

The Unconverted “Believer” (3): God Justifying the Ungodly

Introduction:

Let us begin this morning by reading of Paul’s use of the Hebrew Scriptures (our OT) to prove that God justifies ungodly sinners through faith alone apart from their works. Here is Romans 4:1-8:

What then shall we say that Abraham our father has found according to the flesh? ²For if Abraham was justified by works, he has something to boast about, but not before God. ³For what does the Scripture say? “Abraham believed God, and it was accounted to him for righteousness.” ⁴Now to him who works, the wages are not counted as grace but as debt. ⁵But to him who does not work but believes on Him who justifies the ungodly, his faith is accounted for righteousness, ⁶just as David also describes the blessedness of the man to whom God imputes righteousness apart from works: ⁷“Blessed are those whose lawless deeds are forgiven, and whose sins are covered; ⁸blessed is the man to whom the LORD shall not impute sin.”

In our discussion of the nominal Christian, that is, the one who claims to be a believer but who is still in sin and under God’s condemnation, it is important for us to address the classical Protestant teaching of justification. Justification is an essential and important aspect of true salvation. The Word of God teaches throughout its pages that God pardons the sinner and regards him as righteous through faith alone. We will consider this matter today using the following outline:

1. God’s justification of the ungodly through faith alone
2. Justification, essential to the gospel, but not the entire gospel
3. What kind of faith results in God justifying the sinner?
4. God justifies the ungodly through faith.

I. God’s justification of the ungodly through faith alone

The Protestant Reformation is commonly said to have begun in Germany during the early ministry of **Martin Luther** (1483-1546). It was a movement throughout northern Europe in which Christendom returned to the authority and sufficiency of the Holy Bible, while breaking away from long-held unbiblical tradition and practice. The result was that people everywhere broke away from Roman Catholicism, in particular its teaching respecting the way of salvation. At the heart of this separation from Rome was the Protestant understanding that the Holy Scriptures teach that God justifies the sinner through faith alone. The Westminster Shorter Catechism (1646/1647) stated this foundational Christian doctrine in this way:

Question 33. What is justification?

Answer. Justification is an act of God’s free grace, wherein He pardoneth all our sins, and accepteth us as righteous in His sight, only for the righteousness of Christ imputed to us, and received by faith alone. ¹

¹ The verses cited to substantiate this doctrine include the following: Rom. 3:24f; 4:6-8; 2 Cor. 5:19, 21; Rom. 5:17-19; Gal. 2:16; Phil. 3:9.

Rome had taught for centuries that people were saved from sin through the merit of the death and resurrection of Jesus Christ, but with the addition of personal faith-generated good works. This may be shown from a number of sources, but it is quite clearly expressed in what the Roman Catholic Council of Trent (1545-1563) declared against Protestant doctrine. In that official Catholic document, which Rome regards as inspired and as authoritative as Holy Scripture, it declared that those who held to the Protestant teaching on justification were cursed of God, that they who believed and espoused this doctrine were damned by God. Here are several of the formal statements of Trent:

CANON 9: “If any one saith, that by faith alone the impious is justified; in such wise as to mean, that nothing else is required to co-operate in order to the obtaining the grace of Justification and that it is not in any way necessary, that he be prepared and disposed by the movement of his own will; let him be anathema.”

CANON 12: “If any one shall say that justifying faith is nothing else than confidence in the divine mercy pardoning sins for Christ’s sake, or that it is that confidence alone by which we are justified...let him be accursed”

Canon 24: “If any one saith, that the justice received is not preserved and also increased before God through good works; but that the said works are merely the fruits and signs of Justification obtained, but not a cause of the increase thereof; let him be anathema.”

This was a denial and rejection of the way of salvation taught by historical (reformed) Protestants and Roman Catholicism. **R. C. Sproul** (1939-2017) wrote this regarding Rome’s position:

In reality, the Roman view of the gospel, as expressed at Trent, was that justification is accomplished through the sacraments. Initially, the recipient must accept and cooperate in baptism, by which he receives justifying grace. He retains that grace until he commits a mortal sin. Mortal sin is called “mortal” because it kills the grace of justification. The sinner then must be justified a second time. That happens through the sacrament of penance, which the Council of Trent defined as “a second plank” of justification for those who have made shipwreck of their souls.

