

IMPUTATION OF RIGHTEOUSNESS
&
COVENANT THEOLOGY

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(An Overview of Romans 5:12-21)

by Walter Chantry

Paul's great theme in Romans is righteousness, in particular the righteousness of God. *"I am not ashamed of the gospel, because it is the power of God for the salvation of everyone who believes...for in the gospel the righteousness of God is revealed,"* (Romans 1:16, 17). The Christian gospel is about righteousness.

I. AN INDICTMENT AGAINST HUMANITY

Paul began explaining the gospel by telling us that *"the wrath of God is being revealed from heaven against all the ungodliness and unrighteousness of men,"* (Romans 1:18). His point was not that if the people of the Roman Empire did not repent, that God's wrath would fall on them. His message was that the wrath of God was already active and evidently upon them. At a time still future when he wrote, God's wrath would be seen as the Vandals battered down their gates and plundered their cities. But long before this terrifying, destructive blow, God's wrath was to be seen in His allowing the empire to wallow in moral filth and debauchery. He permitted Romans to corrupt themselves and to follow every lustful desire of their hearts without restraint. This was the wrath of God in its early stages, already fallen as Paul's letter was written.

Precisely the same message is obviously applicable to the United States of today. We are not speaking of a message that the wrath of God will one day fall on America if we do not repent. Rather, the wrath of God has already evidently fallen on our land. God has given an ungodly and unrighteous America over to the sinful desires of her heart and to the most degraded behavior. Because our land has given up on God, He has given up our nation to self-inflicted miseries. His wrath begins to destroy with unbridled shameful lusts, depraved minds and filthy practices too numerous to mention.

There follows in Romans chapters 2 and 3 a most powerful indictment of all humanity as unrighteous. All without exception “*have sinned and fall short of the glory of God,*” (Romans 3:23). That is, no one measures up to God’s own righteousness, which is His glory! How then can any sinner hope to possess the righteousness of God? The Almighty demands nothing less or divine wrath will fall upon the deficient.

Of course, Paul has given us the solution to this vital question from the beginning of his letter to Rome. “*The righteous will live by faith,*” (Romans 1:17b). We can only be justified (that is, declared to have the righteousness of God) through faith in Jesus’ blood (Romans 3:24,25). Faith in Jesus Christ is the instrument which receives the righteousness of God as a free gift of grace.

II. IMPUTATION

Still, that is not the end of Paul’s discussion. Because having the righteousness of God is all important to each of us, he feels compelled to explain it further. Chapter 4 tells us that when an individual believes in Jesus, a transaction takes place in heaven. Paul uses the historic and biblical example of Abraham to describe what transpires when a person believes. A new word is introduced to explain the heavenly occurrence that gave Abraham the righteousness of God through the instrument of faith. That word is used over and over to imprint on our minds the heavenly transaction. It is the biblical doctrine of imputation.

The King James version uses three different English words to translate this word. They are *impute*, *reckon* and *count*. Because this one word, used eleven times within the chapter, is precisely the emphasis of the chapter, the New International version wisely uses only one English word consistently, the word *credit*. The Greek word is a commercial term that all will easily understand by the word *credit*. We understand crediting someone’s account on a ledger or in a computer.

When a sinner believes in the Lord Jesus, the righteousness of God is credited to him. In the accounts of heaven the righteousness of God is credited to believers. When, on the day of judgment, believers stand before God, He will check His heavenly accounts and will find deposited in their account the righteousness of God. This is the extraordinary good news of the gospel. By faith in Jesus, the righteousness of God is credited to sinners’ accounts, or is imputed to them.

Although this news brings great hope and joy and peace to our hearts as the early verses of Romans 5 express, this heavenly transaction raises a question. How does God's bookkeeping work? How can a just and fair God credit the account of a sinner with the righteousness of God? Is God an honorable judge in doing this, or has He cooked the books of heaven?

III. HOW DOES GOD DEAL WITH HUMANITY?

On what principle has God acted in crediting a believing sinner with the righteousness of God? I have been sinful, not righteous. How can God change my account from a debit to a credit? How does the accounting system of heaven work? What is this imputation of Chapter 4? That is the subject taken up in Romans 5:12-19.

