

# Justification by Faith

## An Examination of the Biblical Doctrine of Salvation

[Brian Schwertley](#)

### The Biblical Doctrine of Justification by Faith Alone

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

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

## *Justification Defined*

The doctrine of justification deals with the question of how God, who is absolutely holy (Ex. 15:11; Lev. 11:44; Ps. 22:3; Isa. 6:3; 1 Pet. 1:15; Rev. 4:8) and who demands ethical perfection in His creatures, can allow men who are guilty of breaking His law into His presence and fellowship. Two problems must be resolved before men who are guilty can have eternal life with God. First, the penalty due for sin must be paid in full. God's nature and law requires satisfaction for all disobedience. Second, God requires of all men a perfect obedience. Shedd writes, "Whoever justifies the *ungodly* must lay a ground both for his delivery from hell, and his entrance into heaven. In order to place a transgressor in a situation in which he is *dikaïos*, or right in every respect before the law, it is necessary to fulfill the law for him, both as penalty and precept. Hence the justification of the sinner comprises not only pardon, but a title to the reward of the righteous. The former is specially related to Christ's passive righteousness, the latter to his active. Christ's expiatory suffering delivers the believing sinner from the punishment which the law threatens, and Christ's perfect obedience establishes for him a right to the reward which the law promises."<sup>1</sup> When a person believes in Jesus Christ, God the Father in the heavenly court declares that that person is righteous *solely* on the basis of Christ's full satisfaction for sin and perfect obedience to the law.

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

## *The Scriptural Meaning of Justification*

It is important to establish the forensic, declarative, objective nature of justification from Scripture. The great heresy regarding justification is that men are justified by God's work in their own hearts and experiences. This is a confounding of justification with sanctification. The Romish church teaches that justification is "not remission of sins merely, but also the sanctification and renewal of the inward man, through the voluntary reception of the grace and

---

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

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

gifts by which an unrighteous man becomes righteous.”<sup>3</sup> Thus, for the Romanist, justification is a lifelong process that may not even be complete until after death in purgatory. A study of Scripture proves that justification is not subjective or a process, but is a legal declaration by God the Father in the heavenly court.<sup>4</sup>

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

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

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

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

(3) The biblical words and phrases that are used to describe and define justification can only mean to declare righteous. The Bible never says that men are justified by an infusion of righteousness or by becoming righteous personally, but always uses the language of *imputation*. Sometimes the Bible says that a person’s sins are not imputed to him. “Blessed is the man to

---

<sup>3</sup> *Trent*, sess. 6, chap. 7.

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

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

whom the Lord does not *impute* iniquity” (Ps. 32:2). “God was in Christ reconciling the world to Himself, not *imputing* their trespasses to them, and has committed to us the word of reconciliation” (2 Cor. 5:19). At other times the Bible speaks of the imputation of Christ’s righteousness to those who believe. “And therefore ‘*it was accounted to him for righteousness.*’ Now it was not written for his sake alone that it was *imputed* to him, but also for us. It shall be *imputed* to us who believe in Him who raised up Jesus our Lord from the dead” (Rom. 4:22-24). The apostle Paul describes the removal of guilt and the imputation of Christ’s righteousness as simultaneous. They both occur the moment a person believes in Christ. “For what does the Scripture say? ‘Abraham believed God, and it was *accounted* to him for righteousness.’ Now to him who works, the wages are not counted as grace but as debt. But to him who does not work but believes on Him who justifies the ungodly, his faith is *accounted* for righteousness,<sup>6</sup> just as David also describes the blessedness of the man to whom God *imputes* righteousness apart from works: ‘Blessed are those whose lawless deeds are forgiven, and whose sins are covered; blessed is the man to whom the Lord shall not *impute* sin’” (Rom. 4:3-8).

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

(4) That justification in Scripture cannot refer to a process in man in which men are made righteous is proved from those passages which teach that God justifies or declares righteous *the ungodly*. “And the tax collector, standing afar off, would not so much as raise his eyes to heaven, but beat his breast, saying, ‘God be merciful to me a sinner!’ I tell you, this man went down to his house justified rather than the other [the self-righteous Pharisee]; for everyone who exalts himself will be abased, and he who humbles himself will be exalted” (Lk. 18:13-14). “And Jesus

