

Justification by Faith Alone, Chapter 1

The Biblical Doctrine of Justification by Faith Alone

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A doctrine which contains the heart or essence of the gospel is justification by faith alone. This doctrine is so central to the Christian faith that the apostle Paul proclaimed an anathema upon anyone who would pervert it (Gal. 1:6-9). Yet in spite of the importance attributed to it in the Bible and the critical role it played in the Protestant Reformation, most professing believers today do not understand it. We live in a time when most people are woefully ignorant of basic Bible doctrines. An obsession with entertainment and emotionalism has replaced a concern for theology. The great doctrines of grace that once thundered from Wittenburg, Geneva and Scotland have for the most part been replaced with a man-centered, subjective emotionalism. On what is called Christian television today one can observe hours of crass entertainment interspersed with the phrase “Let Christ come into your heart” or “Accept Christ as your personal Savior.” There are several programs on television and radio that deal solely with biblical prophecy. How many shows are there which deal with the doctrine of God, or the atonement, or justification? Professing Christians are often very critical of believers who emphasize doctrinal precision. People who emphasize doctrine are accused of being legalists and unloving. This attitude is puzzling considering the fact that the New Testament is full of doctrine. The apostle Paul made hair-splitting theological distinctions in his epistles. Paul makes it very clear that a mistake with regard to justification is a mistake that sends people to the lake of fire.

Evangelical leaders have not been immune from the unscriptural ecumenical and anti-doctrinal spirit of the age. In 1994 some evangelical and Roman Catholic leaders produced the document *Evangelicals and Catholics Together: The Christian Mission in the Third Millennium*. This document’s statement on justification is vague enough to satisfy the pragmatists on both sides, yet it completely ignores the critical differences between Romanism and biblical Protestantism on justification. Professing Christians must ask themselves: “Is it worth throwing out the gospel for the sake of political cooperation and a false sense of unity?” Do Evangelicals really believe that revival can come *apart* from an emphasis on the true gospel? The solution to the problems of society must begin with a return to justification by faith alone. We must understand it, embrace it, and shout it from the rooftops.

Justification Defined

The doctrine of justification deals with the question of how God, who is absolutely holy (Ex. 15:11; Lev. 11:44; Ps. 22:3; Isa. 6:3; 1 Pet. 1:15; Rev. 4:8) and who demands ethical

perfection in His creatures, can allow men who are guilty of breaking His law into His presence and fellowship. Two problems must be resolved before men who are guilty can have eternal life with God. First, the penalty due for sin must be paid in full. God's nature and law requires satisfaction for all disobedience. Second, God requires of all men a perfect obedience. Shedd writes, "Whoever justifies the *ungodly* must lay a ground both for his delivery from hell, and his entrance into heaven. In order to place a transgressor in a situation in which he is *dikaios*, or right in every respect before the law, it is necessary to fulfill the law for him, both as penalty and precept. Hence the justification of the sinner comprises not only pardon, but a title to the reward of the righteous. The former is specially related to Christ's passive righteousness, the latter to his active. Christ's expiatory suffering delivers the believing sinner from the punishment which the law threatens, and Christ's perfect obedience establishes for him a right to the reward which the law promises."¹ When a person believes in Jesus Christ, God the Father in the heavenly court declares that that person is righteous *solely* on the basis of Christ's full satisfaction for sin and perfect obedience to the law.

Justification is not something that occurs in man, nor is it a process. It refers to the legal, judicial and forensic declaration of God. "It is to declare forensically that the demands of the law as a condition of life are fully satisfied with regard to a person, Acts 13:39; Rom. 5:1, 9; 8:30-33; I Cor. 6:11; Gal. 2:16; 3:11."² The *ground* of justification is Christ's sacrificial death and perfect obedience to the law (i.e., "the righteousness of God," Rom. 3:21). When a man *by faith* lays hold of Jesus Christ and His merits, God imputes that person's guilt for sins past, present and future upon Christ on the cross. God also imputes Christ's perfect righteousness to that sinner. The Father then declares that man righteous or just in the heavenly court. Because Christ has removed the guilt of that man's sins past, present, and future legally before God, it is as though that man never committed sin. He is white as snow (Isa. 1:18). His record is perfect. *Judicially*, he is just as righteous and perfect as Jesus Christ. Since Christ's perfect obedience is imputed to him, he has eternal life because Christ merited it for him.

The Scriptural Meaning of Justification

It is important to establish the forensic, declarative, objective nature of justification from Scripture. The great heresy regarding justification is that men are justified by God's work in their own hearts and experiences. This is a confounding of justification with sanctification. The Romish church teaches that justification is "not remission of sins merely, but also the sanctification and renewal of the inward man, through the voluntary reception of the grace and gifts by which an unrighteous man becomes righteous."³ Thus, for the Romanist, justification is a lifelong process that may not even be complete until after death in purgatory. A study of

¹ William G. T. Shedd, *Dogmatic Theology* (New York: Charles Scribner's Sons, 1889), 2:540.

² Louis Berkhof, *Systematic Theology* (Grand Rapids: Eerdmans, 1939), p. 510.

³ *Trent*, sess. 6, chap. 7.

Scripture proves that justification is not subjective or a process, but is a legal declaration by God the Father in the heavenly court.⁴

(1) In the New Testament the verb *dikaioo* means to declare righteous or just. “And when all the people heard Him, even the tax collectors *justified* God” (Lk. 7:29). “The Son of Man came eating and drinking, and they say, ‘Look, a gluttonous man and a winebibber, a friend of tax collectors and sinners!’ But wisdom is *justified* by her children” (Mt. 11:19). “That You may be *justified* in Your words and may overcome when You are judged” (Rom. 3:4; cf. Ps. 51:4). “But he, wanting *to justify* himself, said to Jesus, ‘And who is my neighbor?’” (Lk. 10:29). “And he said to them, ‘You are those who *justify* yourselves before men, but God knows your hearts” (Lk. 16:15). The passages which refer to men justifying God cannot mean to make God righteous, for God is perfect. It is obvious that men are *declaring* God to be righteous.

(2) The term “justify” cannot mean to make just, because it is often contrasted with judicial condemnation. A judge cannot make a person guilty of a crime, he can only declare him to be guilty. Likewise, a judge does not sanctify or make a person righteous; he declares him to be righteous.

“If there is a dispute between men, and they come to court, that the judges may judge them, and they justify the righteous and condemn the wicked” (Dt. 25:1). “He who justifies the wicked, and he who condemns the just, both of them alike are an abomination to the Lord” (Pr. 17:15). “Woe to men...Who justify the wicked for a bribe, and take away justice from the righteous man!” (Isa. 5:23) “Keep yourself far from a false matter; do not kill the innocent and righteous. For I will not justify the wicked” (Ex. 23:7). “Should one who hates justice govern? Will you condemn Him who is most just?” (Job 34:17) Strong writes,

It is worthy of special observation that, in the passages cited above, the terms “justify” and “justification” are contrasted, not with the process of depraving or corrupting, but with the outward act of condemning; and that the expressions used to explain and illustrate them are all derived, not from the inward operation of purifying the soul or infusing into it righteousness but from the procedure of courts in their judgments, or of offended persons in their forgiveness of offenders. We conclude that these terms, wherever they have reference to the sinner’s relation to God, signify a declarative and judicial act of God, external to the sinner, and not an efficient and sovereign act of God changing the sinner’s nature and making him subjectively righteous.⁵

(3) The biblical words and phrases that are used to describe and define justification can only mean to declare righteous. The Bible never says that men are justified by an infusion of righteousness or by becoming righteous personally, but always uses the language of *imputation*. Sometimes the Bible says that a person’s sins are not imputed to him. “Blessed is the man to whom the Lord does not *impute* iniquity” (Ps. 32:2). “God was in Christ reconciling the world to Himself, not *imputing* their trespasses to them, and has committed to us the word of reconciliation” (2 Cor. 5:19). At other times the Bible speaks of the imputation of Christ’s

⁴ That God is the one who justifies is taught in Rom. 3:30; 4:5; 8:30, 33.

