

## Justification by Faith Alone The Relation of Faith to Justification

This article is chapter 5, taken from the book *Justification by Faith ALONE* and used by permission of the publisher, *Soli Deo Gloria* who also published the excellent companion volume *Sola Scriptura*.

### [Dr. Joel R. Beeke](#)

Dr. Joel R. Beeke is the pastor of Heritage Netherlands Reformed Congregation of Grand Rapids, MI. He earned a Ph. D. in Reformation and Post-Reformation Theology from Westminster Theological Seminary in Philadelphia. He is the author of *Assurance of Faith: Calvin, English Puritanism, and The Dutch Second Reformation*. Dr. Beeke is editor of "The Banner of Sovereign Grace Truth" magazine.

Justification by faith alone was Martin Luther's great spiritual and theological breakthrough. It did not come easily. He had tried everything from sleeping on hard floors and fasting to climbing a staircase in Rome while kneeling in prayer. Monasteries, disciplines, confessions, masses, absolutions, good works—all proved fruitless. Peace with God eluded him. The thought of the righteousness of God pursued him. He hated the very word "righteousness," which he believed provided a divine mandate to condemn him.

Light finally dawned for Luther as he meditated on Romans 1:17, "*For therein is the righteousness of God revealed from faith to faith: as it is written, The just shall live by faith.*" He saw for the first time that the righteousness Paul had here in mind was not a punitive justice which condemns sinners but a perfect righteousness which God freely grants to sinners on the basis of Christ's merits, and which sinners receive by faith. Luther saw that the doctrine of justification by grace alone (*sola gratia*) through faith alone (*per solam fidem*) because of Christ alone (*solus Christus*) was the heart of the gospel and became for him "an open door into paradise.... a gate to heaven."

The phrase "justification by faith alone" was the key which unlocked the Bible for Luther.<sup>1</sup> Each of these four words he came to understand in relation to the others by the

---

<sup>1</sup> *D. Martin Luthers Werke* (hereafter: WA), ed. J. C. F. Knaake, et. al. (Weimar: Herman Bohlaus, 1883ff.), 401, 33, 7-9. For the development of Luther's theology of justification, see Johann Heinz, *Justification and Merit: Luther vs. Catholicism* (Berrien Springs, Michigan: Andrews University press, 1981), pp. 45-81; Alister E. McGrath, *Iustitia Dei: A*

light of Scripture and the Spirit. Elsewhere this volume deals with three words of Luther's four-word rediscovery: justification, faith, alone. My task of expounding "by" may appear at first glance to be elementary, but around this deceptively simple preposition the heart of the Romanist-Protestant debate has raged. Let's ask and answer several pertinent questions with regard to this critical preposition which will serve to highlight the relationship of faith to justification. We will consider the preposition "by" from four perspectives: first, *scripturally*, by considering the basic teaching of justification by faith, together with exegetical and etymological implications of the preposition; second, *theologically*, by grappling with the issue of faith as a possible "condition" of justification; third, *experientially*, by addressing how a sinner appropriates Christ by faith; fourth, *polemically*, by defending the Protestant View of justification, "by" faith against the views of Roman Catholicism, Arminianism, and Antinomianism.

### **First, where does the Bible teach justification by faith and what is actually entailed in the preposition "by"?**

The Old Testament affirms that justification is "by faith." Of Abraham's faith Genesis 15:6 states, "*And he believed in the LORD; and he counted it to him for righteousness.*" Roman Catholics have traditionally appealed to the verse to support their doctrine of justification by grace-empowered works, but nor one word is mentioned here of work or merit. Rather, in Genesis 15:6, God grants righteousness to Abraham as a free gift. Paul confirms in Romans 4 and Galatians 3:6-14 that the imputed (i.e. reckoned) righteousness of Genesis 15:6 is to be understood in terms of "by or through faith." The Hebrew verb in Genesis 15:6 is also rendered "was counted" in Romans 4:3 (cf. Galatians 3:6, which uses "accounted" in the text and "imputed" in the marginal notes). This verb most often indicates "what a person, *considered by himself*, is not, or does not have, but is reckoned, held or regarded to be, or to have."<sup>2</sup> It is clear then that when Abraham was justified by his faith, the righteousness which was reckoned or "charged to his account": was a righteousness not his own but that of another, namely, the righteousness of Christ (Galatians 3:16).

But the objection may be raised: does not the proposition *eis* as used in Romans 4:5, 9, 22 (Abraham's "faith is counted *for* righteousness...it was imputed to him *for* righteousness") imply that the act of believing is imputed to the believer for righteousness? In these verses the Greek preposition *eis* does not signify "in the stead of," but always means "with a view to" or "in order to." It could be translated "towards" or "unto." Its meaning is clear from Romans 10:10, "*with the heart man believeth unto [eis]*

---

*History of the Christian Doctrine of Justification* (Cambridge: Cambridge University Press, 1986), 2:3ff.

<sup>2</sup> William Hendriksen, *Romans* (Grand Rapids: Baker, 1982), p. 147.

*righteousness*" — i.e. faith moves toward and lays hold of Christ Himself.<sup>3</sup> J. I. Packer summarizes well:

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 (vss. 18ff.)—was the occasion and means of righteousness being imputed to him. there is no suggestion here that faith is the ground of justification.<sup>4</sup>

Expounding Romans 4, Theodore Beza comments:

Abraham was not justified, and made the father of the faithful, by any of his own works, either preceding or following his faith in Christ, as promised to him; but merely by faith in Christ, or the merit of Christ by faith imputed to him for righteousness. Therefore all his children become his children and are justified, not by their works, either preceding or following their faith; but by faith alone in the same Christ.<sup>5</sup>

A second major Old Testament text supporting justification by faith is Habakkuk 2:4: *"the just shall live by his faith,"* or as some scholars would read, "the just by faith shall live." Paul makes clear that this verse, quoted in Romans 1:17, Galatians 3:11, and Hebrews 10:38, is ultimately fulfilled in the righteousness that comes by faith in the gospel of Christ, for which the law itself teaches us to look (Romans 3:21-22; 10:4). Paul's explanation of Habakkuk has inspired not only Martin Luther but countless other believers to place their faith in a righteousness not their own, but that of Jesus Christ who is called "THE LORD OUR RIGHTEOUSNESS" (Jeremiah 23:6).

The New Testament is abundantly clear in asserting justification by faith: *"Even the righteousness of God which is by faith of Jesus Christ unto all and upon all them that believe"* (Romans 3:20). *"Thou standest by faith"* (Romans 11:20). *"Wherefore the law was our schoolmaster to bring us unto Christ, that we might be justified by faith"* (Galatians 3:24).

---

<sup>3</sup> Arthur W. Pink, *The Doctrines of Election and Justification* (Grand Rapids: Baker, 1974), p. 234. In noting the Holy spirit's recision in using Greek prepositions, Pink adds: "Never do we find Him employing *eis* in connection with Christ's satisfaction and sacrifice in our room and stead, but only '*anti*' or '*huper*' are **never** used in connection with our believing, for faith is **not** accepted by God **in lieu of** perfect obedience. Faith must either be the ground of our acceptance with God, or the means or instrument of our becoming interested in the righteousness of Christ; it cannot stand in both relations to our justification" (ibid., p. 235).

<sup>4</sup> "Justification," *Evangelical Dictionary of Theology*, ed. Walter A. Elwell (Grand Rapids: Baker, 1984), p. 596.

<sup>5</sup> Quoted by Wm. S. Plumer, *The Grace of Christ, or Sinners Saved by Unmerited Kindness* (1853; repr. Keyser, West Virginia: Odom, n.d.), p. 244.

