

# GROWING DEEP IN THE CHRISTIAN LIFE

## Returning to Our Roots

### STUDY THIRTEEN

## “Mr. Smith, Meet Your Substitute”

*Romans 3:9–31*

*When I address “Mr. Smith,” I’m talking to the common man and woman who happens to find himself or herself in a precarious predicament. It’s called sin.*

—Pastor Charles R. Swindoll

**M**EEET Mr. Smith. Like many spiritually lost people, he is vaguely aware of God, but he doesn’t really know who God is or how to find Him. Mr. Smith—or Mrs. Smith—could be your neighbor, coworker, or friend. He or she could be your in-law, your uncle or aunt, even your own child. Your goal is to guide him or her to the Savior. But what do you say? Where do you begin?

This *Searching the Scriptures* study explains the greatest news ever told—how to know God personally through faith in Jesus Christ. To make the message memorable, Pastor Chuck Swindoll bases his explanation of the gospel on a simple outline:

Four Major Issues

Three Crucial Questions

Two Possible Responses

One Final Reminder.

*Four, three, two, one . . .* the countdown to new life with God!



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Committed to Excellence in Communicating Biblical Truth and Its Application

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## “Mr. Smith, Meet Your Substitute”

Romans 3:9–31



### PREPARE YOUR HEART

As you open the Word, pray for your unsaved friend or family member.

*Father, You know the life story of those I love and how much they need a personal relationship with you. You desire “everyone to be saved” (1 Timothy 2:4), and so I pray that Your Spirit convicts them of their sin. Open their hearts to Jesus and draw them by Your grace. May they hear You calling their name, and may they come to You in faith. In Jesus’ name, amen.*



### TURN TO THE SCRIPTURES

In Romans, Paul explained how to have a personal relationship with God. He called his message the gospel—“this Good News about Christ”—and in it resided “the power of God” to save everyone who believed it (Romans 1:16).

What does the good news tell us? According to Paul,

*This Good News tells us how God makes us right in his sight. This is accomplished start to finish by faith. As the Scriptures say, ‘It is through faith that a righteous person has life.’ (1:17).*

In Romans 3, Paul detailed his explanation of the gospel with four major issues pertaining to what God has done for us.



### Observation: Four Major Issues

As you read Romans 3, observe the major issues rising to the surface. They explain *who we are* and *who God is*, *what we need* and *what God did* to meet our need. Let’s begin with the first issue, which compels us to take an honest look at ourselves.



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### Our Condition: Totally Depraved—Romans 3:9–18

What do you observe in the mirror of *Romans 3:9–18*? What is Paul’s assertion in verse 9?

How does he support his assertion in verses 10–18? Write down the emphatic phrases that Paul uses.

The Scriptures shoot straight, don’t they? Not just some, but “all have turned away” (3:12). “No one is righteous” (3:10), no exceptions. We are sinners through and through—totally depraved. Now that doesn’t mean we’ve committed every possible sin, rather, it speaks to our condition. Sin has tainted every part of the human—mind, body, will, and emotions—so that “no one does good” according to God’s holy standard, which we’ll examine next (3:12).

*If depravity were “blue,” we’d be “blue” all over. Even when we try to hide our depravity, it comes out when we least expect it. —Pastor Chuck Swindoll*



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### God’s Character: Infinitely Holy—Romans 3:19–20, 23

Some people might argue, “I may have my faults, but I’m not as bad as so-and-so. Besides, look at the good I’ve done!” However, people don’t set the moral standard; God alone defines righteousness—which He expressed in the law of the Old Testament. What was the purpose of the law and what did it prove, according to *Romans 3:19–20*?

How did Paul sum up his points about human nature in *3:23*? What did he declare about God?