⁵ Augustus Hopkins Strong, *Systematic Theology* (Philadelphia: Judson, 1909), 3:853-854.

righteousness to those who believe. “And therefore ‘*it was accounted to him for righteousness.*’ Now it was not written for his sake alone that it was *imputed* to him, but also for us. It shall be *imputed* to us who believe in Him who raised up Jesus our Lord from the dead” (Rom. 4:22-24). The apostle Paul describes the removal of guilt and the imputation of Christ’s righteousness as simultaneous. They both occur the moment a person believes in Christ. “For what does the Scripture say? ‘Abraham believed God, and it was *accounted* to him for righteousness.’ Now to him who works, the wages are not counted as grace but as debt. But to him who does not work but believes on Him who justifies the ungodly, his faith is *accounted* for righteousness,⁶ just as David also describes the blessedness of the man to whom God *imputes* righteousness apart from works: ‘Blessed are those whose lawless deeds are forgiven, and whose sins are covered; blessed is the man to whom the Lord shall not *impute* sin’” (Rom. 4:3-8).

What does the word “impute” mean? It means that God reckons or regards a believing sinner as perfectly righteous who is not personally righteous. Hodge writes, “The word impute is familiar and unambiguous. To impute is to ascribe to, to reckon to, to lay to one’s charge. When we say we impute a good or bad motive to a man, or that a good or evil action is imputed to him, no one misunderstands our meaning. Philemon had no doubt what Paul meant when he told him to impute to him the debt of Onesimus. ‘Let not the king impute anything unto his servant.’ (I Sam. xix.19) ‘Neither shall it be imputed unto him that offereth it.’ (Lev. vii.18) ‘Blood shall be imputed unto that man; he hath shed blood.’ (Lev. xvii.4)... Imputation never changes the inward, subjective state of the person to whom the imputation is made. When sin is imputed to a man he is not made sinful; when you impute theft to a man, you do not make him a thief. When you impute goodness to a man, you do not make him good. So when righteousness is imputed to the believer, he does not thereby become subjectively righteous.”⁷ The scriptural meaning of imputation is plain and easy to understand. To insist on the infusion of righteousness as the starting point of justification when the Bible clearly teaches the imputation of Christ’s righteousness is a willful rejection of divine truth.

(4) That justification in Scripture cannot refer to a process in man in which men are made righteous is proved from those passages which teach that God justifies or declares righteous *the ungodly*. “And the tax collector, standing afar off, would not so much as raise his eyes to heaven, but beat his breast, saying, ‘God be merciful to me a sinner!’ I tell you, this man went down to his house justified rather than the other [the self-righteous Pharisee]; for everyone who exalts himself will be abased, and he who humbles himself will be exalted” (Lk. 18:13-14). “And Jesus said to him [the criminal on the cross], ‘Assuredly, I say to you, today you will be with Me in Paradise’” (Lk. 23:43). “But to him who does not work but believes on Him who justifies the *ungodly*” (Rom. 4:5). Charles Hodge writes, “If every man and all men are ungodly, it follows

⁶ “When Paul paraphrases this verse [Gen. 15:6] as teaching that Abraham’s faith was reckoned for righteousness (Rom. 4:5, 9, 22), all he intends us to understand is that faith—decisive, whole-hearted reliance on God’s gracious promise (v. 18 ff.)—was the occasion and means of righteousness being imputed to him. There is no suggestion here that faith is the ground of justification” (J. I. Packer, “Justification,” in Walter A. Elwell, *Evangelical Dictionary of Theology* [Grand Rapids: Baker, 1984], p. 596).

⁷ Charles Hodge, *Systematic Theology* (Grand Rapids: Eerdmans, 1989), 3:144-145.

that they are regarded and treated as righteous, not on the ground of their personal character; and it is further apparent that justification does not consist in making one inherently just or holy; for it is as *ungodly* that those who believe are freely justified for Christ's sake. It never was, as shown above, the doctrine of the Reformation, or of the Lutheran and Reformed divines, that the imputation of righteousness affects the moral character of those concerned. It is true, whom God justifies he also sanctifies; but justification is not sanctification, and the imputation of righteousness is not the infusion of righteousness. These are the first principles of the doctrine of the Reformers.”⁸

(5) Justification cannot mean to make righteous, for the Bible explicitly teaches that no person can be saved by law-keeping. The Scriptures teach that *all* believers this side of heaven commit sin.⁹ “By Him everyone who believes is justified from all things from which you could not be justified by the law of Moses” (Ac. 13:39). “Therefore by the deeds of the law no flesh will be justified in His sight, for by the law is the knowledge of sin. But now the righteousness of God apart from the law is revealed, being witnessed by the Law and the Prophets, even the righteousness of God which is through faith in Jesus Christ to all and on all who believe. For there is no difference; for all have sinned and fall short of the glory of God, being justified freely by His grace through the redemption that is in Christ Jesus” (Rom. 3:20-24). “Therefore we conclude that a man is justified by faith apart from the deeds of the law” (Rom. 3:28). “Knowing that a man is not justified by the works of the law but by faith in Jesus Christ, even we have believed in Christ Jesus, that we might be justified by faith in Christ and not by the works of the law; for by the works of the law no flesh shall be justified” (Gal. 2:16). “But indeed I also count all things loss for the excellence of the knowledge of Christ Jesus my Lord, for whom I have suffered the loss of all things, and count them as rubbish, that I may gain Christ and be found in Him, not having my own righteousness, which is from the law, but that which is through faith in Christ, the righteousness which is from God by faith” (Phil. 3:8-9). Martin Luther writes, “‘By the deeds of the law no flesh shall be justified.’ *This do thou amplify and run through all states and conditions of life thus: Ergo no monk shall be justified by his order, no nun by her chastity, no citizen by his probity, no prince by his benefice*, etc. The law of God is greater than the whole world, for it comprehendeth all men, and the works of the law do far excel even the most glorious will-works of all the merit-mongers; and yet Paul saith that neither the law nor the works of the law do justify. Therefore we conclude with Paul, that faith only justifieth.”¹⁰

(6) Justification cannot refer to something in man or to human merit, for the Bible teaches that even the best works of God's people are tainted with sin and are non-meritorious.¹¹ “But we

⁸ Charles Hodge, *Romans* (Carlisle, PA: Banner of Truth, [1835] 1989), p. 114.

⁹ “For we all stumble in many things. If anyone does not stumble in word, he is a perfect man, able also to bridle the whole body” (Jas. 3:2). “If we say that we have no sin, we deceive ourselves, and the truth is not in us” (1 Jn. 1:8).

¹⁰ Martin Luther, *Galatians* (Cambridge: James Clarke, [1535] 1953), p. 145.