The fundamental difference was this. Trent said that God does not justify anyone until real righteousness inheres within the person. In other words, God does not declare a person righteous unless he or she is righteous. So, according to Roman Catholic doctrine, justification depends on a person’s sanctification. By contrast, the Reformers said justification is based on the imputation of the righteousness of Jesus. The only ground by which a person can be saved is Jesus’ righteousness, which is reckoned to him when he believes.²

That God justifies sinners through faith alone is taught throughout the Holy Scriptures. Perhaps it is set forth most clearly and fully by the apostle Paul in his Epistle to the Romans, particularly the first four chapters. Let us consider this teaching of the Word of God regarding this matter, by first considering...

A. The teaching of the apostle leading up to Romans 4

It is very important that we understand what the apostle was stating and why he stated the truth set forth in these eight verses before us. Romans is an epistle, or letter, which sets forth the gospel of salvation of Jesus Christ to a church that Paul had never visited in person. We do not know with certainty when and how this church was founded, but it is likely that there were Jews and perhaps some Gentile proselytes, who were residents of the city of Rome, that had traveled to Jerusalem during the feast of Pentecost shortly after the crucifixion and resurrection of Jesus Christ (see Acts 2:10). There they heard of salvation through Jesus

² R. C. Sproul, “What Does the Roman Catholic Church Believe About Justification?”
<https://www.ligonier.org/blog/what-does-roman-catholic-church-believe-about-justification/>

Christ, repented of their sins and embraced Christ in faith, and then returned to Rome, where they had begun this New Testament church. Paul had long desired to visit this church so that he could better ground it in the content of the gospel (see Rom. 1:9-12). But because Paul had been unable to travel there, he wrote them this epistle to set forth the doctrine of salvation and its application to the life of the church.

In the first three chapters of this epistle Paul presented the need of all people everywhere for salvation that was available only through Jesus Christ. He declared that the entire world was guilty of sin before God and that all would one day stand before Him in judgment. God had created and established His world in righteousness, having revealed His law by which all mankind were to order their lives. But none did so. All have sinned and come short of the law that God had established and one day God would judge the world by that law. Here are Paul's inspired words:

But in accordance with your hardness and your impenitent heart you are treasuring up for yourself wrath in the day of wrath and revelation of the righteous judgment of God, ⁶who "will render to each one according to his deeds": ⁷eternal life to those who by patient continuance in doing good seek for glory, honor, and immortality; ⁸but to those who are self-seeking and do not obey the truth, but obey unrighteousness—indignation and wrath, ⁹tribulation and anguish, on every soul of man who does evil, of the Jew first and also of the Greek; ¹⁰but glory, honor, and peace to everyone who works what is good, to the Jew first and also to the Greek. ¹¹For there is no partiality with God.

¹²For as many as have sinned without law will also perish without law, and as many as have sinned in the law will be judged by the law... ¹⁶in the day when God will judge the secrets of men by Jesus Christ, according to my gospel. (Rom. 2:5-12, 16)

Everyone is in need of two qualities in order to stand before God in judgment and escape His wrath for his sins. First, the sinner is in need of God to forgive him of all his sin. Second, on Judgment Day the sinner will need to be righteous, that is, when God examined him, he must be found to be in perfect accordance with His law.

But how could anyone hope to escape the justice of God when he or she is brought before Jesus Christ and is judged according to His holy and perfect law? Everyone would be condemned for his sins and everyone would stand without the righteousness that the law of God requires and demands of all people everywhere! Paul reasoned that no one could or would be able to stand exonerated of sin and no one would be found to be perfect in righteousness. Paul declared that God had revealed through His law the universality of mankind's guilt and his inability to save himself. No effort put forth by a sinner, even if he were to desire and strive to obey God's law, could save himself from certain condemnation on the Day of Judgment. The law of God condemns all mankind. Paul wrote,

Now we know that whatever the law says, it says to those who are under the law, that every mouth may be stopped, and all the world may become guilty before God. Therefore by the deeds of the law no flesh will be justified in His sight, for by the law is the knowledge of sin. (Rom. 3:19f)

But then the apostle set forth the good news of salvation for sinners from the just penalty for his sin through faith in Jesus Christ. God could and would forgive a person's sins and provide His gift of righteousness to the believer in Jesus Christ that would enable him to stand justified (righteous) on the Day of Judgment. Paul wrote,