God’s standard is based on His holiness. “God is light, and there is no darkness in him at all” (1 John 1:5). How can humans who live in sin’s darkness endure the scrutiny of God’s light? How can we hope to escape the sentence of death for our sins (*Romans 6:23*)? Even our best efforts at righteousness fall short. We *need help!*

*Here we are, sinners by birth, sinners by choice, sinners by nature, trying to reach a standard and attain a relationship with the God who made us. We’re dead in sin. Our condition is depravity. God’s character is perfection. We need a substitute.*

—Pastor Chuck Swindoll



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### Our Need: A Substitute—Romans 3:21–22

Because of our helpless state, someone must keep God’s law for us and bear sin’s judgment in our place. Is there such a person? Mr. Smith, meet your substitute: Jesus Christ.

How did Paul describe our need and point us to Jesus in *Romans 3:21–22*?

*We need someone to get us out of the hole we’re in. We need an advocate, someone who can represent our cause. —Pastor Chuck Swindoll*

### God’s Provision: A Savior—Romans 3:24–31

What did God do for sinful humanity, according to *Romans 3:24–25*?



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What about sinners who died prior to Christ’s sacrifice on the cross? How did they have the opportunity to receive pardon from sin’s punishment, according to *Romans 3:25–26*?

How are sinful humans made right with God, according to *3:27–31*? What important contrast did Paul make in these verses? What is the essential message of the gospel?

*Think of the cross as a spiritual sponge that absorbs the sins of humankind—past, present, and future. At the moment Christ died, He bore our sins and satisfied the righteous demands of the Father. —Pastor Chuck Swindoll*



### **Interpretation: Three Crucial Questions**

As Mr. Smith listens to these four major issues, three crucial questions cross his mind. The first question is this: “*Is there any hope for lost sinners?*” How did Paul answer this question in *Romans 3:22*?



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What does it mean to place one’s faith in Jesus alone?

Second, Mr. Smith wonders, “*Isn’t there any work for the seeker to do?*” How did Paul answer this question in *Romans 3:24 and 28*?

In 3:24 in the New American Standard Bible, three key words need explaining—“gift,” “justified,” and “redemption.” How would you help Mr. Smith understand the difference between salvation as a free gift versus an earned wage? For help, you can refer to Paul’s elaboration in *4:4–5*.



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When we place our faith in Him, God justifies and redeems us. *Justification* is an act of God’s mercy in which He declares believing sinners righteous while they are still in their sinning state. *Redemption* is God’s act of paying the ransom price to release us from our bondage to sin. In the space below, put these concepts in terms that “Mr. Smith” can understand.

Third, “*Is there any way to lose the gift of salvation?*” If our salvation depended on us to earn it, then it would depend on us to keep it. How does receiving salvation as a gift give us security in our relationship with God?

Let’s review the answers to these questions. Is there any hope for lost sinners? *Yes—Christ!* Isn’t there any work for a seeker to do? *No—just believe!* Is there any way to lose the gift of salvation? *No—never!*



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### Correlation: The Good News in Summary

The message of the gospel reverberates like a church bell sounding out hope for sinners. How do the following verses express the good news about Christ?

John 3:16: \_\_\_\_\_

2 Corinthians 5:21: \_\_\_\_\_

1 Peter 2:24: \_\_\_\_\_

*God holds out His grace and makes it available for anyone to receive.*  
—Pastor Chuck Swindoll



### Application: Two Possible Options and One Final Reminder

We’ve come now to *two* and *one*. Mr. Smith has *two possible options*: he can either believe in Christ and accept the gift of salvation, or he can refuse to believe and reject the gift.

Now if he rejects Christ, God won’t zap him with a lightning bolt. God never twists an unsaved person’s arm to take His gift of salvation. But there is *one final reminder*—people don’t have endless time to make their decision. When the moment of death comes, the choice to accept or reject Christ is set for eternity (Hebrews 9:27).

How about you? Perhaps you never really understood how to have a personal relationship with God through faith in Christ . . . and now, for the first time, you understand. You can’t earn your way to God through religious duties. Jesus Christ did all the work for you when He bore your sin on the cross. Now, simply place your faith in Christ. Receive God’s pardon for your sin and step into the secure hope of eternal life in Christ.