¹¹ “We cannot, by our best works, merit pardon of sin, or eternal life, at the hand of God, by reason of the great disproportion that is between them and the glory to come, and the infinite distance that is between us and God, whom by them we can neither profit nor satisfy for the debt of our former sins; but when we have done all we can, we have done but our duty, and are unprofitable servants; and because, as they are good, they proceed from the

are all like an unclean thing, and all our righteousnesses are like filthy rags” (Isa. 64:6). “So likewise you, when you have done all those things which you are commanded, say, ‘We are unprofitable servants. We have done what was our duty to do’” (Lk. 17:10). “For the flesh lusts against the Spirit, and the Spirit against the flesh; and these are contrary to one another, so that you do not do the things that you wish” (Gal. 5:17). “If You, LORD, should mark iniquities, O Lord, who could stand?” (Ps. 130:3) “Do not enter into judgment with Your servant, for in Your sight no one living is righteous” (Ps. 143:2; cf. Rom. 7:15 ff.; Phil. 3:8-9). Good works do not and cannot cause or contribute to justification but rather flow from it. Furthermore, good works are only acceptable before God through Christ (Eph. 1:6; 1 Pet. 2:5; Ex. 28:38).

(7) Justification cannot refer to a subjective process in a man that may take decades to complete, for it occurs in an instant of time. “Most assuredly, I say to you, he who believes in Me has everlasting life” (Jn. 6:47; cf. 5:24). When a person believes in Jesus Christ, he *has* eternal life. He is in full possession of the heavenly reward. When the criminal on the cross believed in Christ, “Jesus said to him, ‘Assuredly I say to you, *today* you will be with Me in Paradise’” (Lk. 23:43). When the tax collector said, “God be merciful to me a sinner,” the Bible says he “went down to his house *justified*” (Lk. 18:13-14). “He who believes in Him is not condemned” (Jn. 3:18). “Therefore, having been justified by faith *we have peace with God* through our Lord Jesus Christ” (Rom. 5:1). “It is necessary that men study much that eternal life is to be had only in and by Christ.... It is necessary that all false ways to heaven be cried down, and that men look on faith as the only and sure way of taking hold of Christ; and of getting life in Him.”¹²

Points of Clarification

Since the doctrine of justification is often confounded with sanctification, one should note the differences between what God in Christ has done *for* us and what He does *in* us.

(1) Justification is *objective*. It takes place outside of the sinner in the heavenly court. Justification does not directly change the believer’s inner life. On the other hand, sanctification is *subjective*. It takes place in the sinner and renders the sinner more holy over time.

(2) Justification is an act of God the Father. God renders a verdict regarding the one who believes in Christ. “It is God who justifies” (Rom. 8:33). Sanctification is the work of the Holy Spirit. “And do not be drunk with wine, in which is dissipation; but be filled¹³ with the Spirit” (Eph. 5:18).

(3) Justification is *instantaneous*. God declares the believing sinner righteous in a moment of time. “Most assuredly, I say to you, he who hears My word and believes in Him who

Spirit; and as they are wrought by us, they are defiled and mixed with so much weakness and imperfection, that they cannot endure the severity of God’s judgment” (*Westminster Confession of Faith*, 16:5).

¹² George Hutcheson, *John* (Carlisle, PA: Banner of Truth, [1657] 1985), p. 121.

¹³ “*Plerousthe*: present passive imperative, ‘keep on being filled with the Spirit.’ The infilling of the Spirit is to be continuous and progressive in the believer’s experience” (John Jefferson Davis, *Basic Bible Texts: Every Key Passage for the Study of Doctrine and Theology* [Grand Rapids: Zondervan, 1984], p. 95).

sent Me has everlasting life, and shall not come into judgment, but has passed from death into life” (Jn. 5:24; cf. Lk. 18:14; Rom. 5:1). Justification is not a process, nor is it piecemeal. It takes place only *once*; then it is *complete*. “There is no such thing as being more and more justified. There are no degrees of acceptance with God. To be justified is to be wholly justified.”¹⁴ A “man is either fully justified, or he is not justified at all.”¹⁵ Sanctification is a continuous *process*. The Christian grows in holiness and more and more conforms to the character of Jesus Christ as the Holy Spirit applies God’s word to his heart. “The old sin nature is progressively subdued, but never entirely abolished in this life.”¹⁶ Sanctification is progressive, imperfect, and not completed until death.

(4) Justification removes the guilt of sin and clothes the believer with Christ’s perfect righteousness, thus entitling him to eternal life in God’s own family. Sanctification progressively removes the pollution of sin; subdues the power of sin, and increasingly enables the believer to live in conformity with the word of God.

(5) Justification is an act of God obtained by or through faith. “There is one God who will justify the circumcised by faith and the uncircumcised through faith” (Rom. 3:30). Faith is not the ground or cause of justification but the instrument by which the believer receives justification. Faith is the gift of God which lays hold of and receives what Christ has accomplished. The believer’s salvation and justification are totally a work of God. Sanctification requires faith and flows from Christ’s death and justification, but it is a process in which the justified sinner cooperates and contributes. Sanctification involves obedience to God’s law and good works. In justification there is not one iota of human merit, good works, or law-keeping involved, except Christ’s perfect righteousness.

The Elements of Justification

In order for men who are sinners to have eternal life, the guilt and penalty of sin must be removed and men must have a perfect record of obeying God’s law. Thus, justification contains two elements: one negative and the other positive. Simply put, the negative element deals with the removal of guilt and the penalty due for sin, while the positive element provides a perfect righteousness. These elements are the ground, or foundation, of justification. They are what enable God to be just while at the same time the justifier of sinners (Rom. 3:26). These grounds of justification are both provided for in the life, death, and resurrection of Jesus Christ. “The ‘righteousness of God’ is the active and passive obedience of incarnate God. It is Christ’s vicarious suffering of the penalty, and vicarious obedience of the precept of the law which man has transgressed. It is Christ’s atoning for man’s sin, and acquiring a title for him to eternal life.”¹⁷

¹⁴ Robert D. Brinsmead, *Present Truth* 4:3 (June 1975), p. 20.

¹⁵ Berkhof, *Systematic Theology*, p. 513.

¹⁶ John Jefferson Davis, *Basic Bible Texts*, p. 94.

¹⁷ William G. T. Shedd, *Dogmatic Theology*, 2:542.

The Negative Element

The negative element refers to Christ's sacrificial death on the cross. When a person believes in Jesus Christ, all his sins past, present, and future are placed upon Jesus Christ on the cross. A whole life of sin and guilt is imputed to Christ's account. Sin is removed and the penalty—the curse of the law—is endured for us by Christ. “Therefore, as through one man's offense judgment came to all men, resulting in condemnation, even so through one Man's righteous act the free gift came to all men, resulting in justification of life” (Rom. 5:18). “For He made Him who knew no sin to be sin for us, that we might become the righteousness of God in Him” (2 Cor. 5:21). “Christ has redeemed us from the curse of the law, having become a curse for us (for it is written, ‘Cursed is everyone who hangs on a tree’)” (Gal 3:13). “But this Man, after He had offered one sacrifice for sins forever, sat down at the right hand of God.... For by one offering He has perfected forever those who are being sanctified.... Their sins and their lawless deeds I will remember no more” (Heb. 10:12, 14, 17). God does not overlook sin or arbitrarily pardon it, but judges it and punishes it in Christ. Christ's death was the demonstration of the judging and justifying judgment of God. “Paul's gospel or good news is ‘the power of God unto salvation.’ The omnipotence of God, His absolute power, is operative in His revelation of His righteousness. His law stands; His court requires atonement, and Christ renders it for the elect people.”¹⁸ Because Christ has suffered the penalty in the place of His people, they are pardoned, forgiven and forever released from punishment. Many evangelicals regard the negative element of justification as the only element needed for eternal life, but the Bible teaches that more than forgiveness is needed. To have the guilt and penalty of sin removed is to be in the same place Adam was before the fall. It is true that one whose sins are removed cannot go to hell, but a perfect, positive righteousness is required before one is *entitled* to eternal life. This perfect righteousness is also provided by Jesus Christ.