But now the righteousness of God apart from the law is revealed, being witnessed by the Law and the Prophets, ²²even the righteousness of God, through faith in Jesus Christ, to all and on all who believe. For there is no difference; ²³for all have sinned and fall short of the glory of God, ²⁴being justified freely by His grace through the redemption that is in Christ Jesus, ²⁵whom God set forth as a propitiation by His blood, through faith, to demonstrate His righteousness, because in His forbearance God had passed over the sins that were previously committed, ²⁶to demonstrate at the present time His righteousness, that He might be just and the justifier of the one who has faith in Jesus. (Rom. 3:21-26)

Although it is impossible for fallen man to atone for his own sin and to stand righteous on the Day of Judgment, God has provided a way that He can be just in His dealings with guilty sinners, and yet not condemn them and damn them for eternity. By His grace alone, God saves the guilty sinner through faith alone, who is deserving of His eternal wrath, who is incapable of standing in His judgment. The sinner who truly believes in Jesus Christ will be found free from the guilt of all of his sins and will stand righteous on the Day of Judgment. When the sinner believes on Jesus Christ as his Lord and Savior, God freely and fully, upon the first exercise of that faith, forgive him of all of his sins and give to him the gift of righteousness which will enable him to stand righteous before Jesus Christ His Judge. God justifies, that is, declares the sinner to be righteous, not through his works of obeying God's law, but through faith alone in Jesus Christ alone, who had kept God's law fully and perfectly. Jesus Christ died upon His cross in the place of the believing sinner and thereby atoned for his sins, satisfying the demands of justice of God's law. And because Jesus Christ lived a righteous life, a life in full conformity and obedience to God's law, He acquired a life of righteousness that is credited to the account of all those who believe on Him as Lord and Savior. And so, by God's grace alone, through the sinner's faith alone in Jesus Christ alone, he or she will stand before the Judge on the Last Day forgiven of all of his sins and as righteous as Jesus Christ Himself, because of the righteousness of Christ credited to his account. The escape of the sinner from damnation on the Day of Judgment is due wholly to one other than himself. God alone saves sinners through Jesus Christ alone.

B. The teaching of the apostle of Romans 4:1-8

Now when we come to Romans 4:1ff, we read of the apostle Paul calling upon the Old Testament Scriptures to substantiate his teaching of God justifying sinners through faith alone. He called upon two persons of whom the Scriptures declare that they were brought into a saving relationship with God not through works of righteousness that they had done, but solely and wholly through faith alone. First, we read that...

1. Abraham was justified by God through faith alone (Rom. 4:1-5)

What then shall we say that Abraham our father has found according to the flesh? ²For if Abraham was justified by works, he has something to boast about, but not before God. ³For what does the Scripture say? "Abraham believed God, and it was accounted to him for righteousness." ⁴Now to him who works, the wages are not counted as grace but as debt. ⁵But to him who does not work but believes on Him who justifies the ungodly, his faith is accounted for righteousness..."

Paul cited Abraham from the Old Testament to show that the Hebrew Scriptures (our Old Testament) sets forth the same teaching as he had just declared to this church. God justifies people apart from "works", that is, the good deeds that they do or have done. God justifies believers through the instrument of faith alone.

Paul quoted Genesis 15:6. Here is the context from which this verse is taken:

After these things the word of the LORD came to Abram in a vision, saying, "Do not be afraid, Abram. I am your shield, your exceedingly great reward."

²But Abram said, "Lord GOD, what will You give me, seeing I go childless, and the heir of my house is Eliezer of Damascus?" ³Then Abram said, "Look, You have given me no offspring; indeed one born in my house is my heir!"

⁴And behold, the word of the LORD came to him, saying, "This one shall not be your heir, but one who will come from your own body shall be your heir." ⁵Then He brought him outside and said, "Look now toward heaven, and count the stars if you are able to number them." And He said to him, "So shall your descendants be."