But if Scripture clearly affirms the doctrine of justification by faith, what then is the precise relationship of faith to justification? The answer lies in what is entailed in the preposition "by". "Few things are more necessary for a correct understanding of the New Testament," wrote J. Gresham Machen, "than a precise acquaintance with the common prepositions."<sup>6</sup> The New Testament writers commonly employ three expressions: *piste*, *ek pisteos*, and *dia pisteos*. The Christian is justified "by faith" (*pistei* or *ek pisteos*) or "through faith" (*dia pisteos*). For example, *pistei* (the dative case of the noun *pistis*) is used in Romans 3:28: "Therefore we conclude that a man is justified by faith without the deeds of the law." *Ek pisteos* is used in Romans 5:1: "Therefore being justified by faith, we have peace with God through our Lord Jesus Christ." *Dia pisteos* is used in Ephesians 2:8 "For by grace are ye saved through faith; and that not of yourselves: it is the gift of God" (emphasis added).

Each of these three usages has its own special emphasis or significance. The use of the simple dative (*pistei*) calls attention to the necessity and importance of faith. The use of the preposition *dia* ("through" or "by means of") describes faith as the *instrument* of justification, i.e., the means by which the righteousness of Christ is received and appropriated by the sinner unto justification. The use of the preposition *ek* ("from," "out of," or "by") describes faith as the *occasion* of justification, though never as the efficient or ultimate cause of justification.<sup>7</sup>

It is critical to note that in none of these cases, nor anywhere else in Scripture, is faith (or any other grace) represented as constituting some ground of merit *for justification*. And this is all the more remarkable when one considers that *dia* with the accusative would mean "on the ground of" or "on account of." Thus, *dia ten pistin* would convey the notion of "on the ground of or on account of faith," thereby making faith the meritorious reason for the believer's acceptance with God. Yet such is the precision of the Spirit's oversight of the New Testament scriptures that nowhere does any writer ever slip into using this prepositional phrase. On every occasion faith is presented as the *means* of justification. Justification by faith alone is never justification on account of faith (*propter fidem*), but always justification on account of Christ (*propter Christum*), i.e. on account of the blood-satisfaction of the Lamb of God being graciously imputed to and received by an undeserving sinner (Galatians 3:6; James 2:23). Ultimately, the ground of justification is Christ and His righteousness alone.<sup>8</sup>

In the Reformed tradition, various theological terms of expressions have been used to capture this biblical relationship of faith to justification. For example, the *Belgic Confession of Faith* (1561, Article 22) and the *Westminster Confession of Faith* (1647, Chapter 11.2) denominate faith as "only an *instrument*" and "the alone *instrument* of

---

<sup>6</sup> *New Testament Greek for Beginners* (New York: MacMilan, 1923), par. 88.

<sup>7</sup> Some texts employ *ek pisteos* and *dia pistoes* in one sentence (Romans 3:30). Readers of the English Bible should know that translators have not always observed or maintained these distinctions in their English renderings.

<sup>8</sup> Cf. G. Abbott-Smith, *A Manual Greek Lexicon of the New Testament*, 3rd ed. (Edinburgh: T. & T. Clark, 1937), pp. 105, 492.

justification."<sup>9</sup> Faith is not an agent (i.e. an efficient cause), but an instrument (i.e. a means) of justification. It is the believer's sole means by which he receives justification this means is not mechanical as the word "instrument" unfortunately implies; rather, this means is itself the saving work of the Holy Spirit through the Word whereby a sinner is brought into a living, personal relationship with the triune God.

The *Heidelberg Catechism* (1563, Question 61) states that there is "no other way (*nicht anders*) than faith by which Christ's righteousness becomes ours. God did not ordain faith to be the instrument of justification because of some peculiar virtue in faith, but because faith is self-emptying and has no merit in itself: "*Therefore it is of faith, that it might be by grace*" (Romans 4:16).

John Calvin compares faith to an empty vessel: "*We compare faith to a kind of vessel; for unless we come empty and with the mouth of our souls open to seek Christ's grace, we are not capable of receiving Christ.*"<sup>10</sup> The vessel cannot be compared in value to the treasure it contains (2 Corinthians 4:7).

The Puritan Thomas Goodwin uses strong and active language: "*Faith is eyes, and hands, and feet, yea, and mouth, and stomach, and all.*"<sup>11</sup> And the nineteenth-century Bishop J. C. Ryle writes: "*Saving faith is the hand...the eye...the mouth...and the foot of the would.*"<sup>12</sup> Yet faith lives by the Living Bread alone, not by the mouth that feasts on the bread (John 6:35-58). The sinner is justified by Christ's sacrifice alone, not by his act of feasting upon or believing in that sacrifice by faith.

**Second, is it accurate to call faith "*a condition of justification,*" as has frequently been done?**

Given the meaning of "by faith" in the original Greek, it is more accurate to speak of faith as an *instrument* rather than a *condition* of justification and salvation, for a condition generally denotes a meritorious quality for the sake of which a benefit is conferred. 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 substance of our justification, but *the hand, the instrument, the vessel* which receives the divine gift proffered to us in the gospel. "As little as a beggar, who puts forth his hand to receive a piece of bread, can say that he has earned the gift granted him," Herman Kuiper wrote, "so little can believers claim that they have merited

---

<sup>9</sup> Cf. also the *Westminster Larger Catechism*, Question 73 (emphasis added).

<sup>10</sup> *Institutes of the Christian Religion*, ed. J. T. McNeill, trans. Ford Lewis Battles (Philadelphia: Westminster Press, 1960), 3.11.7.

<sup>11</sup> *The Works of Thomas Goodwin*, ed. John C. Miller (Edinburgh: James Nichol, 1864), 8:147.

<sup>12</sup> *Home Truths*, Second Series (repr. Keyser, West Virginia, n.d.), p. 102.

justification, just because they have embraced the righteousness of Christ, graciously offered them in the Gospel."<sup>13</sup>

The distinction between these two views is not merely semantic, it is fatal to regard faith as a prerequisite which a sinner can fulfill by an act of his own will in order to be saved. In such a case, man really becomes his own savior. Worse yet, everything then depends on the purity and strength or perfection of the sinner's faith. Rather, Scripture teaches that at stake is the very character of faith: Is faith a work of man or the gift of God? The question is answered decisively by the Apostle Paul: "*For unto you it is given in the behalf of Christ, not only to believe on Him, but also to suffer for His sake*" (Philippians 1:29; see also Ephesians 2:8; emphasis added). Justification is received in the form of faith since it pleases God to justify a sinner by *giving* him faith.<sup>14</sup>

Though faith is *the means* through which God works salvation, faith is not and cannot be a human *condition*—that is, if "condition" implicates more than the necessary order or way of salvation. If faith were the conditional (i.e. meritorious) ground of justification, salvation by human merit would be introduced, dishonoring divine grace and subverting the gospel by reducing it to simply one more version of justification by works (Galatians 4:21-5:12). Moreover, since we cannot be accepted by God with less than a perfect righteousness, our faith would have to be perfect. No one's faith, however, is perfect. All our faith is impaired by sin. Nothing in us, including our faith, could possibly succeed as a condition. Faith knows no human merit, and needs no human merit (Ephesians 2:8), for the very nature of faith is to rely wholly on the merit and righteousness of Christ as "*more than sufficient to acquit us of our sin*" (*Belgic Confession*, article 22). We are not justified by our ever-imperfect faith, but by the ever-perfect righteousness of Christ. All the conditions of salvation must be and have been fulfilled by Jesus through His obedience, both active and passive, in the state of His humiliation (Romans 5:19). There can be no conditions for salvation laid upon man, simply because salvation is entirely of God and never dependent on anything of man. "*So then it; [salvation] is not of him that willeth, nor of him that runneth, but of God that showeth mercy*" (Romans 9:16). A. A. Hodge notes succinctly:

Justifying faith terminates on or in Christ, in His blood and sacrifice, and in the promises of God; in its very essence, therefore, it involves trust, and, denying its own justifying value, affirms the sole merit of that on which it trusts (Rom 3:15-26; 4:20,22; Gal 3:26; Eph. 1:12-13, 1 Jn 5:10).<sup>15</sup>

Some Reformed divines, however, have called faith a "condition" in a non-meritorious sense. Robert Shaw comments wisely on this:

---

<sup>13</sup> *By Grace alone: A Study in Soteriology* (Grand Rapids: eerdmans, 1955), p. 109.