To answer the above questions, to explain how imputation can occur, to describe how the righteousness of God can be credited to believing sinners like Abraham, this passage focuses on a principle employed by the living God in His government of our human race. You are living in God's world. The Almighty made the world and made us who live in it. He sovereignly administers all of the affairs of our human race. At the end of your days you will stand before the King of Kings and He will judge you. The principle spoken of in this section of Romans is central in God's administration of humanity and will be prominent in the decision process when you stand before God to be judged.

It is of great importance for you to understand how God's world and God's government and God's courts work. If you were going into one of the courtrooms in the county in which you live and you were only going to be an observer, it would not be urgent that you understand how the court operates. But if you were entering the courtroom as a defendant, it would be of immense consequence that you comprehend the basis on which your case would be decided. Some day you will be a defendant and God will be your judge. The principle of God's justice revealed in this passage will play a vital role in God's decision of your case. You must understand the system in which you live. You must be aware of what the rules are.

Here we discover that it has pleased our Maker to employ the device of representation in managing His system of justice for us. He does not always treat human beings merely as individuals. In the greatest

of all transactions that have to do with our human race and with us, God has dealt with us, not directly, but through our representatives. Theologians call this the federal system and we will show in Romans 5 the actual verses where this is being taught. The federal system is foundational to what our confession of faith refers to as *the covenants*. It is at the heart of what people refer to as *Covenant Theology*.

IV. COVENANT THEOLOGY

The Lord of heaven and earth, in His administration of humanity, has appointed for us a head, or a representative. The representative is one of our own, a true human being who is to act for us before God in His system of justice. In other words, the Most High employs the mechanism of collective or corporate management. This is a fact taught in Scripture with which we must all come to terms.

We understand this on an earthly level. Some of the decisions which have the most far-reaching impact on your life are made for you by representatives. You cannot act directly in international affairs. You have representatives in Washington. When they make decisions, they are your decisions, whether you like them or not. If your representatives declare war, you are at war. It will do no good to cry, "*I didn't vote for him and I disagree with his behavior in this matter.*" Your heads have plunged you into war with all of its consequences. We act corporately.

Some of you work for large corporations. It is not possible for every employee to sit down with the CEO or president of the corporation and to negotiate his personal working arrangement. There are representatives who conduct collective bargaining. Your future income and working conditions will rise and fall with the wisdom and effectiveness of the person representing you in collective bargaining.

This is even true socially in our families. If fathers act with wisdom in working hard, managing finances with skill, making educational and spiritual decisions with insight, it will have important consequences for their children. Very few children would have chosen the social, economic and emotional consequences which they bear from their parents' divorce.

V. THE HISTORIES OF ADAM & JESUS

In God's world there is representation or collective bargaining. When the Holy One made the human race, He appointed Adam as our head. The Lord assigned Adam a test that was more than personal. It was a test for Adam and for all whom he represented. Adam was in collective bargaining for himself and for all who would be born of him by natural generation. The consequences of that test would have the most wide-ranging effects and profound impact upon everyone of his posterity, everyone who was in Adam, everyone whom he represented. It was God who set up the mechanism of representation and who appointed the representative. Adam took the test for us all.

In Romans 5:12 the Scriptures speak of this governmental arrangement: *"Therefore, just as sin entered the world through one man, and death through sin, and in this way death came to all men because all sinned."* This is an astounding statement that one man has brought sin and death upon us all. That is not the common thought people have as to how God is going to deal with us.

When it says in verse 12, "and in this way death came to all men because all sinned," it is not saying that all sinned because all did the same thing that Adam did. The proof that the verse is not saying that is found in verse 14 where we read, *"Nevertheless, death reigned from the time of Adam to the time of Moses, even over those who did not sin by breaking a command, as did Adam."* Some never sinned personally as Adam did, but they were in him, represented by him. He acted for them and they die as the consequence of Adam's first foul deed. Because of one man's one sinful deed, all are sinners. All are constituted sinners, all are condemned and all are destined to die. Verse 18: *"the result of one trespass was condemnation for all men."* Verse 19, *"through the disobedience of the one man the many were constituted sinners."* The entire passage is repetitious for emphasis that one act of the one man made many sinners and brought to the many condemnation and death.