⁶And he believed in the LORD, and He accounted it to him for righteousness. (Gen. 15:1-6)

Years before this occasion, God had called Abraham to leave Ur of the Chaldees and travel to Canaan. God had promised Abraham that his descendants, who would be great in number, would inherit the land in which he dwelt as a stranger. But years had passed and Abraham and Sarah were childless. If he were to die without having a natural child, then Eliezer of Damascus, his head servant, would inherit his estate. But then God revealed Himself to Abraham declaring that his own physical offspring would inherit his blessing from God, and that his descendants would one day be a great and mighty nation that would inherit God's promises to Abraham. Even though Abraham was a very elderly man—75 years old—he believed God's word to him. God at that time declared Abraham to be righteous. Isaac would not be born for another 25 years, when Abraham was 100, but it was here that the Scriptures declared the Abraham's faith was credited to him as righteousness.

Notice that in the example of Abraham set forth in Romans 4:1-5 there is no mention of God forgiving Abraham of his sins, which no doubt had occurred. Rather, the emphasis for which Paul called forth Abraham was that God credits the gift of righteousness through faith alone apart from any works performed by Abraham. But then Paul called forth King David as a witness to this truth of justification.

2. King David had been justified by God through faith alone (Rom. 4:5-8)

Paul cited what David had expressed regarding his knowledge and assurance that he related with God not according to his works, but due to the grace of God through faith. Here is Romans 4:6f.

⁶just as David also describes the blessedness of the man to whom God imputes righteousness apart from works: ⁷“Blessed are those whose lawless deeds are forgiven, and whose sins are covered; ⁸blessed is the man to whom the LORD shall not impute sin.” (Rom. 4:1-8)

Paul quoted Psalm 32:1 and 2, which king David had written around 1,000 before. David was a righteous man, as far as fallen men can be so, but he was a guilty sinner before God who is holy. But he knew that God had saved him from his sin through faith alone. Notice that David wrote of a state of blessedness in terms beyond what was testified in the passage in which Paul cited Abraham as having been justified. Paul wrote of the gift of imputed righteousness to David in verse 6, just as he had declared of Abraham. But Paul then wrote of the forgiveness of the sins of David in verses 7 and 8: “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.” And so, the Old Testament Scriptures validate Paul's teaching as the truth of God regarding the sinner's justification through faith alone. God had justified both these notable Old Testament persons through faith alone.

The early leaders of the Protestant Reformation had set forth the vital importance of this doctrine of justification through faith alone to the Christian faith. **John Gerstner** (1914-1996) had written,

Martin Luther called justification the doctrine by which “the church either stands or falls.” Calvin declared it the “hinge of the Reformation.” The Roman Catholic Church, at the Council of Trent (1546–63), where it dealt with the Protestant Reformation, recognized justification as the central doctrine at issue. This doctrine is the core of the gospel; it is indispensable. The Reformed church of the sixteenth century was purified by reaffirming clearly this doctrine, while Roman Catholicism was destroyed by denying it.³

Luther further stated these words:

“This doctrine [justification by faith] is the head and the cornerstone. It alone begets, nourishes, builds, preserves, and defends the church of God; and without it the church of God cannot exist for one hour... For no one who does not hold this article – or, to use Paul's expression, this ‘sound doctrine’ (Titus 2:1) – is able to teach aright in the church or successfully to resist any adversary... this is the heel of the Seed

³ <https://www.ligonier.org/blog/primer-justification/>

that opposes the old serpent and crushes its head. That is why Satan, in turn, cannot but persecute it.” “Whoever departs from the article of justification does not know God and is an idolater... For when this article has been taken away, nothing remains but error, hypocrisy, godlessness, and idolatry, although it may seem to be the height of truth, worship of God, holiness, etc.”⁴

Justification through faith alone in Jesus Christ alone is the only way that God pardons guilty sinners and thereafter regards them as righteous before Him. We affirm this teaching as essential and foundational to the teaching of salvation in the Word of God, the Holy Bible. However, it is very important we understand that...

II. Justification, which is essential to the gospel, is not the entire gospel

Herein is how many people have become nominal Christians, coming short of becoming true converts of Jesus Christ. They have been taught that they are sinners as all other people everywhere, to which they agreed—relatively few would disagree. They were then told that God loves them and that Jesus Christ died for them and paid for their sins. They then were told that if they but believe this is true—after all, the Word of God teaches this is truth—then they will be forgiven of their sins. And then often they are led in a prayer to accept Christ or receive Jesus in order to assure that they truly believed. But one can understand and the truth of justification through faith alone, and be convinced that he is justified through faith alone, but still be unconverted, still be under God’s condemnation in his sins. There are several reasons for this self-deception.