The Positive Aspect

The positive element refers to Christ's perfect obedience to God's law lived in behalf of the believer. Christ's life lived in perfect submission to God's will in thought, word, and deed is imputed to the believer's account. In the entire history of mankind there are only 33 1/2 years lived on earth by one Man, the Lord Jesus Christ, that God will accept. Both elements of justification are discussed in Zechariah 3:3-4. Note that God removes the filthy garments (the negative aspect) and then provides new garments (the positive aspect). “Now Joshua was clothed with filthy garments, and was standing before the Angel. Then He answered and spoke to those who stood before Him, saying, ‘Take away the filthy garments from him.’ And to him He said, ‘See, I have removed your iniquity from you, and I will clothe you with rich robes’” (Zech. 3:3-4). Paul writes, “For by one man's disobedience many were made sinners, so also by one Man's *obedience* many will be made righteous” (Rom. 5:19). “But of Him you are in Christ Jesus, who

¹⁸ Rousas John Rushdoony, *Systematic Theology* (Vallecito, CA: Ross House, 1994), 1:626.

became for us wisdom from God—and righteousness and sanctification and redemption” (1 Cor. 1:30). “In His days Judah will be saved, and Israel will dwell safely; now this is His name by which He will be called: THE LORD OUR RIGHTEOUSNESS” (Jer. 23:6). Paul says that those who receive grace also receive “the gift of righteousness” (Rom. 5:17).

The necessity of obtaining a perfect, positive righteousness was taught by Jesus Christ. “For I say to you, that unless your righteousness exceeds the righteousness of the scribes and Pharisees, you will by no means enter the kingdom of heaven” (Mt. 5:20). Bavinck writes, “[W]hen Jesus regards such a righteousness as being necessary for entering the kingdom of God He does not mean that a person is in his own strength to accomplish it. Were that necessary, He would not have been a Messiah and His gospel would not have been a glad tidings. His purpose, rather, is to shed light upon the nature, the spiritual character, the perfection of God’s kingdom: no one can enter it unless he is in perfect harmony with the law of God and shares in the perfect righteousness.”¹⁹ Similarly, when Paul says “the doers of the law will be justified” (Rom. 2:13), he is not teaching that sinful men have the ability to perfectly obey God’s law. He is simply pointing out a biblical principle of justice: that if a person did perfectly obey God’s law he would be declared righteous by God. Since the Bible makes it abundantly clear that no one can perfectly obey God, the believer must look to and depend solely on Christ’s perfect righteousness. Christ came “to fulfill all righteousness” (Mt. 3:15) for us. “God declares us righteous because we are legally righteous by virtue of the imputation of Christ’s perfect righteousness to our account.”²⁰

The Relation of Faith to Justification

The Bible teaches that God’s people are justified by or through faith (Rom. 1:17; 3:25, 28, 30; 5:1; Gal. 2:16; 3:11, 24; Eph. 2:8; Phil 3:9). The apostle Paul uses three different expressions—*dia pisteos*, *ek pisteos*, and *pistei* (dative)—that reveal the role that faith plays in a person’s justification. The phrase *dia pisteos* means “by means of” or “through” faith. Faith is the instrument which lays hold of Jesus Christ and His merits. God, through His regenerating power, enables a person to believe. He gives a person the gift of faith, and then by faith a person embraces Jesus Christ and all His benefits. “Regeneration is the act of God and of God alone. But faith is not the act of God; it is not God who believes in Christ for salvation, it is the sinner. It is by God’s grace that a person is able to believe, but faith is an activity on the part of the person and of him alone. In faith we receive and rest upon Christ alone for salvation.”²¹

The phrase *ek pisteos* (“from,” “out of” or “by faith”) describes faith as that which logically precedes a person’s justification. It “describes faith as the occasion of justification, though never as the efficient or ultimate cause of justification.”²² The dative use of the noun

¹⁹ Hermann Bavinck, *Our Reasonable Faith: A Survey of Christian Doctrine* (Grand Rapids: Baker, 1977), p. 448.

²⁰ Robert Morey, *Studies in the Atonement* (Southbridge, MA: Crowne Pub., 1989), p. 178.

²¹ John Murray, *Redemption Accomplished and Applied* (Grand Rapids: Eerdmans), p. 100.

²² Joel Beeke, “The Relation of Faith to Justification,” in Don Kistler, *Justification by Faith Alone* (Morgan, PA: Soli Deo Gloria, 1995), p. 59.

pistis is used in an *instrumental* sense (cf. Rom. 3:28). In the Bible, justifying faith is *never* presented as the grounds for a believer's justification. People are never described as being saved *because* of their faith or on the *grounds* of their faith. "If this were the case, faith would have to be regarded as a meritorious work of man. And this would be the introduction of the doctrine of justification by works, which the apostle opposes consistently, Rom. 3:21, 27, 28; 4:3-4; Gal. 2:16, 21; 3:11."²³

This point needs to be emphasized, because in our day faith is often presented as virtuous in itself, as if God accepts men because of their faith rather than because of Jesus Christ. People are told to have faith in faith itself. But faith apart from the proper object of faith is useless and even harmful. "We are justified not merely by faith, but by faith in Christ; not because of what faith is, but because of what faith *lays hold of* and *receives*. We are not saved *for* believing but *by* believing. In the application of justification, faith is not a builder but a beholder; it has nothing to give or achieve, but has all to receive. Faith is neither the ground nor the substance of our justification, but *the hand, the instrument, the vessel* which receives the divine gift proffered to us in the gospel."²⁴ To teach, as many do, that men generate their own faith and are saved because of an act of their own will is a denial of the gospel as taught by Christ and the apostles. God does not accept a man's faith in place of a perfect obedience to the law, but rather accepts Christ's perfect obedience laid hold of by faith. There is a world of difference between these two views.

Illustrations have often been used to explain the instrumental and appropriating nature of faith; faith can be compared to an empty vessel which holds a great treasure or an empty ring which holds a priceless diamond. Faith is described as the hand of the soul. "Nothing in my hand I bring; only to the cross I cling" (Augustus Toplady). Faith is spoken of as an eye which looks away from itself toward Jesus Christ. True faith is always directed toward Jesus Christ. True faith always acknowledges that we have nothing to contribute to our salvation; that all our righteousness is as filthy rags; that apart from Christ we are hopeless, destitute, dead, and damned. "'Faith alone' is a confession that all which is necessary for our acceptance with God has been done by God Himself in His redemptive act in Jesus Christ. It is an acknowledgement that Christ Himself, in our name and on our behalf, met all our obligations before the bar of eternal justice."²⁵

The Biblical Concept of Faith

It is important that people have a proper understanding of the biblical concept of saving faith. Most people who regard themselves as Christians in this day do not have saving faith. Many people are confused because the word "faith" is often used in a manner that is contrary to the Christian usage. Some people speak of faith as an irrational leap in the dark. Faith is

²³ Berkhof, *Systematic Theology*, p. 521.

²⁴ Beeke, "The Relation of Faith to Justification," p. 62.

²⁵ Robert D. Brinsmead, "The Radical Meaning of Sola Fide," *Present Truth* (June, 1975), p. 6.

described as a willingness to accept what is totally absurd and illogical. The idea that faith and reason are incompatible like oil and water is the language of infidelity, “for faith in the irrational is of necessity itself irrational. It is impossible to believe that to be true which the mind sees to be false. This would be to believe and disbelieve the same thing at the same time.”²⁶ The idea that faith is irrational may be fine for the eastern mystic or Zen Buddhist, but it has nothing to do with Scripture.