<sup>14</sup> Cf. Peter Toon's exposition of Luther's view, *Justification and Sanctification* (Westchester, Illinois: Crossway Books, 1983), p. 58.

<sup>15</sup> *Outlines of Theology* (Chicago: Bible Institute Colportage Ass'n., 1878), p. 504.

Some worthy divines have called faith a condition, who were far from being of the opinion that it is a condition properly so called, on the performance of which men should, according to the gracious covenant of God, have a right to justification as their reward. They merely intended, that without faith we cannot be justified—that faith must precede justification in the order of time or of nature. But as the term "con-di-tion" is very ambiguous, and calculated to mislead the ignorant, it should be avoided.<sup>16</sup>

Robert Traill is even stronger, "Faith in Jesus Christ...in the office of justification, is neither condition nor qualification...but in its very act a renouncing of all such pretences."<sup>17</sup> The very act of faith by which we receive Christ is an act of utter renunciation of all our own works and righteousness as a condition or ground of salvation. As Horatius Bonar profoundly remarks: "Faith is not work, nor merit, nor effort; but the cessation from all these, and the acceptance in place of them of what another has done—done completely, and forever."<sup>18</sup> And John Girardeau notes, "Faith is emptiness filled with Christ's fulness; impotency lying down upon Christ's strength."<sup>19</sup>

But the objection may then be raised: if faith is essential as it alone unites a sinner to Christ, but faith is not conditional in any meritorious sense, is it proper to regard faith as the "hand" that receives Christ? Isn't the natural man being attributed some ability by this metaphor? since faith is always both God's gift (Ephesians 2:8) and God's work ("*This is the work of God, that ye believe on him whom he hath seen*" [John 6:29]), how can faith be designated as a "hand"?

The natural man indeed has no ability to reach out to accept the salvation of God in Christ. The natural man is dead in trespasses and sins (Ephesians 2:1). He will never "accept Christ" of his own free will (Matthew 23:37; John 5:40). Scripture teaches that a sinner does not first move toward God, but God first moves toward a sinner to unite him with Christ by faith, for a sinner would never of his own will or desire turn to Christ in

---

<sup>16</sup> *The Reformed Faith: an Exposition of the Westminster Confession of Faith* (1845; repr. Inverness: Christian Focus, 1974), p. 131. For one such "worthy divine," see Francis Turretin, *Institutes of Elenctic Theology*, trans. George Musgrave Giger, ed. James T. Dennison, Jr. (Phillipsburg, New Jersey: Presbyterian and Reformed, 1994), 2:675. Cf. *The Works of John Owen* ((1851; repr. London: Banner of Truth Trust, 1965), 5:113; Thomas Ridgley, *A Body of Divinity...on the Assembly's Larger Catechism* (Philadelphia: William Woodward, 1815), 3:108-109.

<sup>17</sup> "A Vindication of the Protestant Doctrine Concerning Justification...from the Unjust Charge of Antinomianism," *The Works of Robert Traill* (1810; repr. Edinburgh: Banner of Truth Trust, 1975), 1:252-96.

<sup>18</sup> *The Everlasting Righteousness* (1874; repr. Edinburgh: Banner of Truth Trust, 1993), p.75.

<sup>19</sup> *Calvinism and Evangelical Arminianism: Compared as to Election, Reprobation, Justification, and Related Doctrines* (1890; repr. Harrisonburg, Virginia: Sprinkle, 1984), pp. 522-66.

faith (Romans 9:16). Even when tormented with the terrors of divine judgment, the natural man cannot be persuaded to flee to God by saving faith for salvation ((Proverbs 1:24-27).

But in regeneration the Holy Spirit grants the gift of a living, empty hand that can turn nowhere else than to Jesus. "*But as many as received him, to them gave he power to become the sons of God, even to them that believe on his name: which were born, not of blood, nor of the will of the flesh, nor of the will of man, but of God*" (John 1:12-13; cf. Psalm 110:3).

Faith is not called a hand because it *works* or *merits* justification in any way, but because it *receives, embraces, appropriates* Christ upon divine imputation. Faith is not a *creative* hand, but a *receptive* hand. As Abraham Booth notes, "Hence, in justification we read of the precious faith *in* the righteousness of our God and Saviour Jesus Christ (2 Peter 1) and of 'faith *in* His blood' (Romans 3:25), and believers are described as '*receiving* the atonement' and *receiving* 'the gift of righteousness' (Romans 5:11, 17)."<sup>20</sup>

Faith is passive in justification, but becomes active in accepting Christ when He is offered to the sinner.<sup>21</sup> Indeed, when Christ is given, faith cannot refrain from being active, moving the believer to rejoice in the imputed righteousness of Christ with spiritual and profound joy. Nevertheless, this joy can boast no human merit, for it is not the hand in itself which produces joy and makes rich, but the gift received by the hand of faith, Jesus Christ.

The hand of faith graciously and unconditionally receives and rests upon Christ and His righteousness alone. Faith lives out of Christ, in whom all of our salvation is to be found (John 15:1-7). As B. B. Warfield appropriately summarizes:

It is from its object [Jesus Christ] that faith derives its value.... The saving power of faith resides thus not in itself, but in the Almighty Savior on whom it rests....It is not faith that saves, but faith in Jesus Christ....It is not strictly

---

<sup>20</sup> *The Reign of Grace from Its Rise to Its Consummation* (Boston: Lincoln & Edmands, 1820), pp. 180-81.

<sup>21</sup> Heinrich Heppe, *Reformed Dogmatics*, trans. by G. T. Thomson (London: George Allen and Unwin, 1950), quoting Guilielmus Bucanus (XXXI, 34): "In what sense are we said to be justified by faith? It is not regarded in its own intrinsic dignity or merit, nor as a work or a new quality in us, nor in its force and efficacy minus love; nor because it has love added to it or works through love; nor because faith imparts the spirit of Christ, by whom the believer is rendered just because we are bidden seek righteousness not in ourselves but in Christ; but because it seeks and embraces the righteousness offered in the Gospel" (p. 554).

speaking, even faith in Christ that saves, but Christ that saves through faith.<sup>22</sup>

**Third, how is room made in the soul for faith's appropriation of Christ? How does faith experientially appropriate Christ and His righteousness? What is the hallmark of such appropriation?**

The concept of receiving Christ by faith, hijacked in our day by Arminianism, needs to be recovered even for the Reformed pulpit. Many sincere Reformed Christians are afraid to speak of "receiving Christ" simply because of the false way modern evangelists describe such reception (i.e. as an act of the supposedly "free will" of the sinner to fulfill a condition for salvation). Believing that it somehow seems wrong and "Arminian" to receive Christ, their response to the gospel with liberty is inhibited.<sup>23</sup>

To deny faith as the foundation of justification is not to minimize faith or the need for personally receiving Christ by faith. Though Scripture never ascribes merit to faith itself, it establishes unequivocally the necessity of faith (Hebrews 11:6). the sovereign grace of the imputed righteousness of Christ *must* be personally *received by faith* if a sinner is to be grafted or incorporated into Christ (John 3:36; Romans 5:11,17). The Holy Spirit uses faith to work out sovereign grace. As G. C. Berkouwer states: "the way of salvation is the way of faith just because it is only in faith that the exclusiveness of divine grace is recognized and honored....Faith is no competitor of *sola gratia* [by grace alone]; but sovereign grace is confirmed by faith....*Sola gratia* and *sola fide* [by faith alone], thus, remain the be all and end all of the relation between faith and justification."<sup>24</sup>

Faith is a holy command, a personal necessity, a pressing urgency (2 Kings 17:14, 18, 21). There is only faith or damnation (Mark 16:16; John 3:18). Faith is indispensable. John Flavel wrote, "The soul is the life of the body; faith is the life of the soul; Christ is the life of faith."