1. Often times nominal Christians are taught and assured that if and when they exercise a single act of faith, God then and there justifies him. In other words, they are told that the faith expressed in a sinner’s prayer is saving faith. Now please understand, the prayer offered in a sinner’s prayer may be an expression of saving faith, but it may not be. Saving faith is not a single act of faith, but it is a faith that begins and continues throughout the life of the believer. But there are many who were led to make a single prayer of “faith”, which they themselves may have sincerely believed, but that faith was but a temporary ascent, not a faith that would thereafter characterize his thinking and govern his living. The Holy Scriptures describe saving faith in this way, “The just shall *live* by faith.” Saving faith is not a one-time decision and one cannot biblically believe that God has justified him upon that single act of faith. God has promised salvation to the one who believes—present tense—not to the one who at one time believed. What is all important is what you believe now, today, and what you continue to believe through life. Yes, there was a time when you first believed, but for the true Christian, that was the beginning of a life of faith, not just a one-time act of faith.

2. A second reason for self-deception, for the cause of much nominal Christianity, is that the reformed doctrine of justification by God’s grace alone through faith alone in Jesus Christ alone is frequently assumed and proclaimed to be equated with the gospel. In other words, it is assumed that justification through faith alone is the gospel, and that salvation itself is fully obtained when one is justified through faith alone. They are one and the same. But justification through faith alone, although it is essential and foundational to salvation, it is not the entire gospel. Justification addresses the sinner’s need to be saved from the *penalty* of sin. But justification does not address the need of the sinner to be saved from the *alienation* of sin, or from *the domination and power of sin* in the believer, or from the *very presence* of sin. Salvation is broader than justification, although one cannot be saved apart from being justified. Justification speaks of God forgiving sin and of the believer becoming righteous before God. But justification does not speak of an actual change in the believer’s character or behavior. The biblical gospel is salvation from sin through Jesus Christ in all of its forms and manifestations. If we are to be saved from sin, we are in need of more than God forgiving us of our sins.

Paul’s presentation of the gospel of salvation is not limited to Romans 1 through 4. Regarding the four arenas of salvation mentioned above, Paul addressed (1) the *salvation from the penalty of sin through*

⁴ <https://provcommunity.wordpress.com/2009/05/28/the-importance-of-justification-martin-luther/>

the grace of justification in Romans 1 through 4. But then toward the end of Romans 4 and through chapter 5 Paul wrote of (2) the believer's *salvation from the alienation of sin* that had characterized the sinner before he became justified. Paul argued that God had recovered the believer unto to Himself and to other believers through the grace of reconciliation, more particularly in his *adoption* as a child of God into the family of God (see Rom. 5:10-11; ch. 8:14-17). Paul also addressed *salvation from the power of sin* in his teaching respecting progressive *sanctification*, which he set forth very thoroughly in Romans 6 and 7, and into chapter 8. And then Paul wrote of the fourth arena of deliverance, *salvation from the very presence of sin* in our future *glorification*. This will occur upon our resurrection from the dead, which is set forth in the latter portions of Romans 8.⁵

Biblical salvation is from sin and all of its damning results in one's life. But too often when a salvation is offered by which a sinner can be forgiven, he will respond to that offer. But if you present salvation as deliverance not only from sin's punishment, but from a life dominated by sin, in which a believer departs from his sin and follows Jesus Christ in faith and obedience, many will pass on your offer. The result is what we considered from Proverbs 30:12 that we addressed a few weeks ago:

“There is a generation that is pure in its own eyes,
Yet is not washed from its filthiness.”

This matter can perhaps best be expressed in that the gospel of salvation is Jesus Christ Himself. In saving faith we are brought into spiritual union with Christ, which assures us that we will receive the full scope of salvation from sin that is in Him as set forth in the Scriptures. In short, we are in need of more than the forgiveness of sins, although that is certainly essential.