Others speak of faith as mental assent to certain propositions which are probably true but cannot be proven to be true. A man who is on a walk encounters an old wooden bridge that crosses a deep gorge. The bridge has not been in use for many decades and has termite damage and dry rot. The man carefully examines the bridge and determines that it is likely to support his weight. He then carefully crosses the bridge. The man exhibits a trust that the bridge will not collapse, but he is not sure. This illustration is an accurate description of how the term “faith” is often used in every day speech. However, as an illustration of biblical faith in Christ it is seriously defective. One certainly does not find the apostles preaching the high probability of Christ’s resurrection. This definition of faith would not apply to the apostles who saw, touched, listened to, and dined with the resurrected Christ (e.g., 1 Jn. 1:1; Lk. 24:36-43). Did Thomas believe that Christ probably rose from the dead when he place his fingers into Christ’s hands and hand into his side (Jn. 20:27-29)? Doesn’t the Bible speak of a faith that precludes the possibility of doubt? In certainly does! Job said, “I know that my Redeemer lives” (Job 19:25), “I know that I shall be vindicated” (13:18). Paul says, “I know whom I have believed and am persuaded that He is able to keep what I have committed to Him until that day” (2 Tim. 1:12). The author of Hebrews says that “faith is the substance of things hoped for, the evidence of things not seen” (Heb. 11:1). “[F]aith lays hold of what is promised and therefore hoped for, as something real and solid, though as yet unseen.... Faith...is the foundation on which the structure of hope is raised.”²⁷ The word translated substance (*hypostasis*) can mean assurance, confident assurance or certitude (e.g., RSV; NASB; ASV, “assurance”; NIV, “being sure”; Young’s Literal Translation, “confidence”). The assured conviction spoken of in Hebrews is much more than a hope in probabilities.

In everyday use the word “faith” refers to the trust that a person has in the testimony of another. Based on the knowledge that one has regarding another, one is convinced that his word is trustworthy, or true. A person believes that something is true even though he has not personally witnessed that thing. When the Bible says that “faith is a conviction of things not seen” (Heb. 11:1, A.S.V.) it is describing the fact that Christians believe in what the Bible teaches even though they have not observed the historical events, miracles, etc., which the Scriptures describe. The Christian believes in things not seen based on God’s testimony.

This is the common definition found among orthodox Protestant theologians both past and present. Turretin writes, “‘The object of faith is none other than the written word of God according to the measure of revelation.’ Faith (*pistis*) is one thing; knowledge (*gnosis*) another.

²⁶ Charles Hodge, *Systematic Theology* (Grand Rapids: Eerdmans, 1989), 3:83.

²⁷ Philip Edgecumbe Hughes, *Commentary on the Epistle to the Hebrews* (Grand Rapids: Eerdmans, 1977), p. 429.

The latter is gained even from nature by beholding the works of God, but the former only from supernatural grace and revelation by the hearing of the word (which alone is the object of faith [piston]).”²⁸ “Owen [writes], ‘All faith is an assent upon testimony; and divine faith is an assent upon a divine testimony.’ John Howe asks, ‘Why do I believe Jesus to be the Christ? Because the eternal God hath given his testimony concerning Him that so He is.’ ‘A man’s believing comes all to nothing without this, that there is a divine testimony.’ Again, ‘I believe such a thing, as God reveals it, because it is reported to me upon the authority.’”²⁹ The Confession of Faith says, “By this faith a Christian believeth to be true whatsoever is revealed in the Word, for the authority of God himself speaking therein.”³⁰ “Saving faith rests upon the truth of the testimony of God speaking in his Word.... Saving faith receives as true all the contents of God’s Word, without exception.”³¹ To believe in God means that a person believes or trusts in everything that God has spoken. “Mark 1:15 commands us to ‘believe in the Gospel.’ Some people make a distinction between believing a written account and believing in a person. This verse undermines such a distinction. Really, when one believes in a person, he believes the words the person speaks—he believes his promises and his asserted ability to perform. This is what is meant by saying that we trust in a person.”³²

Spurious Forms of Faith

The Bible sometimes speaks of people who believe in Jesus or receive the truth but who do not have saving faith. The Scriptures describe people who believe in Christ, but the Christ they believe in is either one of their imagination or one who fits preconceived notions regarding the Jewish messiah. Also, there are biblical examples of people who have temporary faith. God’s word says that they believe for a season. The epistle of James describes people who have a dead faith. That is a counterfeit faith that does not result in a life of obedience. Theologians refer to this type of faith as a historical faith or a mere intellectual assent. The biblical examples of false faith will be briefly considered as a warning to professors of Christ and as an aid in sharpening our understanding of true saving faith.

1. Faith in an Improper Object

There are multitudes of people today who say that they believe in Christ but who in reality believe in a false Christ. They do not believe in Christ as He is presented in the Scriptures. They reject certain aspects of the scriptural testimony regarding Jesus and they add their own doctrines in their place. This is precisely what modernists and cults have done and continue to

²⁸ Frances Turretin, *Institutes of Elenctic Theology* (Phillipsburg, NJ: Presbyterian and Reformed), 2:573.

²⁹ Charles Hodge, *Systematic Theology*, 3:61.

³⁰ *Westminster Confession of Faith*, 14:2.

³¹ A. A. Hodge, *The Confession of Faith* (Carlisle, PA: Banner of Truth, [1869] 1992), p. 205.

³² Gordon H. Clark, *Today’s Evangelism: Counterfeit or Genuine?* (Jefferson, MD: Trinity Foundation, 1990), p. 34.

do. The apostle John warned of heretics who deny Christ: “Whoever transgresses and does not abide in the doctrine of Christ does not have God. He who abides in the doctrine of Christ has both the Father and the Son” (2 Jn. 9). Gordon Clark writes, “Saving faith...is faith in Christ. But we must be careful not to empty the name of Christ of its New Testament meaning. Some ecclesiastical leaders want to restrict faith in Christ to such an extent that Christ becomes a mere name about which nothing is to be said. The general tenor of modern religion is so antagonistic to doctrine that the Virgin Birth, the two natures in one Person, and even the Atonement are said to be unessential. One must believe in Christ, they say, but not in a Christ who pre-existed as the second person of the trinity, not in a Christ who was virgin-born, not in a Christ who rose from the grave. What Christ then do they believe in? The answer is, no real Christ at all. They have put their faith in an empty name; or, better, they have disguised their lack of faith by pious terminology.”³³

Faith in a Christ that is not defined by Scripture was common even in the days of Jesus. “Now when He was in Jerusalem at the Passover, during the feast, many believed in His name when they saw the signs which He did. But Jesus did not commit Himself to them, because He knew all men” (Jn. 2:23-24). Because of the miracles that Jesus performed, many Jews believed that He was a great prophet or even the messiah. But Jesus did not trust Himself to them because He knew that their concept of who he was false. They were trusting in a physical warrior king (cf. 6:15), not the suffering servant. They were trusting in the miracles but were not listening to Christ’s words. “Observe, that all do not derive equal profit from the works of God; for some are led by them to God, and others are only driven by a blind impulse, so that, while they perceive indeed the power of God, still they do not cease to wander in their own imaginations.”³⁴

The one who believes in a Christ fashioned by the imagination, or a cult or popular culture is like the stony ground hearer in the parable of the sower, for he never really even understands the gospel. “When anyone hears the word of the kingdom, and does not understand it, then the wicked one comes and snatches away what was sown in his heart” (Mt. 13:19). The fault of the word not being understood lies with the hearer and not God’s word. The seed cannot take root in a heart of stone, and thus is consumed by Satan. Satan’s ministers take away the good seed out of the hearer’s mind and replace it with poison.

