrong will be

repaid for his wrong, and there is no favoritism. Masters, provide your slaves with what is right and fair, because you know that you also have a Master in heaven (Col. 3:22-4:1).

Believers are not allowed to have a secular job. Theirs is to be a “spiritual” job, with Christ as their Master. The believer’s response to his earthly boss is a direct reflection of his willingness to have Christ as his ultimate employer. In this there is an asset and a liability. The asset is that the believer with a spiritual job has total job security; the liability is that he never gets off work, even (and perhaps, especially) when he arrives at home after a long day at the plant or office. There are even more liabilities and assets to consider—the heavenly ones! The fullness of inheritance is determined by the way the believer works in relationship with his boss, and by the way a boss treats his employee (1 Peter 2:18-21).

#### 4. *Your attitude toward others.*

“You too, be patient and stand firm, because the Lord’s coming is near. Don’t grumble against each other, brothers, or you will be judged. The Judge is standing at the door!” (James 5:8-9).

Jesus said, “Do not judge, or you too will be judged. For in the same way you judge others, you will be judged, and with the measure you use, it will be measured to you” (Matt. 7:1-2). He surely does not mean that such a precise judgment is being rendered now; no, He must surely be speaking of the final judgment we will face. The standard we require of others, He will use on us. We already face the standard of the Word. Why would we wish to add to our judgment by imposing extra-biblical behavioral requisites? However one interprets the Judge at the door in the James passage above, we must agree that the Lord is at least completely aware of all our complaining and verbal slandering and accusing

which we think goes on behind closed doors. This will come up to stare us in the face again.

We must not make the common mistake of thinking that all judgment by believers is in error. A spiritual man, in reality, judges all things (1 Cor. 2:15a). When that judgment is not an expression of our spirituality, but rather an expression of superiority or even anger, then we have sinned and are responsible before an always-remembering God.

#### 5. *Unselfishness in service.*

Then Jesus said to His host, “When you give a luncheon or dinner, do not invite your friends, your brothers or relatives, or your rich neighbors; if you do, they may invite you back and so you will be repaid. But when you give a banquet, invite the poor, the crippled, the lame, the blind, and you will be blessed. Although they cannot repay you, you will be repaid at the resurrection of the righteous” (Luke 14:12-14).

Christ was not speaking against hospitality toward our friends and relatives, but He was speaking for that kind of hospitality which will bring reward. In fact, at another time, Jesus reassures us that even a cup of cold water given to a believer because he is a believer will not be forgotten (Matt. 10:40-42). It is a great gain for a Christian to receive the enjoyments, spiritual stimulation, and growth afforded by the means of hospitality for this life, but what a greater reward comes in the future for such acts of kindness!

#### What Is to Be Gained or Lost?

When we speak of loss and gain in the future for the Christian, we are not saying that one’s eternal state is in flux, and that one moment the individual can be said to have gained heaven, and the next to have lost it. Rather, we are speaking of the loss and gain of rewards. It is my contention



that Paul was very aware of the possibilities of losing his own rewards when he wrote the following:

Do you not know that in a race all the runners run, but only one gets the prize? Run in such a way as to get the prize. Everyone who competes in the games goes into strict training. They do it to get a crown that will not last; but we do it to get a crown that will last forever. Therefore I do not run like a man beating the air. No, I beat my body and make it my slave so that after I have preached to others, I myself will not be disqualified for the prize (1 Cor. 9:24-27).

The end of this passage, “disqualified for the prize” (or, “be a castaway,” KJV), has been interpreted to mean, either:

1. That Paul feared that a lack of self-control would reveal a lost condition; i.e., he was fearful of not having the perseverance indicative of true faith;
2. That Paul was speaking of the possibility of losing the salvation he now possessed through lack of self-control (an interpretation inconsistent with the doctrine of perseverance); or
3. That Paul feared *being put on the shelf* in terms of service for God. I would like to offer an understanding that I feel fits the context and sense of the text much better.

Corinth was a major center for the Olympic games, specifically called the Isthmian games. Is it not more fitting to say that Paul is using the imagery of the games to speak of the loss and gain of rewards or prizes? The situation is very much like that of Canada’s Ben Johnson in the 1988 Olympics. He won the 100-meter race but was disqualified because they found steroids in his body. In ancient days, Olympic participants had to discipline themselves by a specific regimen for some period before the games. If an athlete won the race but violated the rules, he was disqualified. This is exactly what is said in 2 Timothy 2:5. We read,

“Similarly, if anyone competes as an athlete, he does not receive the victor’s crown unless he competes according to the rules.”

These rewards fall into three major categories:

1. **Praise, or Exaltation** (1 Cor. 4:5; 1 Peter 5:6; and verses on crowns.)
2. **Prosperity, or Heavenly Riches** (Matt. 6:19-24; 1 Tim. 6:17-19; Heb. 11:24-26; etc.)
3. **Position, or Rank** (Matt. 25:14-25; Luke 19:11-27; etc.)