3. Although in the passage of Romans Paul explained clearly and fully that God justifies sinners through faith alone, he did not tell sinners in this passage specifically and directly what they must do in order to be saved. But this is often the wrong assumption and assertion that is made. Please understand what we are saying. We can prove that this is true by considering the absence of any word regarding the command or the need for the sinner in coming to Christ for salvation to repent of his sin. There is no word of repentance in the direct context of Paul's presentation of justification. There is one reference to repentance earlier in the epistle when Paul appealed to his readers. This is in Romans 2:1-4 which reads as follows:

Therefore you are inexcusable, O man, whoever you are who judge, for in whatever you judge another you condemn yourself; for you who judge practice the same things. ²But we know that the judgment of God is according to truth against those who practice such things. ³And do you think this, O man, you who judge those practicing such things, and doing the same, that you will escape the judgment of God? ⁴Or do you despise the riches of His goodness, forbearance, and longsuffering, not knowing that the goodness of *God leads you to repentance*?

Aside from this one verse, the word “repent” is not found in Romans. It was not Paul's intention to lead these people to Christ, but to explain to them that it is God in by His (sovereign) grace who brings His people to receive and experience salvation in all of its fulness for His and our glory. However, the Word of God reveals to us in many places our need to repent of our sins, turning to God, placing our faith in Jesus Christ for the forgiveness of sins. And so, in consideration of this matter of repentance from sin to be an essential aspect of gospel preaching when attempting to bring people to salvation, consider the following verses:

Mark 1:14f. “Now after John was put in prison, Jesus came to Galilee, preaching the gospel of the kingdom of God, ¹⁵and saying, ‘The time is fulfilled, and the kingdom of God is at hand. *Repent, and believe in the gospel.*’”

⁵ See Romans 8:23-25.

Luke 13:1-5. “There were present at that season some who told Him about the Galileans whose blood Pilate had mingled with their sacrifices. ²And Jesus answered and said to them, ‘Do you suppose that these Galileans were worse sinners than all other Galileans, because they suffered such things? ³I tell you, no; but *unless you repent you will all likewise perish*. ⁴Or those eighteen on whom the tower in Siloam fell and killed them, do you think that they were worse sinners than all other men who dwelt in Jerusalem? ⁵I tell you, no; but *unless you repent you will all likewise perish*.”

Acts 2:38 “Then Peter said to them, ‘*Repent, and let every one of you be baptized in the name of Jesus Christ for the remission of sins*; and you shall receive the gift of the Holy Spirit.’”

Acts 3:19f. “*Repent therefore and be converted, that your sins may be blotted out*, so that times of refreshing may come from the presence of the Lord, ²⁰and that He may send Jesus Christ, who was preached to you before...”

Acts 17:30f. “Truly, these times of ignorance God overlooked, but *now commands all men everywhere to repent*, ³¹because He has appointed a day on which He will judge the world in righteousness by the Man whom He has ordained. He has given assurance of this to all by raising Him from the dead.”

Acts 26:19f. “Therefore, King Agrippa, I was not disobedient to the heavenly vision, ²⁰but declared first to those in Damascus and in Jerusalem, and throughout all the region of Judea, and then to the Gentiles, that *they should repent, turn to God*, and do works befitting repentance.”

Luke 5:32. “I have not come to call the righteous, *but sinners, to repentance*.”

Luke 24:46f. “Then He said to them, ‘Thus it is written, and thus it was necessary for the Christ to suffer and to rise from the dead the third day, ⁴⁷and that *repentance and remission of sins* should be preached in His name to all nations, beginning at Jerusalem.’”

Acts 5:30f. “The God of our fathers raised up Jesus whom you murdered by hanging on a tree. ³¹Him God has exalted to His right hand to be Prince and Savior, *to give repentance to Israel and forgiveness of sins*.”

Acts 20:17-21. “From Miletus he sent to Ephesus and called for the elders of the church. ¹⁸And when they had come to him, he said to them: “You know, from the first day that I came to Asia, in what manner I always lived among you, ¹⁹servicing the Lord with all humility, with many tears and trials which happened to me by the plotting of the Jews; ²⁰how I kept back nothing that was helpful, but proclaimed it to you, and taught you publicly and from house to house, ²¹testifying to Jews, and also to Greeks, *repentance toward God and faith toward our Lord Jesus Christ*.”