What the passage is teaching is that the most horrible realities of our human existence are all the consequences of the one act of one man, our representative, Adam. *"In sin your mother conceived you,"* (Psalm 51:5) and *"from the womb you have been wayward speaking lies,"* (Psalm 58:3). Your sinful constitution is the direct result of the

one act of the one man in his failure of the representative test. From the first instant of your existence, you have been condemned by God because of the one act of the one man. From the time of your conception, death began to stalk you with the assurance that you were his as a consequence of the one act of the one man.

To be very blunt, God holds you responsible for another man's act. The Lord is not arbitrary about this. It does not mean that, when you stand before God and the books are opened, you will be credited with the sin of some unknown, distant relative. This mechanism of being credited with another man's act is only employed in the case of divinely appointed representatives. Adam was such a person.

There is only one other individual who has served in a similar capacity as representative for vast numbers of the human race in God's scheme of government. Only one other was appointed by God for collective bargaining with heaven on behalf of members of the human race. That other person is Jesus Christ. To show that He is the only man beside Adam to serve as a federal representative, Jesus is called the second Adam, (I Corinthians 15:47), and the last Adam, (I Corinthians 15:45).

Romans 5:18,19 clearly draws the parallel function of Christ and Adam. *"Just as the result of one trespass was condemnation for all, so also the result of one act of righteousness was justification that brings life for all. For just as through the disobedience of the one man, the many were constituted sinners, so also through the obedience of the one man the many will be constituted righteous."* Because of the one righteous act of the one man, Jesus Christ, multitudes will be justified before God (declared to have the righteousness of God).

All who were in Adam were constituted sinners, were condemned, and were sentenced to die. All who were in Christ will be constituted righteous, will be justified, and will have eternal life. How can God credit the account of a sinner, like Abraham or like me, with the righteousness of God (Romans 4)? The answer: on the basis of God's great representative principle, of His governing the human race in a federal manner, of His administering humanity under a covenantal arrangement (Romans 5).

This is a great fact of our world. God governs the human race on a collective basis, under heads whom He appoints. Actions and decisions of the two federal heads are imputed or credited to those whom they represent. In other words, we bear the responsibility for

what these representatives have done. In one case, the one act of one man led to condemnation and death for a vast multitude. In the other case, the one act of one man led to justification and life for a vast multitude. Our lives are profoundly determined in time and in eternity by representatives. The histories of Adam and Jesus are not merely interesting curiosities of the past. They determine one's destiny. These two acted for us as representatives.

VI. This Teaching Hated

You can imagine that some people hate this Bible teaching with a passion. Those who have a great sense of independence and individualism want to stand on their own feet, to be captain of their own fate, to get what is coming to themselves. Those who have great confidence in human nature and those who believe that, on their own, men can achieve nobility, virtue or goodness, will deplore the idea of imputation. Whether confidence is placed in human intellect or human will or basic human moral goodness, multitudes will have nothing to do with a federal head determining their ultimate ends. There is a violent human reaction against God crediting one man with the act of another man.

It is complained that it would be unjust for God to view one person as responsible for another person's actions. That would be called unfair. This is not only the criticism of Christianity by unbelievers; it is the serious objection of theologians like Pelagius and Arminius, and it is the response of multitudes who call themselves evangelical Christians.

There are two answers to these objections. First, justice is to be defined by a holy and just God, not by a corrupt and criminally guilty mankind. Our Maker will determine how to administer this humanity; the creatures will not dictate to the Creator. Secondly, if it is unfair for God to condemn us for the act of Adam, then there is no vehicle or mechanism to save sinners, for it would be equally unfair to save a sinner on the basis of what Jesus Christ has done. The entire apparatus for saving sinners rests upon the same administrative principle by which we were condemned in Adam—imputation.

People are especially disturbed by the biblical doctrine of original sin. Especially in our democratic society people cry, "*I didn't vote for Adam and I didn't ask him to plunge me into condemnation and death.*" However, when a sinner looks to the cross and discovers

that he may have the righteousness of God credited to him on the basis of the one act of Jesus, he is delighted with the device of administration called imputation. Our New Testament rings with awareness of this representative principle: “As **in Adam** all die so **in Christ** all will be made alive,” (1 Corinthians 15:22). In Adam and in Christ, there is no third category. “God made him who had no sin to be sin for us, so that in him we might become the righteousness of God,” (2 Corinthians 5:21).