2. A Historical or Dead Faith

There are many people who say they believe in Christ yet live worldly and wicked lives. They honor Christ with their lips, yet prove they do not love Him by their actions. James says

³³ Gordon H. Clark, *What Do Presbyterians Believe?* (Philadelphia, PA: Presbyterian Reformed, 1965), pp. 147-148.

³⁴ John Calvin, *Commentary on a Harmony of the Evangelists* (Grand Rapids: Baker, 1981), 1:101. Concerning John 6:6-9 Calvin writes, “*And we have believed and known....* The word *believe* is put first, because the obedience of faith is the commencement of right understanding, or rather, because faith itself is truly the eye of the understanding. But immediately afterwards knowledge is added, which distinguishes faith from erroneous and false opinions; for Mahometans and Jews and Papists *believe*, but they neither *know* nor understand any thing. Knowledge is connected with faith, because we are certain and fully convinced of the truth of God, not in the same manner as human sciences are learned, but when the Spirit seals it in our hearts” (Ibid, 1:279).

that their faith is dead: “But someone will say, ‘You have faith, and I have works.’ Show me your faith without your works, and I will show you my faith by my works. You believe that there is one God. You do well. Even the demons believe—and tremble! But do you want to know, O foolish man, that faith without works is dead” (Jas. 2:18-20). Kistemaker writes, “In this chapter James refers to two kinds of faith: true faith and pretense. The first kind is characteristic of the true believer who shows faith ‘by deeds done in the humility that comes from wisdom’ (James 3:13). The second kind is a demonstration of dead orthodoxy that is nothing more than a series of doctrinal statements accurately reflecting the teaching of Scripture.”³⁵

James points to the example of demons who “believe and tremble”—because demons know the truth about God and Christ. They know that Christ is fully God and fully man and that He rose from the dead. But they certainly do not trust in Christ as their Lord and Savior. The demons’ orthodox knowledge is easily established from Scripture. In the book of Acts Luke describes “a certain slave girl possessed with a spirit of divination.” Does this demon-possessed girl spout forth new age mysticism? No. The girl said regarding Paul and Silas: “These men are the servants of the Most High God, who proclaim to us the way of salvation” (16:17). When Jesus encountered two demon-possessed men in the country of the Gergesenes the demons “cried out saying, ‘What have we to do with You, Jesus, You Son of God? Have you come here to torment us before the time?’” (Mt. 8:29; cf. Lk. 4:34; Mk. 1:24; 5:7). Satan and the demons believe that certain doctrines and historic events are true, yet they hate the Lord Jesus Christ. There is knowledge but there is not trust. There is no fiducial apprehension of Christ. That is the reason that Reformed theologians refer to this spurious form of faith as a “bare assent” or a “mere intellectual assent.” “It is rather expressive of the idea that this faith accepts the truths of Scripture as one might accept a history in which one is not personally interested.”³⁶

Many people are just going through the motions (i.e., they walk an aisle, kneel at the front of the church, and even pray the sinner’s prayer), but *they really do not believe*. If one would ask them if they believe in Jesus Christ, they would answer “yes,” but their actions prove that they really couldn’t care less about Christ and His gospel. Jesus strongly warned all false professors by saying, “Not everyone who says to Me, ‘Lord, Lord,’ shall enter the kingdom of heaven, but he who does the will of my Father in heaven. Many will say to Me in that day, ‘Lord, Lord, have we not prophesied in Your name, cast out demons in Your name, and done many wonders in Your name?’ And I will declare to them, ‘I never knew you; depart from Me, you who practice lawlessness!’” (Mt. 7:21-23)

3. Temporary Faith

The Bible describes people who apparently believe for a period of time and then fall away. The prime example is from the parable of the sower: “But he who received the seed on stony places, this is he who hears the word and immediately receives it with joy; yet he has no

³⁵ Simon J. Kistemaker, *James and I-III John* (Grand Rapids: Baker, 1986), p. 92.

³⁶ Berkhof, *Systematic Theology* (Grand Rapids: Eerdmans, 1939), p. 501.

root in himself, but endures only for a while. For when tribulation or persecution arise because of the word immediately he stumbles” (Mt. 13:20-21). Luke’s account says, “they believe for a while” (Lk. 8:13). There are many who hear the gospel and receive it with joy. They appear very excited about Jesus Christ. They go to church and even get involved in good works and evangelizing others, but after a period of time they eventually return to their former sinful life. The problem was that these people had no root. “Till strong hearts are changed it must always be so. We meet with many who are soon hot and as soon cold. They receive the Gospel ‘anon,’ and leave it ‘by and by.’ Everything is on the surface, and therefore is hasty and unreal.”³⁷ Even the great sower Paul suffered such disappointments. He wrote to Timothy, “Be diligent to come to me quickly; for Demas has forsaken me, having loved this present world” (2 Tim. 4:9-10).

These temporary professing Christians were never genuine believers. The apostle John said, “They went out from us, but they were not of us; for if they had been of us, they would have continued with us; but they *went out* that they might be made manifest, that none of them were of us” (1 Jn. 2:19). A temporary faith is not a real faith, for it proceeds from an unregenerate heart. “Beware, brethren, lest there be in any of you an *evil heart of unbelief* in departing from the living God” (Heb. 3:12). In this day of church growth methodology, evangelistic crusades and rock concert revivalism, the vast majority of professors endure but a short time. They look like wheat, but as time passes by it is evident they are tares. “May we all have broken hearts and prepared minds, that when truth comes to us it may take root in us and abide.”³⁸

Saving Faith

Saving faith is a faith which secures eternal life. Although the Bible describes it as an activity of man, it is a direct result of the regenerating work of the Holy Spirit upon man’s heart. The Holy Spirit uses the knowledge of the word of God to convict a person of his sins, to convince a person of the truth of Scripture—in particular the gospel, and to place his trust in Jesus Christ as He is presented in Scripture. “If you confess with your mouth the Lord Jesus and believe in your heart that God raised Him from the dead, you will be saved” (Rom. 10:9). Unlike the spurious forms of faith discussed above, saving faith has the proper object: Jesus Christ as He is presented in the Scriptures. It is a faith which leads to a life of obedience and good works. It is permanent. The faith produced by the Holy Spirit cannot ever fail. Everyone who truly believes in Christ is justified, sanctified, and eventually glorified (Rom. 8:30).

³⁷ Charles Haddon Spurgeon, *Matthew* (Grand Rapids: Fleming H. Revell, 1995), p. 171.

³⁸ *Ibid*, p. 171. “Faith is not true because it perseveres, but it perseveres because it is true. Thus perseverance is not the cause of the verity of faith, but the consequence and the effect—for because it has solidity and a deep root in the heart, on this account it is constant and perpetually endures.... Duration is an index of truth, as truth is the principle of education” (Francis Turretin, *Institutes of Elenctic Theology*, 2:592).