By the Spirit and word of God, justifying faith is a saving grace which, first, convicts of sin and misery; second, assents to the gospel from the heart; third, receives and rests upon Christ and His righteousness for pardon and salvation; and fourth, lives out of Christ, who is the hallmark of appropriating faith (Hebrews 10:39; Romans 10:14, 17; John 16:8-9; Romans 10:8-10; acts 10:43; Philippians 3:9; Galatians 3:11; cf. *Westminster Larger Catechism*, Questions 72-73). These marks of faith are experienced in the soul and urge closer examination if we are to ascertain the experiential dimensions of "by" *in justification by faith alone*.

---

<sup>22</sup> *Biblical and Theological Studies* (Philadelphia: Presbyterian and Reformed, 1968), pp. 423-25.

<sup>23</sup> Corresponding to Ray Lanning, October 5, 1994. I wish to express my gratitude to Rev. Lanning for a careful proofing of this chapter and a number of helpful suggestions.

<sup>24</sup> *Faith and Justification* (Grand Rapids: Eerdmans, 1954), pp. 185-89, 200.

*First* then, faith is an experiential, convicting, soul-emptying grace. To lay hold of Christ, to treasure His righteousness, necessitates losing my own righteousness. Faith teaches utter humility, the total emptiness of all within the sinner when he is viewed outside of Christ.<sup>25</sup> Faith means utter despair of everything except Christ. To that end, faith makes a sinner conscious of the desperate situation he is in and the tragic judgment he deserves. Sin must become sin if grace is to become grace. Far from being a work of merit, faith is a realizing of my demerit, a negating of all hope of merit, a becoming aware of divine mercy. My filthy rags must be stripped away; the spiritual character of the law which demands perfect love to God and my neighbor must condemn me, if I am to come to appreciate the beauty of the Savior who, for the ungodly, perfectly obeyed the law in His active obedience and bore the penalty of sin in His Passive obedience (Romans 5:6-10). My unrighteousness must be uncovered if Christ's righteousness is to be discovered (Psalm 71:16).

*Second*, faith wholeheartedly "assents to the truth of the gospel" (*Westminster Larger Catechism*, Question 73). Faith is no mere intellectual assent. Faith believes from the heart that which the Scriptures teach about self, the holiness of God, and the saviorhood of Christ. Thrust before God's holiness, faith repudiates self-righteousness and is brought to need Christ experientially as revealed in the Scriptures and given by the Spirit. Faith abandons all self-merit while being increasingly allured to Christ and his merits (Romans 7:24-25). Faith surrenders to the evangel and falls into the outstretched arms of God. "The act of faith is as much being held by God as holding Him; the power of faith is exercised as much in capitulation as in conquering—the faith that overcomes the world is capitulation to Christ's great victory."<sup>26</sup> Faith looks away from self and itself to Christ, living and moving entirely from and in grace.<sup>27</sup> Faith flees with all the soul's poverty to Christ's riches, with all the soul's guilt to Christ as reconciler, with all the soul's bondage to Christ as liberator. Faith confesses with Augustus Toplady:

*Nothing in my hand I bring,  
Simply to thy cross I cling;  
Naked, come to thee for dress;  
Helpless, look to thee for grace;  
Foul, I to the fountain fly;  
Wash me, Saviour, or I die.*

*Third*, justifying faith is especially that act of the soul by which a sinner lays hold of Christ and His righteousness and experiences pardon and peace that passes understanding (Philippians 4:7). Faith is nothing less than the means which unites a sinner with his Savior. "Faith justifies in no other way," wrote Calvin, "than as it introduces us into a participation of the righteousness of Christ." It apprehends (*fides apprehensiva*) "closes" with, and "grasps" Christ in warm believing embrace,

---

<sup>25</sup> *Ibid.*, pp. 172-75.

<sup>26</sup> *Ibid.*, p. 190.

<sup>27</sup> John Calvin, *Commentary on Romans* (Edinburgh: Calvin Translation Society, 1843), pp. 147-49.

surrendering all of self, clinging to His Word, relying on His promises, Christ is not only the object of faith, but is Himself present in faith. Faith reposes in the person of Christ—hearing, seeing, trusting, taking, embracing, knowing, rejoicing loving, triumphing. It leaves its case in the hands of Christ as great Physician, while taking His prescriptions, following His directions, trusting simply and supremely in his finished work and ongoing intercessions. Faith, Luther writes, "clasps Christ as a ring clasps its jewel"; faith wraps the soul in Christ's righteousness. It appropriates with a believing heart the perfect righteousness, satisfaction and holiness of Christ. It tastes the efficacy of Christ's blood-righteousness as the righteousness of God Himself (Romans 3:21-25; 5:9; 6:7; 2 Corinthians 5:18-21). It weds the soul to Christ, experiences divine pardon and acceptance in the Beloved, and makes the soul partaker of every covenant mercy. Faith and Christ become inseparable in justification as Daniel Cawdray illustrates:

As the act of healing through the eyes of the Israelites and the brazen serpent went together; so, in the act of justifying, these two, faith and Christ, have a mutual relation, and must always concur—faith as the action which apprehendeth, Christ as the object which is apprehended; so that neither the passion of Christ saveth without faith, nor doth faith help unless it be in Christ, its object.<sup>28</sup>

William Gurnall put it this way: "With one hand faith pulls off its own righteousness and throws it away; with the other it puts on Christ's." The Heidelberg Catechism explains personal appropriation of Christ's righteousness best:

Question 60: How art thou righteous before God?

Answer: Only by a true faith in Jesus Christ (Rom. 3:22ff; Gal. 2:16); so that, though my conscience accuse me, that I have grossly transgressed all the commandments of God, and kept none of them (Rom 3:9ff.), and am still inclined to all evil (Rom. 7:23); notwithstanding, God, without any merit of mine (Rom. 3:24), but only of mere grace (Tit. 3:5; Eph. 2:8-9), grants (Rom. 4:4-5; 2 Cor. 5:19) and imputes to me (1 John 2:1) the perfect satisfaction, righteousness, and holiness of Christ (Rom. 3:24-25); even so, as if I never had had, nor committed any sin; yea, as if I had fully accomplished all that obedience which Christ has accomplished for me (2Cor. 5:21), inasmuch as I embrace such benefit with a believing heart (Rom. 3:28; Jn 3:18).

Question 61: Why sayest thou that thou are righteous by faith only?

Answer: Not that I am acceptable to God on account of the worthiness of my faith (Psa. 16:2; Eph. 2:8-9), but because only the satisfaction, righteousness, and holiness of Christ, is my righteousness before God (1 Cor. 1:30; 2:2); and that I

---

<sup>28</sup> *Self-examination required in everyone for the Worthy Receiving of the Lord's Supper*, 2nd edition (London: T. Walkley, 1648), p. 55.

cannot receive and apply the same to myself any other way than by faith only (1 John 5:10).