VII. UNDERSTANDING COVENANT THEOLOGY

This teaching of Romans 5 and of all the Scripture has been called *Covenant Theology*. These two great covenants for humanity are described in Chapters 6 and 7 of our *London Baptist Confession of Faith of 1689*. Arising from passages like Genesis 2 and 3 and Romans 5:12-21 these two arrangements (covenants), made by God with mankind’s only two federal heads, find all of Scripture organized under them. The understanding that there are only two covenants or two representatives whose actions are imputed to all who were in them gives structure for understanding God’s Word. There have only been two arrangements by which men might have the favor and blessing of God, one in Adam and one in Christ.

When God made man, He very clearly published the terms under which innocent man could continue to enjoy God’s favor and blessing. Adam our representative was required to continue in righteousness under a test. Adam failed. His fall plunged us into guilt, shame and misery.

God immediately (Genesis 3:15) published a way for sinners, fallen in Adam, to have righteousness and thereby restoration to God’s favor and blessing. It would be by the person and work of another representative, Jesus the coming Savior. This was by grace through faith in the Son of God, whose one act would credit us who believe in him with the righteousness of God.

Both of these covenants are in force today. The covenant in which Adam represented us has not been set aside and forgotten. All the arrangements of that agreement are still in force. People are born sinners, condemned by God and die because the Almighty is enforcing the terms of the covenant made with Adam. Unless somehow people are savingly united to Jesus Christ (the second and last Adam), the covenant with Adam will determine their destinies

forever and ever. Union with Jesus Christ is a necessity because the first covenant has not been canceled by God. Again we return to the issue that God will deal with you under one of two representatives whom He appointed.

Scripture tells us of various historic covenants that followed His arrangement with Adam. He made covenants with Abraham, Moses, David and Christ. But all of these are merely various administrations of the one Covenant of Grace in which Jesus is the appointed representative and in which men are saved by grace through faith in the Messiah.

When Adam heard Genesis 3:15, he began to look forward in hope to the seed of the woman (Jesus Christ). The first words out of Adam's mouth, after God pronounced the curses for the broken covenant, were to call his wife "*Eve, because she would become the mother of all the living*" (Genesis 3:20). Adam, after the Fall, and the patriarchs, and Abraham, and Moses, and David all trusted in a second representative, or covenant head, Jesus Christ. As time went by the arrangement to have one act of one man provide the righteousness of God for believers became more and more plain — but it was one and the same covenant arrangement.

VIII. IMPUTATION & CALVINISM

Not only is the doctrine of imputation a key to understanding the relationship of Old Testament and New Testament, it is also the linchpin of Calvinism. You know what a linchpin is. A tricycle usually has a solid axle on the back that holds two of its three wheels. On the axle, outside the two wheels, are small holes through which steel pins are placed and bent over. They are the linchpins which hold the wheels on. If a linchpin breaks or falls out, the wheel will fall off and the tricycle will be useless.

Historically, men who dislike Calvinism try to destroy that doctrine by cutting off the linchpin of imputation. Enemies have wisely discerned that if imputation can be successfully attacked, Calvinism will be dismantled and broken. Such assaults usually begin with a high appreciation of man-centered philosophy. All humanistic systems assert that it would not be fair for God to hold one man accountable for another man's action. Once that has been accepted, original sin or the imputation of Adam's sin to us is denied. Following this, particular atonement is overthrown and Calvinism is gone.

IX. THE INFLUENCE OF THE SCHOOL OF SAUMUR

In fact, that is what occurred at the school of Saumur, France, shortly after the death of John Calvin. Saumur was a French Protestant Theological School in which professors were greatly influenced by the philosophy of a Protestant humanist named Ramus. A change in teaching took place within the school over a number of years.

John Cameron, a Scot, was teaching at Saumur. He began to make a distinction between man's natural ability and man's moral inability as he taught on the subject of the human will. This, you see, would exalt the will of man and exalt man's influence over his own destiny.

As years passed, other theologians who were taught by Cameron developed his thoughts further. A man named LaPlace attacked the doctrine of original sin. He claimed that it would not be right for God to impute the act of Adam to other men. Because French Protestants were virtually all Calvinists, he could not eliminate the word imputation. Rather he invented the term *mediate imputation*. His theory was that men become sinners and are condemned and subject to death only when they themselves sin. You can see that there is no imputation at all in his theory. Yet this is the most popular theory today among evangelical Christians. They believe that men hold their destinies in their own hands.

