I. THE SUBSTANCE OF JUSTIFICATION (Paragraph 1)

- II. THE INSTRUMENT OF JUSTIFICATION (Paragraphs 1-2)
 - A. SAVING FAITH HAS A PROPER OBJECT
 - B. SAVING FAITH IS ITSELF THE GIFT OF GOD
 - C. SAVING FAITH IS THE ALONE INSTRUMENT OF JUSTIFICATION
 - 1. Faith Is the Instrument Not the ground of Justification
 - 2. Faith Is the Alone Instrument of Justification
 - 3. Does James Contradict Paul?
 - A. A DIFFERENT TIMING OF JUSTIFICATION
 - B. A DIFFERENT MEANING OF "JUSTIFICATION"
 - C. DIFFERENT OPPONENTS OF JUSTIFICATION
 - D. SAVING FAITH IS A LIVING FAITH
 - 1. The Faith that Saves Alone Is Not Alone
 - 2. The Faith that Saves Is a Faith that Works