*Fourth*, faith lives out of Christ. Being united to Christ by faith, the believer is objectively possessed of all Christ's benefits and subjectively experiences these benefits as abundantly as the Spirit applies them and as he is capable of receiving them through apprehending Christ. since grace and faith are given in Christ, the essential righteousness of the believer will remain extrinsic to him, even as Christ is really present within him, effecting daily conversion. "Christ without" is the ground of justification; "Christ within," the fruit of justification, and an evidence of vital union of the believer to Christ.<sup>29</sup> For faith, Christ—both in glory as ascended Lord and in the believer's soul—is the chief among ten thousand, white and ruddy, altogether lovely (Song of Solomon 5:10, 16). with the Queen of Sheba, faith can say of the greater Solomon when gazing and feasting upon His blessed person and benefits, "*Behold, the one half of the greatness of thy wisdom was not told me: for thou exceedest the fame that I heard*" (2 Chronicles 9:6). Faith exclaims, "*Christ is all, and in all*" (Colossians 3:11)!

This Christ-centeredness is the hallmark of faith. Faith's distinguishing mark is the real and redeeming presence of Christ. It is the very nature and fountain of faith to rest entirely upon Christ. faith does not look at itself. Many today are too preoccupied with looking at their faith rather than faith's object. The Reformers spoke and wrote much about faith, but their concern was object-centered rather than subject-centered, Christocentric rather than anthropocentric, theological rather than psychological. It is not faith in *our* faith, nor faith in *the* faith, nor faith in *our* justification, that is salvific, but faith *in Christ*. The Puritans caught this well. As George Swinnock indicted, "First, Faith must look out for Christ; secondly, Faith must look up to Christ for grace; thirdly, Faith must take Christ down, or receive Him and grace."<sup>30</sup> "Faith has two hands," Thomas Manton wrote, "with one it stretches out for Christ; with the other, it pushes away all that comes between Christ and the soul." Faith not only ventures *to* Christ with the demanding law at its heels and *upon* Christ with all the soul's guilt, but it also ventures *for* Christ despite all difficulties and discouragements.

---

<sup>29</sup> Joel R. Beeke, *Assurance of Faith: Calvin, English Puritanism, and the Dutch Second Reformation* (New York: Peter Lang, 1991), pp. 158ff. Grave danger results from interchanging the ground and fruit of justification, as William Gurnall points out: "When thou trustest Christ within thee, instead of Christ without thee, thou settest Christ against Christ. The bride does well to esteem her husband's picture, but it were ridiculous if she should love it better than himself, much more if she should go to it rather than to him to supply all her wants. Yet thou actest thus when thou art more fond of Christ's image in thy soul than of Him who painted it there" (*The Christian in Complete Armour* [1655-62; repr. Edinburgh: Banner of Truth Trust, 1974], 2:145) Cf. James Ussher, *A Body of Divinity* (1645; repr. London: R. B. Seeley and W. Burnside, 1841), p. 244.

<sup>30</sup> *The Works of George Swinnock* (1868; repr. Edinburgh: Banner of Truth Trust, 1992) 1:203.

"Without faith it is impossible to please God." (Hebrews 11:6). God is pleased with faith because faith is pleased with Christ. Christ honors faith the most of all graces because faith honors Christ the most. Faith continually takes refuge, as the Belgic Confession states, "in the blood, death, passion, and obedience of our Lord Jesus Christ" (Article 29).

Christ is faith's only object and only expectation. He is the heartbeat and life of faith. Faith enables the soul to enjoy the whole salvation of Christ; by faith Christ becomes the soul's wisdom, righteousness, sanctification, and redemption (1 Corinthians 1:30). Faith commits the total person to the total person of Christ. This Christ-centeredness, more than anything else, makes faith inseparable from justification and superior to all other graces in justification.<sup>31</sup>

Small wonder then that faith has been called the captain of all spiritual graces. Thomas Watson wrote, "Love is the crowning grace in heaven, but faith is the conquering grace upon earth.... Faith is the master-wheel; it sets all the other graces running.... Other graces make us like Christ, faith makes us members of Christ."<sup>32</sup> "Call forth first that commander-in-chief," George Swinnock adds, "and then the private soldiers, the other graces, will all follow."<sup>33</sup>

#### **Fourth, how does the biblical, historic Protestant presentation of justification by faith alone contradict Roman Catholic teaching?**

When the leaders of the Roman Catholic Counter-Reformation convened the Council of Trent (1545-1563), one of their major purposes was to deal with the doctrine of justification by faith. Their goal was to establish a Roman Catholic consensus and to condemn the new Protestantism by pronouncing anathemas upon the distinctive teachings of Luther and the early Lutheran confessions of faith.<sup>34</sup> Due to the importance of justification, the Tridentine Decree (Sixth Session, finalized January 13, 1547) contains a detailed exposition of Romanist teaching in sixteen "Chapters" (each containing one or two lengthy paragraphs), followed by a condemnation of thirty-three

---

<sup>31</sup> James Buchanan, *The Doctrine of Justification* (Edinburgh: T. & T. Clark, 1867), p. 385.

<sup>32</sup> *The Select Works of the Rev. Thomas Watson* (New York: Robert Carter & Brothers, 1856), pp. 150-51.

<sup>33</sup> *The Works of George Swinnock*, 1:202.

<sup>34</sup> Hubert Jedin, *A History of the Council of Trent*, trans. Dom Ernest Graf (St. Louis: B. Herder, 1961), 2:309. Jedin's work is the definitive study of the Council by a Roman Catholic.

specific opinions, called "Canons" (one short paragraph each).<sup>35</sup> The final arrangement of the Sixth Decree expounds the Romanist notion of three states of justification: the first state (Chapters 1-9) describes a sinner's initial transition from a state of sin to a state of righteousness; the second state (Chapters 10-13) details how the justified sinner might increase in righteousness; the third state (Chapters 14-16) is concerned with the recovery of justification through the sacrament of penance by those who have fallen from grace. The thirty-three appended Canons condemning specific heretical opinions deal largely but not exclusively with Protestantism. Unfortunately, Protestant teachings are so severely caricatured in these Canons that most of them are unrecognizable as Protestant doctrines, or else they are mingled with real heresies, which Protestants themselves would condemn as severely as Rome. Trent did make clear, however, that Romanists and Protestants differ substantially on the doctrine of justification in the following points.

*First*, traditional Roman Catholic teaching regards justification as a process in which a sinner is made righteous. Rome claims that the verb "to justify" means to *make* righteous. Justification follows sanctification; it is dependent upon an inner change in a sinner's nature (rather than his state or status), making him into a righteous person. Theologically, this results in the commingling of justification and sanctification. Justification results from being *made* righteous; justification is righteousness *infused* (*iustitia infusa*, Chapter 7) —i.e. righteousness actualized rather than imputed. The believer is justified on the basis of internal righteousness (*iustitia in nobis*); justification is granted to the righteous rather than to the sinner. According to Trent, faith is to be seen as the beginning of human salvation, the foundation and root of all justification (Chapter 8). Faith justifies as it is animated by love; hence faith is never alone, but "*worketh by love*" (Galatians 5:6), and therefore its own virtues merit some degree of divine acceptance (Chapter 7). Canon 11 states:

If anyone says that men are justified either by the sole imputation of the justice of Christ or by the sole remission of sins, to the exclusion of the grace and the charity which is poured forth in their hearts by the Holy Ghost, and remains in them, or also that the grace by which they were justified is only the good will of God, let him be anathema.

More recently Jesuit scholar John Bligh has joined other Roman Catholic scholars in affirming that "to justify" often occurs in judicial contexts and can mean to acquit as a declarative act on God's part. Bligh continues the commingling of justification and sanctification, however, by stating that "justification is more than forgiveness; it is forgiveness plus transformation."<sup>36</sup> This commingling is also evident in the united

---

<sup>35</sup> Philip Schaff, *The Creeds of Christendom* (New York: Harper & Brothers, 1878), 2:77-206, provides parallel Latin and English columns.