We can see that the responsibility for the one becoming a true Christian includes and involves a true and thorough turning from sin unto God, that is, repentance. But even though the verb, repent, is not mentioned in Romans, this is not to say that the idea of repentance is not suggested, for it is. But Paul does not address the matter until Romans 6. There he wrote of the fact that those who have come to Christ for salvation and have been baptized had *died* to sin. This implies that in their conversion they had repented of their sin in their conversion to God in Jesus Christ. He appealed to these Christians in this church at Rome that this was the implication of their conversion and baptism. He wrote,

For if we have been united together in the likeness of His death, certainly we also shall be in the likeness of His resurrection, ⁶knowing this, that our old man was crucified with Him, that the body of sin might be done away with, that we should no longer be slaves of sin. ⁷For he who has died has been freed from sin. (Rom. 6:5-7)

In addition we can read of descriptions of what occurs in experiencing salvation in these verses:

1 Peter 1:1f. “Peter, an apostle of Jesus Christ, To the pilgrims of the Dispersion in Pontus, Galatia, Cappadocia, Asia, and Bithynia, elect according to the foreknowledge of God the Father, in *sanctification of the Spirit*, for *obedience* and *sprinkling of the blood of Jesus Christ*: Grace to you and peace be multiplied.”

2 Thessalonians 2:13f. “But we are bound to give thanks to God always for you, brethren beloved by the Lord, because God from the beginning chose you for salvation *through sanctification by the Spirit* and *belief in the truth*, to which He called you by our gospel, for *the obtaining of the glory of our Lord Jesus Christ*.”

1 Cor. 1:30f. “But of Him you are in Christ Jesus, who became for us wisdom from God-- and *righteousness and sanctification and redemption*-- that, as it is written, ‘He who glories, let him glory in the LORD.’

Take note of the many references cited regarding the imperative to repent of sin in turning to God and to believe in Jesus Christ for salvation. There is no salvation for the “believer” without accompanying repentance from sin and turning in submission and obedience to the Lord Jesus Christ. One must repent and believe, or the “believer” is a false Christian, who has not exercised true saving faith in the Lord Jesus. The fruit of true faith is repentance from sin.

It should be recognized that though the command to “repent” is often placed before the command to “believe”, repentance follows faith or accompanies faith, for repentance is the fruit of saving faith. Repentance is also a gift of grace from God, but our need and desire to repent of sin and turn to Christ is due to our faith in what the Scriptures tell us and command us.

We also cited verses in which salvation is set forth as sanctification and belief. Whereas true “belief” or “faith” results in our justification, God’s grace of sanctification shows itself in repentance. Although to repent is a command of God to all, as Paul proclaimed in Acts:

“Truly, these times of ignorance God overlooked, but now commands all men everywhere to repent” (Act 17:30),

our repenting of sin is a manifestation of the sovereign, sanctifying grace of God:

“When they heard these things they became silent; and they glorified God, saying, ‘Then God has also granted to the Gentiles repentance to life.’ (Acts 11:18).

III. What kind of faith results in God justifying the sinner?

There are numbers of verses that speak of blessed promises for those who believe.

John 3:18. “Whoever *believes* in Him (Christ) is not condemned, but whoever does not believe is condemned already, because he has not believed in the name of the only Son of God.”

John 3:36. “Whoever *believes* in the Son has eternal life; whoever does not obey the Son shall not see life, but the wrath of God remains on him.”

Hebrews 11:6. “And *without faith* it is impossible to please Him...”

Of course saving faith is due to the grace of God operating upon and within the soul of the one who truly believes. Ephesians 2:8 and 9 states, “For by grace you have been saved through faith, and that not of

yourselves; it is the gift of God, not of works, lest anyone should boast.” Saving faith is not the product of a man’s understanding and will apart from the grace of God. Saving faith is the product, even the outworking of God’s grace in the soul. We might say that God saves His people *through* faith, not *because* of faith. He saves His people because of Christ alone, God by His grace using faith to bring His people to receive the blessings of Christ as Lord and Savior.

It is a very sad and unfortunate fact, however, that there are multitudes who assume that any kind of “believing” in Jesus may be regarded as saving faith. It is thought that if a person “believes”, he is to be regarded and treated as a Christian. But the subjective faith that is of a saving kind is qualified in the Word of God. This is why we must frequently refer to Christians as “*true* believers”, who exhibit not simply faith, but “*saving* faith.”

What is faith and what kind of faith is it that God requires? Saving faith is the faith of God’s elect.⁶ It is the faith that is produced and sustained by the grace of God.⁷ The Scriptures teach that saving faith must have three elements or it is not saving faith.