The Holy Spirit produces saving faith and guarantees that a believer's faith will never fail.³⁹ Since faith is a gift of God, God receives all the glory in the salvation of men. After the apostle John said that those who left the church of Christ were never truly saved, he wrote, "But you have an anointing from the Holy One, and you know all things...the anointing which you have received from Him abides in you, and you do not need that anyone teach you; but as the same anointing teaches you concerning all things, and is true, and is not a lie, and just as it has taught you, you will abide in Him" (1 Jn. 2:20, 27). Paul wrote, "the natural man does not receive the things of the spirit of God, for they are foolishness to him; nor can he know them, because they are spiritually discerned. But he who is spiritual judges all things" (1 Cor. 2:14-15). God "even when we were dead in trespasses made us alive together with Christ.... For by grace you have been saved through faith, and that not of yourselves; it is the gift of God" (Eph. 2:5, 8). Saving faith does not depend on the enticing words of man's wisdom. It does not rest on clever philosophical proofs, or on the latest archeological and historical evidences, but on the inward testimony of the Holy Spirit. "The testimony of God is given through the Spirit, whose office it is to take of the things of Christ and show them unto us."⁴⁰ The Holy Spirit shows the truth to the regenerate mind and protects believers from heresy. Jesus said, "To him the doorkeeper opens, and the sheep hear his voice; and he calls his own sheep by name and leads them out...the sheep follow him, for they know his voice. Yet they will by no means follow a stranger, but will flee from him, for they do not know the voice of strangers" (Jn. 10:3-5). "The Spirit demonstrates the truth to the mind, i.e., produces the conviction that it is the truth, and leads the soul to embrace it with assurance and delight."⁴¹

The Elements of Faith

The first thing needed in order to have saving faith is knowledge; one must have a certain amount of knowledge of God's special revelation, the Bible.⁴² One cannot believe in a Christ he knows nothing about. Paul said, "How shall they believe in Him of whom they have not heard? And how shall they hear without a preacher?... So then faith comes by hearing, and hearing by the word of God" (Rom. 10:14, 17). Can a person believe that Christ is the Son of God when he

³⁹ "For the gifts and calling of God are irrevocable" (Rom. 11:29). "This is the will of the Father who sent Me, that of all He has given Me I should lose nothing, but should raise it up at the last day" (Jn. 6:39). "Being confident of this very thing, that He who has begun a good work in you will complete it until the day of Jesus Christ" (Phil. 1:6). "And I give them [My sheep] eternal life, and they shall never perish" (Jn. 10:28).

⁴⁰ Charles Hodge, *Systematic Theology*, 3:71.

⁴¹ *Ibid.*

⁴² The Bible is God's self-revelation to man and is totally infallible and authoritative. "The authority of the holy scripture, for which it ought to be believed and obeyed, dependeth not upon the testimony of any man or church, but wholly upon God, (who is truth itself,) the author thereof; and therefore it is to be received, because it is the word of God" (*Westminster Confession of Faith*, 1:4). The Scripture gives one the historical events and doctrines that must be believed. It also gives the proper interpretation of those events. "If the Being of God is what on the basis of Scripture testimony we have found it to be, it follows that our knowledge will be true knowledge only to the extent that it corresponds to his knowledge.... Such a being as the Bible speaks of could not speak otherwise than with absolute authority" (Cornelius Van Til, *The Defense of the Faith* [Phillipsburg, NJ: Presbyterian and Reformed, 1980], pp. 34-35).

does not know what “Son of God” means? Can a person believe that Christ is a “propitiation” for the sins of His people when he doesn’t understand what “sin” or “propitiation” mean? It is crucial that God, Christ, sin, justice, and salvation, etc., receive their definitions from God’s word and not human speculation. Otherwise faith is useless. “For as truth is the object of faith (and indeed not any truth, but the divine and supernatural truth revealed in the word of God), it requires above all knowledge for its apprehension.”⁴³

A question that often arises is: “How much knowledge of the Scriptures is required before a person has enough knowledge to believe and be saved?” Obviously a number of doctrines must be covered to an extent before a person can have a proper object of faith. When Paul preached to the Athenians he discussed the doctrines of God, creation, providence, man, repentance, the judgment, Christ, and the resurrection (Ac. 17:22-32). Keep in mind that Paul was cut off in midstream and was just getting started. For Paul, the more doctrine and detail the better. Jesus directed His church to disciple all nations, “teaching them to observe all things that I have commanded you” (Mt. 28:20). In preaching the gospel the following doctrines should be covered as a minimum: God, the fall, the law, sin, the incarnation, justification, the history and scriptural meaning of Christ’s life, death, and resurrection. Clearly the central focus is going to be on Christ and His mediatorial work. Paul wrote, “For I delivered to you first of all that which I also received: that Christ died for our sins according to the Scriptures, and that He was buried, and that He rose again the third day according to the Scriptures” (1 Cor. 15:3-4). Note, for Paul there is no such thing as an uninterpreted salvation event. Everything related to the gospel is defined by the Scriptures. “The more real knowledge one has of the truths of redemption, the richer and fuller one’s faith will be.... Naturally one who accepts Christ by a true faith, will also be ready and willing to accept God’s testimony as a whole.”⁴⁴ Unfortunately in our day the philosophy of church growth is to present as little doctrine as possible and instead as much entertainment and emotionalism as time permits. Doctrine is considered offensive and unimportant. Many people under such a system may shed a tear and walk an aisle, but the Christ they are receiving is unknown to them.

Having knowledge about Christ is not enough to save; one must *believe* what the Scriptures teach regarding Christ. There are many modernists and secular humanists who have an excellent grasp of what the Scriptures teach, but they do not believe it at all. They regard it as a book full of myths and stories. The person who has saving faith believes the Bible; he embraces the truth. “This special act of faith in Christ, which secures salvation, is constantly paraphrased by such phrased as ‘coming to Christ,’ John vi. 35; ‘looking to him,’ Isa. xlv. 22; ‘receiving him,’ John i. 12; ‘fleeing to him for refuge,’ Heb. vi. 18; —all of which manifestly involve an active assent to a cordial embrace, as well as an intellectual recognition of the truth.”⁴⁵ To

⁴³ Francis Turretin, *Institutes of Elenctic Theology*, 2:561.

⁴⁴ L. Berkhof, *Systematic Theology*, p. 504.

⁴⁵ A. A. Hodge, *The Confession of Faith* (Carlisle, PA: Banner of Truth, [1869] 1992), p. 207. The *Westminster Larger Catechism* says: “Q. 72. What is justifying faith? A. Justifying faith is a saving grace, wrought in the heart of a sinner by the Spirit [2 Cor. 4:13, Eph. 1:17-19] and word of God [Rom. 10:14, 17], whereby he, being convinced of his sin and misery, and of the disability in himself and all other creatures to recover him out of his lost condition

believe in Jesus Christ is to believe that everything the Scriptures say about Him is true: Jesus Christ is fully God and fully man. He was born of a virgin in Bethlehem. He lived a sinless life of perfection. He was tortured and crucified as a blood sacrifice for His people. He died and was in a state of death for three days. Then He rose from the dead a victorious king and ascended to the right hand of God the Father, etc.

That trusting in God is equivalent to believing and trusting His word is proved from the following biblical examples:

(1) Eve's sin arose because she *did not believe God's word* on authority but submitted His word to an empirical experiment (Gen. 3:6).

(2) Noah had no natural evidence of an approaching flood but *believed God's word*, built the ark, and was saved from the deluge with his family (Gen. 6:13-22; 7:23).

(3) Abraham left behind his country and kinsmen to take possession of Canaan because he *believed the promise of God* that he would be the father of many nations and that through his seed the whole earth would be blessed (Gen. 12-17). Abraham *believed God's word* even when it contradicted normal biological limitations (i.e., old age and childbearing).

(4) The Israelites who were disobedient and perished in the wilderness did so because *they did not believe God's word* (Heb. 3:19; 4:2). Hebrews chapter 11 is full of examples of godly men and women who trusted in God's promises. People who claim to believe in Jesus and yet reject His doctrine really do not believe at all. One must receive all of Christ or he shall have none of Him! Note that in every scriptural example of true faith belief in God's word resulted in obedience. Also, every example of unbelief resulted in disobedience.