If you’re making the decision today, the following prayer can be your guide:

*Dear God,  
I know that my sin has put a barrier between You and me. Thank You for sending Jesus to bear my sin and open a way to You. I accept Your gift of eternal life and ask Jesus to be my Savior. I desire to walk with You in a personal relationship. In Jesus’ name, amen.*



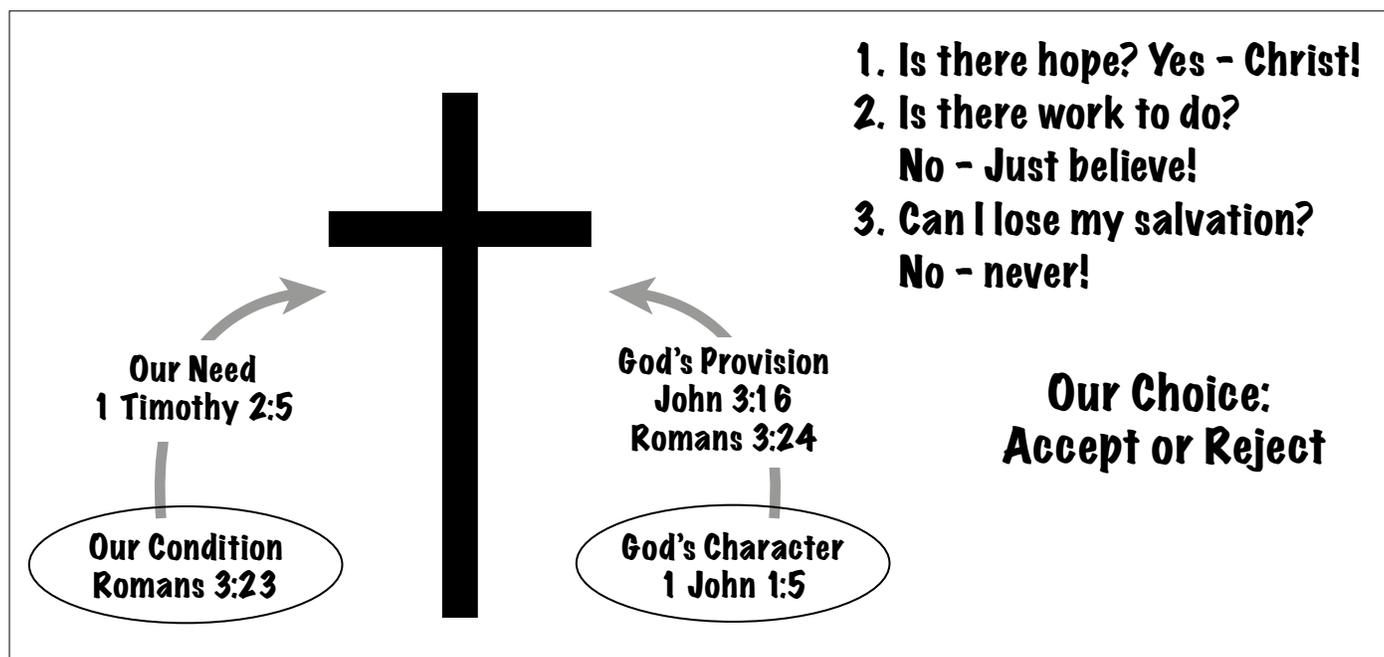
## “Mr. Smith, Meet Your Substitute”

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If you trusted Christ as your Savior just now, blessings! Connect with a pastor at your local church or one of our *biblical counselors* for next steps in your walk with God.

Now, are you ready to share the gospel “countdown” with someone? To help you remember Pastor Chuck Swindoll’s explanation of the gospel, we’ve included the illustration below. Take a few moments to study it. Look up the verses and slip them into your memory so that when you explain the diagram, you can quote the verses.

Never underestimate the power of the gospel. It can change a person’s life forever. Share the good news with someone soon!



### A FINAL PRAYER

Father, thank You for making a way for me to have a personal relationship with You through Your Son. The gospel is a miracle of grace, and I embrace it with my whole heart. Give me the opportunity to share Your love with others who need the hope of salvation. In Jesus’ name, amen.