- (1) Faith must first be based on an understanding of truth; therefore, there must be knowledge.
- (2) There must be an affirmation that knowledge is indeed true. Not all who have knowledge of the gospel of Jesus Christ believe it to be true.
- (3) There must be a trust and commitment to that truth; one must believe and act upon that truth. Faith is like a three-legged stool, remove one of these three and it is not faith.

The reformed theologian **Kim Riddlebarger**, expressed it this way:

According to this historic Protestant understanding, faith is seen as a composite of three necessary elements: knowledge, assent, and trust. That is, one must have knowledge about the Christian message (*notitia*—knowledge, which involves the intellect), one must arrive at the conviction that what the Bible claims is in fact true (*assensus*—assent, wherein the intellect comes to believe that the content of *notitia* is true), and last, one must believe that what the Bible says is true for *me*. I must act upon what I know and believe to be true (*fiducia* –trust in Christ, which is an act of the will).⁸

But saving faith that is born and sustained by the grace of God has certain characteristics that distinguishes it from faith that does not save the soul from sin. Although we cannot be exhaustive here, we may cite several of these essential qualities of saving faith. First, when one has saving faith, he humbly acknowledges his guilt for sin before God and that he is incapable of doing anything to remove his guilt or remedy his condition. Second, the one with saving faith has come to understand that if he is to have salvation, it must be due to the mercy and grace of God alone, for he believes rightly that he is deserving of damnation by the just and holy God who holds him accountable for what he does in this life. Third, the one who has saving faith has heard and believes that only through faith alone in Jesus Christ alone as his Lord and Savior can he receive salvation from God. He knows that there is no amount of good works or intensity of feeling or sincerity by which he can atone for his sin. Fourth, the believing sinner knows and seeks to repent of his sin before God, knowing that his faith must be manifested in his turning from living in and for sin to live before God in Jesus Christ. Fifth, saving faith is seen in the desire and purpose to obey Jesus Christ as Lord. Sixth, saving faith is a persevering faith. Since it is born of the grace of God it continues due to the grace and power of God. The Lord keeps His own, for they “are kept by the power of God through faith for salvation ready to be revealed in the last time” (1 Pet. 1:5). And seventh, he who has saving faith has come to see and believe that all that he must know and believe regarding his salvation from sin is contained and set forth in the Bible, the Holy Scriptures, the inspired Word of God. In short, saving faith, one’s subjective faith, must be based on and informed by an objective faith--what it is that is believed--and that objective faith is set forth in the Holy Scriptures.

⁶ Titus 1:1

⁷ 1 Peter 1:5

⁸ Michael Horton, ed., **Christ the Lord; The Reformation and Lordship Salvation** (Baker Book House, 1992), p. 85.

IV. God justifies the ungodly through faith.

We may conclude with a return to the passage with which we began, particularly Romans 4:5. Paul wrote, “But to him who does not work but believes on Him who justifies the ungodly, his faith is accounted for righteousness.” We give a great deal attention to the responsibility to repent of sin in turning to God as well as exercising faith in Jesus Christ alone for salvation. But it is very easy to think wrongly about this matter, and as a result greatly struggle in believing on the Lord Jesus Christ. The wrong thinking follows this line:

“I must repent of my sin in order to have salvation, but I cannot repent of my sin for it is too powerful for me. I have tried and tried. I have prayed and prayed, but to no avail. I cannot truly believe on Jesus Christ as my Lord and Savior for I cannot repent of my sin. I am lost and without hope.”

But here is the solution to your difficulty, the Word of God declares: “But to him who does not work but believes on Him who justifies the ungodly.” You are thinking that you cannot believe on Him until you become somewhat godly. But God does not justify the godly, but rather, He justifies the “ungodly.” If you turn to him, purposing to leave your sin and to come unto Him in faith, then do so. Believe on Him. It is His responsibility to save you, to deliver you from your sin. Trust in Him to do so. Believe on Christ not only to forgive you of your sins, but to deliver you from sinning. Through His grace that He imparts to you He will remove the desire to live in sin and He will infuse in you the desire to live unto Him in faith and obedience.

“Now may the LORD show steadfast love and faithfulness to you.” (2 Sam. 2:6)