There is a certain ring of piety in the voices of those who say they do not care about such things. All they care about is “a little shack on the other side of glory.” Interestingly, the very ones who care so little about eternal rewards are often killing themselves to get the same things in time! They want more than a little shack on earth! It is an abomination to seek praise, prosperity, and position as your goal for this life, but it is reasonable and even encouraged that we desire them for the future. After all, God made us with ambition. He also told us where we must focus that ambition. A man or woman without ambition is dead.

Run to win the prize! Run, because God has told you to run. You must surely believe that God “rewards those who earnestly seek Him (Heb. 11:6). Practice disinterestedness toward rewards for this life, but press for *heavenly* reward. It appears to me that we have made into almost nothing what God has highly valued and given to us as one (though not the only one) of His extremely precious motivations.

Do you remember that James and John approached Jesus about their future, and said, “We want You to do for us whatever we ask”? (Mark 10:35ff). Jesus was not put off by this request. You remember that in other places He states that we do not ask enough. Then they expressed their desire to sit on the right and left hand in Christ’s glory. Still no rebuke came from Christ. He did say that it is a costly

thing. He asked, “Can you drink the cup I drink or be baptized with the baptism I am baptized with?” They answered that they could. (Indeed they did drink and were baptized). He went on to state that the precise position of right and left was already prepared for particular individuals. The rest of the disciples became indignant at this request of the sons of Zebedee. Jesus did not. Rather, Jesus told the disciples just *how* to be great. The way to be great in the future age is to do just the opposite of the rulers who lord it over the people. “Instead, whoever *wants* to become great among you must be your servant, and whoever *wants* to be first must be slave of all” (emphasis mine). There are the instructions. He did not discourage their ambition in the least, but rather guided it.

Though the emphasis of running to win embarrasses most Christians today and is not so well understood, we would do well to change our thinking and take up Jonathan Edwards’s pledge:

Resolved: To endeavor to obtain for myself as much happiness in the other world as I possibly can, with all the power, might, vigor, and vehemence, yea violence, I am capable of, or can bring myself to exert, in any way that can be thought of.

Rewards are never truly meritorious. As another has said, it is not *because of* but *according to* what we have done that He rewards us. Grace maintains its place and the spirit of the 24 elders who repeatedly lay down their crowns before the throne dominates the thoughts of all rewarded saints in heaven. “Not that we are competent in ourselves to claim anything for ourselves, but our competence comes from God” (2 Cor. 3:5).

One question remains. If we are to experience loss and gain of reward in heaven, what will keep that from making

heaven bittersweet? Would we not be forever haunted with the knowledge that we missed something by our poor level of obedience on earth? This may be answered in two possible ways. First, we may speak of what has been called the “capacity theory.” By this we mean that the capacity of each person in heaven is directly related to the way he lived on earth. Since each capacity is filled with joy, there is no diminishing of happiness. One will have a bucket-sized capacity and the other that of a thimble, but each will be full and oblivious to the difference.

I prefer to think, rather, in terms of a second way, although I would still place my thoughts in the category of *theory*. Even a cursory reading of the Revelation shows us that a knowledge of sin exists on the part of both angels and men in heaven. The songs of the redeemed are songs of deliverance from sin; the martyrs are begging for vindication against sinners; the righteous judgments of God are extolled; etc. God’s glory is all that matters in heaven. His glory is manifest in His righteousness. It is my belief that we will be fully aware of our rank, our riches, and our exaltations on varying levels, but we will be so appreciative of the righteousness of God that we could never want His judgment of us to be any different from what it is. He has judged us perfectly, and that perfection is what makes heaven heaven. Therefore we will forever appreciate God for doing exactly what demonstrates His perfect knowledge of what is right.

All of this produces in us a strange mixture of joy and fear during our days upon the earth. Fear, because we could miss out on augmenting the joys of heaven by our carelessness with the stewardship of life. Fear, because we could have gained reward in earlier days and now may be losing what we had gained (1 Cor. 9:7; 2 John 8; Rev. 3:11). But there is also joy. There is joy because God gives to us, far above any diligence on our part, rewards which are

eternal and never-fading.

Above all, the doctrine of the judgment of believers brings home to us the fact that every thought, word, and action makes a difference. Living with that awareness is part of what it means to walk in personal revival.

Now this is the conclusion of the matter:

Fear God and keep His commandments, for this is the whole duty of man. For God will bring every deed into judgment, including every hidden thing, whether it is good or evil (Eccl. 12:13-14).

---

**Author**

Jim Elliff serves as an associate editor of *Reformation & Revival Journal* and is president of Christian Communicators Worldwide, North Little Rock, AR. He is author of the helpful book *Wasted Faith*, which is available for the asking from his ministry at:

7104 Comanche  
North Little Rock, AR 72116