<sup>36</sup> *Galatians: A Discussion of St. Paul's Epistle* (London, St. Paul Publications, 1969), p. 42.

statement on justification by faith issued by the Anglican-Roman Catholic International Commission: "Justification and sanctification are two aspects of the same divine act."<sup>37</sup>

Contrary to Trent, Scripture and Protestant theology teach that in justification, righteousness is imputed (*iustitia imputata*) or reckoned to the sinner's account solely by the good will of God; justification is a forensic *declaration* or *pronouncement* that a sinner is reckoned righteous by God. It is justification of the ungodly "apart from ourselves" (*iustitia extra nos*), i.e. by the external or alien righteousness of Christ (Isaiah 45:24-25; Acts 13:39; 1 Corinthians 6:11; Ephesians 1:7). The sinner's sin is *not* reckoned; Christ's righteousness *is* reckoned (Romans 4:5-8) and received by faith alone. Justification and sanctification are not to be commingled. Justification by inward transformation is no way to salvation. "We are justified," Luther states in his Galatians commentary, "not by faith furnished with charity, but by faith only and alone." Faith does not justify because it produces the fruit of love for Christ, but because it receives the fruit of Christ's love. Such faith, however, as James teaches (Ch. 2:14ff), will indeed bear fruits of love, good works, and every Christian grace. A good tree will bear good fruit, which, however, testifies to, rather than causes, its good nature. "Works," Luther continues, "are not taken into consideration when the question respects justification. But true faith will no more fail to produce them, than the sun can cease to give light." Justification without subsequent sanctification is impossible; sanctification confirms that justification has transpired. Conversely, if no works follow faith, that faith is dead; it is not a living faith in Christ.<sup>38</sup>

For the historic Protestant faith, justification and sanctification possess like denominators in the believer's salvation and yet are distinct though inseparable. Both proceed from *free grace*, being rooted in the sovereign good pleasure of the triune God. Both are made possible only through the head of the eternal covenant, Jesus Christ. Both are *necessary unto salvation*, commencing already from the moment of regeneration. Fine-tuned distinctions, however, are numerous: Justification is *extrinsic* to the sinner saved; sanctification is *intrinsic*. Justification *declares* the sinner righteous and holy in Christ; sanctification *makes* the sinner righteous and holy as fruit from Christ. Justification removes the *guilt* of sin, having to do with the *legal* status; sanctification subdues the *love* and *power* of sin, having to do with spiritual *condition*. Justification restores to God's *favor*; sanctification restores His *image*. Justification is a *complete* and *perfect act*, a once-and-for-all act in its essence; sanctification is a *progressive* but *incomplete process*, not perfected until death. Justification grants the redeemed the *title* for heaven and the boldness to enter; sanctification gives them the *meetness* for heaven and the preparation necessary to enjoy it. Justification gives the *right* of salvation; sanctification gives the *beginning* of salvation. By grace the justified are what they are in justification; by grace they work what they work in sanctification.

---

<sup>37</sup> *Salvation and the Church* (1987), para. 15.

<sup>38</sup> WA 69, 254, 27-30; 69, 46, 20.

Justification is the criminal pardoned; sanctification, the patient healed. The union of both constitutes present salvation, as John angel James illustrates:

Conceive of a man in prison under sentence of death, and at the same time dangerously ill [with] jail fever. If the monarch pardon him, this is not enough for his safety and happiness, for he will die soon of his disease, unless it be cured. On the other hand, if the physician cure his disease, it is of little consequence unless the monarch give him a reprieve; for though he get well of his disorder, he must soon suffer the penalty of the law; but if he be both pardoned and cured, he will be completely saved.<sup>39</sup>

The Roman Catholic is taught to come to faith by good works; the Protestant, to come to good works by faith. Trent reasoned that if salvation were given freely, regardless of works, justification by faith alone would reap complacency. Virtue and good works would serve no ultimate purpose.

In response, the Protestant Reformers argued that the believer, having become justified by free grace, is also reborn with a will inclined to good and to the glory of God. Faith must bear fruit. Luther wrote, "Let us conclude that faith alone justifies and that faith alone fulfills the law.... Faith is a living, restless thing. It cannot be inoperative."<sup>40</sup> The Reformers and their successors insisted that though we are justified by faith, our faith must be justified (i.e. validated) by our works (James 2:17). Hence they spoke often of "the obedience of faith" (Romans 16:26), stressing that faith leads to obedience and obedience springs from faith. "By faith Abraham...obeyed" (Hebrews 11:8). As Thomas Watson remarked: "Faith believes as if it did not work, and it works as if it did not believe."<sup>41</sup>

The *Westminster Confession of Faith* (11.1-2) summarizes the Protestant position succinctly here, under girding the whole with irrefutable support from Scripture:

I. Those whom God effectually calleth, he also freely justifieth (Rom. 8:30; 3:24), not by infusing righteousness into them, but by pardoning their sins, and by accounting and accepting their persons as righteous; not for anything wrought in them, or done by them, but for Christ's sake alone; nor by imputing faith itself, the act of believing, or any other evangelical obedience to them, as their righteousness; but by imputing the obedience and satisfaction of Christ unto them (Rom. 3:22-28; 4:5-8; 5:17-19; 2 Cor. 5:19,21; Tit. 3:5,7), they receiving and resting on him and his

---

<sup>39</sup> *Pastoral Addresses* (New York: Robert Carter, 1853), p. 309.

<sup>40</sup> *WA* 69, 46, 20.

<sup>41</sup> *A Body of Divinity*, p. 151. Cf. Berkouwer, *Faith and Justification*, pp. 195-96.

righteousness, by faith; which faith they have not of themselves, it is the gift of God (Acts 10:44; Gal. 2:16; Phil. 3:9; Eph. 2:7-8).

II. Faith, thus receiving and resting on Christ and his righteousness, is the alone instrument of justification (Jn 1:12; Rom 3:28; 5:1); yet is it not alone in the person justified, but is ever accompanied with all other saving graces, and is no dead faith, but worketh by love (James 2:17, 22, 26; Gal. 5:6).

Justification is thus a sister-concept to imputation. As a forensic (i.e. legal or judicial) term, justification is the act of God's sovereign grace whereby He imputes to the elect sinner, who is in himself guilty and condemned, the perfect righteousness of Christ, acquits him on the ground of Christ's merits of all guilt and punishment, grants him a right to eternal life, and enables him to lay hold of and appropriate to himself Christ and His benefits. Imputation signifies to credit something to someone's account by transfer, i.e. God transfers the perfect righteousness of Christ to the elect sinner as a gracious gift, and transfers all of the sinner's unrighteousness to Christ who has paid the full price of satisfaction for that unrighteousness.<sup>42</sup> By means of this mutual transfer the justified sinner is viewed by God as if he "never had had, nor committed any sin," but had himself "fully accomplished all that obedience which Christ has accomplished" (*Heidelberg Catechism*, Q. 60; cf. Romans 4:4-6; 5:12-19; 2 Corinthians 5:21).<sup>43</sup>

*Second*, Roman Catholicism teaches that Christ's merited righteousness must be buttressed by the sinner's own righteousness in his justification. chapter 16 of Trent on justification asserts that the believer, by cooperating with grace, is entitled to merit and increase in justification. If he perseveres until the end, he will be rewarded with God's crowning gift to persevering believers. But this was just the error of the Jews in Romans 10:3-4, who thought to find something in themselves that could help them establish their own righteousness before God: "*For the being ignorant of God's righteousness, and going about to establish their own righteousness, have not submitted themselves unto the righteousness of god. For Christ is the end of the law for righteousness to every one that believeth.*"

Protestant theology teaches that Christ's merited righteousness cannot tolerate any human addition. All our works are a stench in God's nostrils in terms of meriting any righteousness in His holy sight (Isaiah 64:6). Neither our sweetest experiences of God's love and grace, nor our faith itself granted by the Holy spirit can add one stitch of merit to the white robe of Christ's spotless righteousness. Nothing will satisfy the justice of

---

<sup>42</sup> Wilhelmus a Brakel, *The Christian's Reasonable Service*, trans. Bartel Elshout (Ligonier, Pennsylvania: Soli Deo Gloria, 1993), 2:375.