As LaPlace developed his teaching, alongside him labored Moyse Amyraut. You may have heard of Amyraldianism. Some people think Amyraldianism is four-point Calvinism, the view of people who are getting close, but have not quite seen all of the implications of God's sovereignty. Of course Amyraut did indeed attack the doctrine of *limited atonement*.

However, Amyraut was logically working through the humanism of Ramus, the exalted human will of Cameron, and the denial of the imputation of Adam's first sin by LaPlace. He developed what has been called theoretical universalism as his view of Christ's atonement. By this process Calvinism was gone at Saumur. Realizing the import of the Saumur teaching, true Calvinists found it necessary to teach extensively on the covenant structure of God's dealings with mankind, especially emphasizing the doctrine of imputation.

A parallel course may be found in American church history. All of us are aware of the godly contributions of Jonathan Edwards to the Great Awakening. Perhaps less known is the fact that Jonathan Edwards wrote a very scholarly treatise on man's will in which he used the precise language of John Cameron. He too distinguishes between the natural ability of man and the moral inability of man.

The immediate students of Edwards, including his own son, very directly attacked the concept of the imputation of Adam's sin to his posterity. They claimed that Edwards himself had led them in this direction. New England theology was then on its way. Man's will was elevated, and the principle that God can impute the action of one man to another was denied. It was not long before limited atonement was under attack. Out of New England theology came uncalvinistic Presbyterianism, Charles Finney-style evangelism and other tendencies that exalt man (and especially his will) at great cost to God's sovereignty.

All of this shows that the doctrine of imputation is the linchpin of Calvinism. Some of you are very excited about Calvinism. You love the truths of Sovereign Grace in the salvation of man. But why do churches give up Calvinism after it has been taught to them? Over and over again it is assaulted over the issue of imputation and the system of Covenant Theology.

X. ONE FURTHER IMPLICATION

There is one further implication of Romans 5:12-21 that I must mention. Imputation is the keystone of the biblical doctrine of substitutionary atonement. What is a keystone? It is the topmost stone in an arch. As an arch comes together at its center, there is one stone (a keystone) upon which both sides of the arch lean. All that has to do with substitutionary atonement leans on the doctrine of imputation. Remove the keystone and all will collapse.

This is what Paul has been saying in Romans. In 4:25 we are told that Christ "*was delivered over to death for our sins and was raised to life for our justification.*" This message required a discussion of imputation in Chapter 5. Jesus was held accountable for our sins. We are credited with his act on the cross. That is how we receive the righteousness of God! When, for any reason, the biblical teaching of God's crediting one man for another man's actions is attacked, the

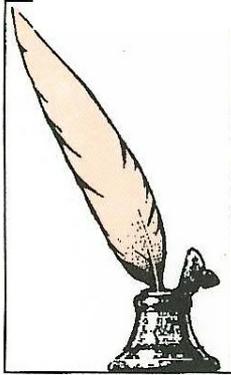
very idea of substitutionary atonement is under attack. If such attacks are carried to their necessary and logical conclusions, the biblical ideas of the atonement will disappear.

Limited atonement is the only view that consistently and faithfully defends substitutionary atonement. Limited atonement speaks more about the nature of the atonement than about its extent. The two questions are always mutually influencing. If you do not like the idea of one man actually representing other individuals who are credited with his acts, then you must define Jesus on the cross as something other than a substitute.

In fact, Saumur's theology and New England theology eventually redefined the nature of the atonement! If you exalt the will of man, atonement will suffer. If you deny the imputation of Adam's sin, suggesting that Adam was only an influence on others, and that men are condemned only for their own sins, you will redefine the cross. Soon you will not like hymns that say, "*bearing shame and scoffing rude, in my place condemned he stood, sealed my pardon with his blood ...*" Eventually those who deny imputation will deny Christ suffering as our substitute.

Biblical doctrines rely on one another and influence each other. The history of the church has shown that an attack on one teaching will affect other teachings. The book of Romans is explaining to us the gospel of Jesus Christ. This matter of imputation is very central to understanding the transactions by which we are saved. Its denial will have catastrophic consequences for understanding Scriptures, for the doctrines of grace and for the atonement we hold so dear.

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approved unto God”
2 Timothy 2:15*

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