Believing in Christ involves a trust and reliance upon Him for salvation. There are many people who give an assent to what the Bible says about Christ but who continue to live in sin or who after a time go back to the world. Theologians say that such people had only a bare intellectual conviction of the truth. They never really trusted in Jesus Christ. Given the fact that believing in Christ and trusting Christ for salvation mean essentially the same thing in Scripture, one could say that such people were living in self-deception. They never truly believed in Christ at all. In our day of "easy believism," the element of trust needs to be emphasized. Saving faith means that one accepts as true what the Bible says about Jesus Christ and trusts in Him. "[F]aith consists in a fixed, unshaken trust and reliance upon him.... As we depend on his promise as a God that cannot lie, and give up ourselves to him as one who has a right to us; so we trust him as one in whom we can safely confide, and on whom we can lay the whole stress of our salvation. This act of faith is more frequently insisted on in Scripture than any other, it being a main ingredient in all other graces which accompany salvation, and there being nothing by which God is more glorified. It is not one single perfection of the divine nature which is the object of it; but everything which he has made known concerning himself, as conducive to our blessedness. We trust him with all we have, and for all we want or hope for. This implies a sense of our own

[Ac. 2:37; 4:12; 16:30; Jn. 16:8-9; Rom. 5:6; Eph. 2:1], not only assenteth to the truth of the promise of the gospel [Eph. 1:13], but receiveth and resteth upon Christ and his righteousness, therein held forth, for pardon of sin [Jn. 1:12; Ac. 16:31; 10:43], and for the accepting and accounting of his person righteous in the sight of God for salvation [Phil. 2:9.; Ac. 15:11]."

insufficiency and nothingness, and a sense of his all-sufficient fulness.”⁴⁶ Hodge writes, “By faith the Christian is said to be ‘persuaded of the promises;’ ‘to obtain them;’ ‘to embrace them;’ ‘to subdue kingdoms;’ ‘to work righteousness;’ ‘to stop the mouth of lions.’ Heb. xi. All this plainly presupposes that faith is not a bare intellectual conviction of the truth of truths revealed in the Scriptures, but that it includes a hearty embrace of and a confident reliance upon Christ, his meritorious work and his gracious promises.”⁴⁷

How Much Faith?

Many people ask, “How much faith is needed for one to be justified by Christ?” The biblical answer is that one’s faith may indeed be quite weak and imperfect, yet one is still saved by Jesus Christ. One must keep in mind that it is Christ that saves and not one’s faith. One’s faith may be very feeble, yet the Christ it grasps *is infinitely strong to save*. “This faith is different in degrees, weak or strong; may be often and many ways assailed and weakened, but gets the victory; growing up in many to the attainment of a full assurance through Christ; who is both the author and finisher of our faith.”⁴⁸ Christians should not make the mistake of looking to their faith when they need to be looking to Jesus Christ. A person with a weak faith may lack assurance of salvation, but he is every bit as much saved as the apostle Paul or John Calvin. The faith of a sinner can never be perfect, but the sinless life of Christ and His sacrificial death it lays hold of *is perfect*. “A small and weak hand, if it be able to reach up the meat to the mouth, as well performs its duty for the nourishment of the body as one of greater strength, because it is not the strength of the hand but the goodness of the meat which nourishes the body.”⁴⁹

Are Christians Justified from Eternity?

Some Protestant theologians teach that Christians are justified from eternity; that is, they believe that justification occurs in the mind of God prior to the existence of the universe. They regard the justification that occurs in time to be basically a recognition by the elect sinner that he was already justified by God in eternity past. In other words, justification in time only refers to what occurs in the conscience of the believing sinner. The objective declaration of God occurred not when the sinner believed, but before the foundation of the earth. Is such a view biblical?

The idea of eternal justification must be rejected for a number of reasons. First, the doctrine of justification from eternity confounds the decree of justification, which does occur from eternity, with justification itself, which occurs in history. Turretin writes, “The decree of

⁴⁶ Thomas Ridgely, *Commentary on the Larger Catechism* (Edmonton: Still Water Revival Books), 2:113.

⁴⁷ A. A. Hodge, *The Confession of Faith*, p. 207.

⁴⁸ *Westminster Confession of Faith*, 14:3.

⁴⁹ George Downname, *A Treatise of Justification* (London: Felix Kyngston, 1633), p. 142, as quoted by Joel Beeke, “The Relation of Faith to Justification,” in Don Kistler, *Justification by Faith Alone*, p. 94.

justification is one thing; justification itself another—as the will to save and sanctify is one thing; salvation and sanctification itself another. The will or decree to justify certain persons is indeed eternal and precedes faith itself, but actual justification takes place in time and follows faith.”⁵⁰ In no place in the entire New Testament does one find Christ and the apostles telling people to believe that they were already justified. Their message was: “if you confess with your mouth the Lord Jesus and believe in your heart that God raised Him from the dead, you will be saved” (Rom. 10:9).

Second, when the apostle Paul lists what theologians refer to as the order of salvation in Romans 8:29-30, he places justification within the sphere of human history. Justification occurs after calling and before glorification. No one would dispute that the external and internal calling of the sinner occur in time. Justification occurs *after* a person hears the gospel and is convinced by the Holy Spirit that it is true.

Third, the Bible says that faith or belief in Christ is necessary *before* a person is justified (Rom. 3:21-26, 28-30; Jn. 3:36). “[I]f justification takes place by faith, it certainly does not precede faith in a temporal sense.”⁵¹ Furthermore, when Paul discusses faith in Christ and imputation in Romans chapter 4, it is clear that the imputation of Christ’s righteousness to the sinner occurs only when a person believes (Rom. 4:5, 9, 11, 22, 23, 24).

Fourth, if God’s people were not justified in time but from eternity, all the passages which speak of a real deliverance from sin, death, wrath and condemnation *in time* would be meaningless and contradictory. Paul says that believers before their salvation “were by nature children of wrath, just as the others” (Eph. 2:3). “Most assuredly, I say to you, he who hears My word and believes in Him who sent me has everlasting life, and shall not come into judgment, but has passed from death into life” (Jn. 5:24). “We know we have passed from death to life, because we love the brethren” (1 Jn. 3:14). “Do you not know that the unrighteous will not inherit the kingdom of God? Do not be deceived. Neither fornicators, nor idolaters, nor adulterers, nor homosexuals, nor sodomites, nor thieves, nor covetous, nor drunkards, nor revilers, nor extortioners will inherit the kingdom of God. And such were some of you. But you were washed, but you were sanctified, but you were justified in the name of the Lord Jesus and by the Spirit of our God” (1 Cor. 6:9-11). “He has delivered us from the power of darkness and translated us into the kingdom of the Son of His love” (Col. 1:13). “For when we were in the flesh, the passions of sins which were aroused by the law were at work in our members to bear fruit unto death. But now we have been delivered from the law having died to what we were held by” (Rom. 7:5-6). Although a Christian’s salvation was decreed in eternity and Christ’s perfect redemption occurred in the past, justification occurs in time only when a person actually believes and repents. “So that he is evidently a stranger to the Scriptures who does not know that God is often set forth as justifying believers in this life, as is evident from the examples of Abraham

⁵⁰ Francis Turretin, *Institutes of Elenctic Theology*, 2:683.

⁵¹ Berkhof, *Systematic Theology*, p. 519.

(Gen. 15:6), of David (Ps. 32:1, 2, 5; Rom. 4:6, 7), of the sinful women (Lk. 7:48), of the publican (Lk. 18:14) and of all believers (Rom. 5:1).”⁵²

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⁵² Francis Turretin, *Institutes of Elenctic Theology*, 2:684.