<sup>43</sup> For numerous biblical proofs of divine imputation, see John Bunyan, "Justification by an Imputed Righteousness," *The Works of John Bunyan* (Marshallton, Delaware: National Foundation for Christian Education, 1968), pp. 382-414.

God except the eternally valid righteousness of Christ Jesus. We are *"justified freely by his grace through the redemption that is in Christ Jesus"* (Romans 3:24; cf. Job 25:4-6).

Roman Catholicism argues for the mixing of grace and works in justification. Both are required in preparation for justification and in the justification event itself. The council of Trent stressed both the role of grace in the believer's merits and that merits are to be considered the believer's own and true merits, due to free will and inherent grace. Scripture and Protestantism assert that justification is by sovereign grace only through faith without any merit on the believer's part (Jonah 2:9). The ultimate foundation of our justification is God's sovereign election: *"Nevertheless the foundation of God standeth sure, having this seal, The Lord knoweth them that are his"* (2 Timothy 2:19). God's eternal decree to justify is worked out through His eternal covenant of grace which in turn is grounded in Christ's meritorious satisfaction — satisfaction which the elect sinner receives through the means of grace by faith (Romans 9-10).

*Third*, Roman Catholicism advocates degrees in justification and implicit faith in the church's teaching; Scripture and Protestantism do no. We are either justified or not justified, either totally under grace or totally under wrath. In Luke 18 the publican returned home justified; the Pharisee remained unjustified. *"I tell you, this man went down to his house justified rather than the other"* (v. 14a). The faith which justified the publican here is not implicit faith in the teaching of the church, but personal trust in and reliance on the sheer mercy of God (Luke 18:13). Such justifying by faith is grounded in the absolute favor of God to a sinner, rather than to a quality, or a series of qualities, at work within his soul as Trent advocates (Chapter 16).

*Finally*, Roman Catholicism unites the reception of God's grace to the reception of the sacraments. Utilizing scholastic terminology, the Council of Trent teaches in Chapter 7 on justification that baptism (rather than faith) is the instrumental of justification; personal righteousness (rather than imputed righteousness) is the formal cause.<sup>44</sup> Thus, it was impossible, according to Trent, to be justified outside of the visible church, i.e. without being baptized. This is not only contrary to biblical example (Luke 23:39-43), but also deprives the believer of his immediate relation to Christ by faith. Consequently, the sacraments are allowed to come between himself and Christ. With its ceremonial rituals, automatic communications of grace, and central status in the church, the sacramental system can easily become a surrogate Christ. All forms of sacramentalism obscure the honor of Christ just as does anything added to faith as a condition of salvation.

Protestantism, on the other hand, maintained that faith is the instrumental cause of justification, while the alien righteousness of Christ, external to the believer and imputed to him, is the formal cause, i.e. the ground upon which God can justly justify sinners. *"For he hath made him to be sin for us, who knew no sin; that we might be made the*

---

<sup>44</sup> For scholastic Roman Catholic and Protestant views on a fourfold schema of causality in salvation, see Richard A. Muller, *Dictionary of Latin and Greek Theological Terms* (Grand Rapids: Baker, 1985), p. 61.

*righteousness of God in him*" (2 Corinthians 5:21; cf. Romans 3:26). It is critical to maintain that this formal cause of justification resides in Christ's righteousness alone, for all the Scriptures dealing with the fundamentally depraved nature of man make clear that there is no righteousness inherent in the natural man upon which a divine verdict of justification could be based. *"They are all gone aside, they are all together become filthy; there is none that doeth good, no, not one"* (Psalm 14:3). From the Reformers, faith was the conscious, personal, immediate reliance of a sinner on Christ alone. such faith brings the sinner into Christ's church and makes him a member of Christ's body even if he had never heard of the visible church. Sacraments are not essential for salvation but for the consummation of discipleship.<sup>45</sup> The sacraments are signs and seals of the grace that is received by faith; they are no part of justifying faith.

If the church is the dispenser of the sacraments, and the sacraments are necessary for salvation, the church becomes the dispenser of salvation. And so we have arrived at Roman Catholicism's ultimate error — the church replacing Christ — as one of many unavoidable consequences of her defective views of justification. Notwithstanding Vatican II, Rome has yet to repudiate any of the Council of Trent's serious errors on the doctrine of justification by faith. Until such takes place, as Martin Smyth concludes, there can be "no honest compromise between the Roman and Reformed doctrine of justification."<sup>46</sup> Cooperation can only be based on evasion rather than on explanation, as has been witnessed yet again in the March 29, 1994 document, *Evangelicals and Catholics Together; The Christian Mission in the Third Millenium*, signed by forty evangelical Protestants and Roman Catholics.

### **Finally, how are the historic doctrinal errors of Arminianism and Antinomianism, so prevalent in the modern church, exposed by a Biblical presentation of justification by faith alone?**

Arminianism errs in making part of justification's foundation to rest upon faith.<sup>47</sup> By advocating conditional predestination and conditional faith unto justification (i.e. that God elects and saves those who believe), Arminian theology is a cruel hoax. John Owen ridicules the Arminian condition of salvation — i.e, faith — as an impossibility: it is "as if a man should promise a blind man a thousand pounds upon condition that he will see." Consequently, Owen styles the Arminian Christ "but a half-mediator" because He procures the end of salvation but not the means to it.<sup>48</sup> Charles Spurgeon is more

---

<sup>45</sup> John Murray, *Christian Baptism* (Grand Rapids: Baker, 1974), p. 45.

<sup>46</sup> "Difference between the Roman and Reformed doctrines of Justification," *Evangelical Quarterly* 36 (1964): 47.

<sup>47</sup> Cf. *The Works of James Arminius*, trans. James Nichols and W. R. Bagnall, 3 vols. (1825-28; repr. Grand Rapids: Baker, 1956).

<sup>48</sup> *The Works of John Owen*, 5:323. Cf. Belgic Confession, Article 22.

graphic. He compares Arminianism and Calvinism to two bridges over a river. The Arminian bridge is wide and easy but does not bring its traveler safely to the opposite shore. It stops short in sight of the shore of eternal communion with God because something is left for the depraved will of the natural man to accomplish — i.e. to exercise faith in Christ by his own strength. The Calvinian bridge is narrow but spans the entire river for Christ Jesus is the alpha and omega of salvation and justification. Arminianism *looks* promising, but cannot live up to its promises because it depends upon depraved humanity to act; it deceives myriads of souls who think they accept Christ by a simple act of their own will, but do not bow under Christ's lordship. They imagine they possess saving faith while their lives evidence that they remain spiritually dead. Calvinism is promising, however, for it places the entire weight of justification and salvation upon the sufficiency of Christ and the operation of His Spirit who bestows and sustains saving faith.

In the final analysis, if we base our justification on our faith, our works, or anything else of our own, the very foundations of justification must crumble. Inevitably the agonizing, perplexing, and hopeless questions of having "enough" would surface; Is my faith strong enough? Are the fruits of grace in my life fruitful enough? Are my experiences deep enough, clear enough, persistent enough? Every detected inadequacy in my faith is going to shake the very foundations of my spiritual life. My best believing is always defective. I am always too ungodly even in my faith. Apart from Christ, the best of my best is "*as filthy rags*" (Isaiah 64:6).

