Gospel Principles, chapter 12, The Atonement


Superscripts are applied to the italicized quote. It will be referenced later.

Although all people will be resurrected, only those who accept the Atonement will be saved from spiritual death (see Articles of Faith 1:3).  

We accept Christ’s Atonement by placing our faith in Him ... this faith, we repent of our sins ... obey His commandments.

President Boyd K. Packer of the Council of the Twelve gave the following illustration to show how Christ’s Atonement makes it possible to be saved from sin if we do our part.

“There once was a man who wanted something very much. It seemed more important than anything else in his life. In order for him to have his desire, he incurred a great debt”

“So he signed a contract. He would pay it off some time along the way.”

“'I cannot pay you, for I have not the power to do so,' he confessed.”

“'Then,' said the creditor, 'we will exercise the contract, take your possessions, and you shall go to prison. You agreed to that. It was your choice. You signed the contract, and now it must be enforced.'

“As the creditor was pondering the offer, the mediator added, 'You demanded justice. Though he cannot pay you, I will do so. You will have been justly dealt with and can ask no more. It would not be just.'

'The mediator turned then to the debtor. 'If I pay your debt, will you accept me as your creditor?'

‘Oh yes, yes,’ cried the debtor. ‘You save me from prison and show mercy to me.’

‘Then,’ said the benefactor, ‘you will pay the debt to me and I will set the terms. It will not be easy, but it will be possible. I will provide a way. You need not go to prison.’

‘And so it was that the creditor was paid in full. He had been justly dealt with. No contract had been broken.'
“The debtor, in turn, had been extended mercy. Both laws stood fulfilled. Because there was a mediator, justice had claimed its full share, and mercy was fully satisfied” (in Conference Report, Apr. 1977, 79–80; or Ensign, May 1977, 54–55). 11

Our sins are our spiritual debts. Without Jesus Christ, who is our Savior and Mediator, we would all pay for our sins by suffering spiritual death. But because of Him, if we will keep His terms, which are to repent and keep His commandments, we may return to live with our Heavenly Father.12

Some highlights of the General Conference sermon:

- Redemption is possible from the second death (spiritual death), which is separation from the presence of Heavenly Father. This redemption can come only to those who are clean, for no unclean thing can dwell in the presence of God.
- Jesus arranged the terms for our redemption.
- Mercy is on His terms.
- Your spiritual account must be paid up (settled). You are weighed in the balance.
- Repeated: spiritual death is a separation from Heavenly Father.

In this analysis of Mr. Packer’s parable, focus is placed on several key themes: debt, mercy, justice, prison, spiritual death, and living with Heavenly Father.

- Even though the contract has been fully paid, failing to pay the dues (agreeing to all the terms of the new agreement with the mediator) results in a violation of the agreement; the person loses all their possessions and they are cast into prison. Reference footnotes 5a and 5b.
- Justice has claim on the sinner because of a debt. Justice fell upon all in the Fall (Alma 12:22). We are sinners due to inheriting a fallen nature – being carnal, sensual, and devilish (Mosiah 16:3; Romans 5:19).
- Jesus is the second creditor/benefactor/mediator. The debtor is the sinner.
- The identity of the first creditor is either Heavenly Father or Satan.
- The Atonement is available to all fallen mankind but only effective if one accepts the terms. A person must do their part or the new agreement is broken. It is not effective if a person fails to do their part (meaning the punishment is exercised).
- 'Saved from sin' means exaltation (returning to live with Heavenly Father).
- Everyone who is not exalted goes to this prison – they are not in the presence of Heavenly Father. Mr. Packer referred to this as the second death (a spiritual separation from Heavenly Father).
- In the Bible, grace applies on the basis of faith as a gift.
  - “For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast” (Ephesians 2:8-9).
  - “And as Moses lifted up the serpent in the wilderness, even so must the Son of man be lifted up: That whosoever believeth in him should not perish, but have eternal life” (John 3:14-15).
  - Grace is sufficient before anything anyone does.
- In the Book of Mormon, grace applies as a reward after one’s actions and on condition.
  - “It is by grace that we are saved, after all we can do” (2 Nephi 25:23).
  - “If ye shall deny yourselves of all ungodliness, and love God with all your might, mind and strength [first follow all the previous conditions], then [after] is his grace sufficient for you” (Moroni 10:32).
  - Grace is sufficient only after everything one must do.
- Prayer is in opposition to living in God’s kingdom.
- The new agreement: abide by all the terms set by Christ. The terms (to pay the debt to Jesus) are to obey all the commandments and thus avoid prison.
- The failure in not repenting or keeping all the commandments (terms) causes a violation of the agreement – the punishment is exercised (enforced – reference footnote 5b). The unclean cannot live in the presence of God – they suffer a spiritual death; being separated from Heavenly Father (Matthew 21:28-32; 25:32-33; Luke 13:27-30; Ephesians 5:5; 1 Nephi 10:21; Alma 11:41,44; 40:13-14,26; Mosiah 16:2; D&C 29:27-28).
- The commandments (terms) are based on ‘must obey’ not ‘try to obey’.
- Repentance (mercy) is only possible in one’s mortal probation otherwise God’s justice is destroyed. There is no repentance after death (Hebrews 9:27, Luke 16:20, see Book of Mormon verses below). However, the Plan of Salvation booklet says, “Those who continue in their sins and do not repent will receive a place in the telestial kingdom” (page 14).
  - “Therefore if that man repenteth not, and remaineth and dieth an enemy to God, the demands of divine justice do awaken his immortal soul to a lively sense of his own guilt, which doth cause him to shrink from the presence of the Lord, and doth fill his breast with guilt, and pain, and anguish, which is like an unquenchable fire, whose flame ascendeth up forever and ever. And now I say unto you, that mercy hath no claim on that man; therefore his final doom is to endure a never-ending torment” (Mosiah 2:38-39).
  - “Therefore, according to justice, the plan of redemption could not be brought about, only on conditions of repentance of men in this probationary state, yea, this preparatory state; for except it were for these conditions, mercy could not take effect except it should destroy the work of justice. Now the work of justice could not be destroyed; if so, God would cease to be God” (Alma 42:13).
  - “For behold, this life is the time for men to prepare to meet God; yea, behold the day of this life is the day for men to perform their labors. And now, as I said unto you before, as ye have had so many witnesses, therefore, I beseech of you that ye do not procrastinate the day of your repentance until the end; for after this day of life, which is given us to prepare for eternity, behold, if we do not improve our time while in this life, then cometh the night of darkness wherein there can be no labor performed. Ye cannot say, when ye are brought to that awful crisis, that I will repent, that I will return to my God. Nay, ye cannot say this; for that same spirit which doth possess your bodies at the time that ye go out of this life, that same spirit will have power to possess your body in that eternal world. For behold, if ye
have procrastinated the day of your repentance even until death, behold, ye have become subjected to the spirit of the devil, and he doth seal you his; therefore, the Spirit of the Lord hath withdrawn from you, and hath no place in you, and the devil hath all power over you; and this is the final state of the wicked” (Alma 34:32-35).