Too many Christians live in constant despondency because they cannot distinguish between the rock on which they stand and the faith by which they stand upon the rock. Faith is not our rock; Christ is our rock. We do not get faith by having faith in our faith or by looking to faith, but by looking to Christ. Looking to Christ is faith.

Nor is it perfect faith, great faith, fruitful faith, strong faith that justifies. If we start qualifying our faith, we destroy the gospel. Our faith may be weak, immature, timid, even indiscernible at times, but if it is real faith it is justifying faith (Matthew 6:30). Our degree of faith affects sanctification and assurance, but not justification. Faith's value in justification does not lie in any degree in itself but in its uniting us to Christ and His glorious achievement. As George Downname illustrates:

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.<sup>49</sup>

Far too often we are prone to look to the quality of our faith, the quality of our conviction of sin, the quality of our evangelical repentance, the quality of our love for the brethren for confirmation of our justification, forgetting that it is Christ alone who saves by

---

<sup>49</sup> *A Treatise of Justification* (London: Felix Kyngston, 1633), p. 142.

gracious faith alone. As Horatius Bonar states: "It is not the strength of faith, but the perfection of the sacrifice, that saves; and no feebleness of faith, no dimness of eye, no trembling of hand, can change the efficacy of our burnt-offering."<sup>50</sup>

Christ is the solid rock who is the same yesterday, today, and forever (Hebrews 13:8):

*My hope is built on nothing less  
Than Jesus' blood and righteousness  
I dare not trust the sweetest frame,  
But wholly lean on Jesus' name.  
On Christ the solid rock I stand;  
All other ground is sinking sand.*

We must also firmly reject Antinomian or hyper-Calvinistic tendencies which adhere to a justification from eternity that negates the need for actual justification in time by becoming personal partakers of Christ by faith.<sup>51</sup> For example, Abraham Kuyper went beyond the Synod of Dort in describing justification by faith as merely "becoming conscious" of the fact that we were already justified by God from eternity and in the resurrection of Christ. William Gadsby, J. C. Philpot and most of the Strict Baptists speak similarly by affirming that the believer is justified in time *only* with respect to his own conscience by the Spirit's witness. This erroneous view already existed in Puritan times among those with Antinomian tendencies, as Thomas Goodwin's apt response to it reveals: "It is vain to say I am justified only in respect to the court of mine own conscience. The faith that Paul and the other apostles were justified by, was their believing on Christ that they *might be* justified (Galatians 2:15, 16), and not a believing they were justified already."<sup>52</sup>

The view that an actual justification by faith in time does not exist for the believer faces three additional obstacles: First, it is contrary to Romans 4:6-8 which clearly affirms the imputation of Christ's righteousness in time. Second, time itself would then be a mere parenthesis, for God's people would not be viewed prior to regeneration as being "*children of wrath, even as others*" (Ephesians 2:3). If justification by faith does not transfer a sinner from the state of wrath to that of grace, and is merely a recognition of justification from eternity, all historical relevance of justification by faith alone is swept away. Third, if justification by faith is not a personal and historical necessity, the fruits of justification in deadness to sin and aliveness to Christ would likewise be a matter of indifference. One could then ask in all seriousness, "*Shall we not sin, that grace may abound?*" (Romans 6:2). This Paul strenuously opposes in Romans 6. We have shown

---

<sup>50</sup> *The Everlasting Righteousness*, p. 23.

<sup>51</sup> See Peter Toon, *The Emergence of Hyper-Calvinism* (London: The Olive Tree, 1967).

<sup>52</sup> *The Object and Acts of Justifying Faith* (repr. Marshallton, Delaware: National Foundation for Christian Education, n.d.), p. 325.

that the absence of works is impossible for a true Christian. That faith which justifies is a working faith. "*Faith without works is dead*" (James 2:21) — yes, *dead*, not just sick or dying. saving faith does not exist where it is not accompanied by good works. A fruitless Christian is a misnomer. Where Christ saves, He will also exercise His lordship. Contrary to the primary tenet of Antinomianism — the believer may disregard the law altogether (*anti*=against: *nomos*=law) since he is freed from its demands as a means of salvation — Christ sends the saved believer, who was condemned by the law prior to being justified by faith, back to the law to live out of gratitude under His lordship in obedience to His Word. Luther said that the law was like a stick: "God first used it to beat me, but later I used it to walk with."

As today's Christians confront various forms of Roman Catholicism, Antinomianism, Arminianism, and Modernism, the doctrine of *justification by faith alone* too often no longer receives its biblical and rightful place. Unfortunately, as Alister McGrath has noted, "The present century has witnessed a growing tendency to relate the doctrine of justification to the question of the meaning of human existence, rather than the more restricted sphere of man's justification *coram Deo* [before God]. It is this trend which underlies the existentialist reinterpretation of the doctrine."<sup>53</sup> But when exceptions exist and justification by faith alone is presented in all the freeness of the evangel, are not some bound to say, "This is dangerous teaching"? Of course they will, and in one sense they are right. Rightly understood and rightly preached, the doctrine of justification by faith alone exposes the natural enmity of carnal man to the exclusivity and freeness of the gospel. Therefore this doctrine is distorted and wrested to the destruction of souls, both by "can-do" activist Arminianism on one hand and "won't-do" passivistic Antinomianism on the other. Faith is overemphasized when viewed as a condition of salvation (Arminianism), but underemphasized when denied as a necessary fruit of salvation (Antinomianism). We are not transferred from the status of death to life by faith as a joint effort with works (Romanists), nor by faith as an act of grace in us (Arminians), nor by faith as it receives the Spirit's witness (Antinomians), nor by faith as it relates to the meaning of human existence (modern existentialists), but only by the imputation of Christ's righteousness received by faith.

The precious and momentous doctrine of justification by faith alone, when biblically preached and rightly balanced, is not a denominational or sectarian peculiarity. It is not a mere species of Christianity. It is the heart of the evangel, the kernel of the glorious gospel of the blessed triune God, and the key to the kingdom of heaven. "Justification by faith," John Murray writes, "is the jubilee trumpet of the gospel because it proclaims the gospel to the poor and destitute whose only door of hope is to roll themselves in total helplessness upon the grace and power and righteousness of the Redeemer of the lost."<sup>54</sup> In our decadent and desperate day there is a crying need to reestablish and defend, with prayer and hope, in the power of the Spirit, the scriptural proclamation of

---

<sup>53</sup> *Iustitia Dei*, 2:185.

<sup>54</sup> *Collected Writings of John Murray* (Edinburgh: Banner of Truth Trust, 1977), 2:217.

this doctrine. The relevance and urgency of this doctrine relate to the identity of the church, the essence of Christian theology, the proclamation of the gospel, as well as to the scriptural-experiential foundations of the Christian faith for every one of us. Not only is justification by faith still, in Luther's words, "the article by which the church stands or falls" (*articulus stantis et cadentis ecclesiae*), but by this doctrine each of us shall personally stand or fall before God.<sup>55</sup> **Justification by faith alone** must be confessed and experienced by you and me; it is a matter of eternal life or eternal death.

This article is provided as a ministry of [Third Millennium Ministries](#). If you have a question about this article, please [email](#) our *Theological Editor*. If you would like to discuss this article in our online community, please visit our [Reformed Perspectives Magazine Forum](#).

#### Subscribe to Reformed Perspectives Magazine

RPM subscribers receive an email notification each time a new issue is published. Notifications include the title, author, and description of each article in the issue, as well as links directly to the articles. Like RPM itself, *subscriptions are free*. To subscribe to [Reformed Perspectives Magazine](#), please select this [link](#).

---

<sup>55</sup> Johann Heinrich Alsted, *Theologia Scholastica Didactica* (Hanover, 1618), p. 711; John H. Gerstner, *A Primer on Justification* (Phillipsburg, New Jersey: Presbyterian and Reformed, 1983), p.1.