---

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

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

said to him [the criminal on the cross], ‘Assuredly, I say to you, today you will be with Me in Paradise’” (Lk. 23:43). “But to him who does not work but believes on Him who justifies the *ungodly*” (Rom. 4:5). Charles Hodge writes, “If every man and all men are ungodly, it follows that they are regarded and treated as righteous, not on the ground of their personal character; and it is further apparent that justification does not consist in making one inherently just or holy; for it is as *ungodly* that those who believe are freely justified for Christ’s sake. It never was, as shown above, the doctrine of the Reformation, or of the Lutheran and Reformed divines, that the imputation of righteousness affects the moral character of those concerned. It is true, whom God justifies he also sanctifies; but justification is not sanctification, and the imputation of righteousness is not the infusion of righteousness. These are the first principles of the doctrine of the Reformers.”<sup>8</sup>

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

---

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

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

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

(6) Justification cannot refer to something in man or to human merit, for the Bible teaches that even the best works of God's people are tainted with sin and are non-meritorious.<sup>11</sup> "But we are all like an unclean thing, and all our righteousnesses are like filthy rags" (Isa. 64:6). "So likewise you, when you have done all those things which you are commanded, say, 'We are unprofitable servants. We have done what was our duty to do'" (Lk. 17:10). "For the flesh lusts against the Spirit, and the Spirit against the flesh; and these are contrary to one another, so that you do not do the things that you wish" (Gal. 5:17). "If You, LORD, should mark iniquities, O Lord, who could stand?" (Ps. 130:3) "Do not enter into judgment with Your servant, for in Your sight no one living is righteous" (Ps. 143:2; cf. Rom. 7:15 ff.; Phil. 3:8-9). Good works do not and cannot cause or contribute to justification but rather flow from it. Furthermore, good works are only acceptable before God through Christ (Eph. 1:6; 1 Pet. 2:5; Ex. 28:38).

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

### *Points of Clarification*

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

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

(2) Justification is an act of God the Father. God renders a verdict regarding the one who believes in Christ. "It is God who justifies" (Rom. 8:33). Sanctification is the work of the Holy

---

<sup>11</sup> "We cannot, by our best works, merit pardon of sin, or eternal life, at the hand of God, by reason of the great disproportion that is between them and the glory to come, and the infinite distance that is between us and God, whom by them we can neither profit nor satisfy for the debt of our former sins; but when we have done all we can, we have done but our duty, and are unprofitable servants; and because, as they are good, they proceed from the Spirit; and as they are wrought by us, they are defiled and mixed with so much weakness and imperfection, that they cannot endure the severity of God's judgment" (*Westminster Confession of Faith*, 16:5).

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

Spirit. “And do not be drunk with wine, in which is dissipation; but be filled<sup>13</sup> with the Spirit” (Eph. 5:18).

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

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

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

### *The Elements of Justification*

In order for men who are sinners to have eternal life, the guilt and penalty of sin must be removed and men must have a perfect record of obeying God’s law. Thus, justification contains two elements: one negative and the other positive. Simply put, the negative element deals with the removal of guilt and the penalty due for sin, while the positive element provides a perfect righteousness. These elements are the ground, or foundation, of justification. They are what enable God to be just while at the same time the justifier of sinners (Rom. 3:26). These grounds

---

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

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

<sup>15</sup> Berkhof, *Systematic Theology*, p. 513.

<sup>16</sup> John Jefferson Davis, *Basic Bible Texts*, p. 94.

of justification are both provided for in the life, death, and resurrection of Jesus Christ. “The ‘righteousness of God’ is the active and passive obedience of incarnate God. It is Christ’s vicarious suffering of the penalty, and vicarious obedience of the precept of the law which man has transgressed. It is Christ’s atoning for man’s sin, and acquiring a title for him to eternal life.”<sup>17</sup>

### *The Negative Element*

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

### *The Positive Aspect*

The positive element refers to Christ’s perfect obedience to God’s law lived in behalf of the believer. Christ’s life lived in perfect submission to God’s will in thought, word, and deed is imputed to the believer’s account. In the entire history of mankind there are only 33 1/2 years lived on earth by one Man, the Lord Jesus Christ, that God will accept. Both elements of

---

<sup>17</sup> William G. T. Shedd, *Dogmatic Theology*, 2:542.

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



justification are discussed in Zechariah 3:3-4. Note that God removes the filthy garments (the negative aspect) and then provides new garments (the positive aspect). “Now Joshua was clothed with filthy garments, and was standing before the Angel. Then He answered and spoke to those who stood before Him, saying, ‘Take away the filthy garments from him.’ And to him He said, ‘See, I have removed your iniquity from you, and I will clothe you with rich robes’” (Zech. 3:3-4). Paul writes, “For by one man’s disobedience many were made sinners, so also by one Man’s *obedience* many will be made righteous” (Rom. 5:19). “But of Him you are in Christ Jesus, who became for us wisdom from God—and righteousness and sanctification and redemption” (1 Cor. 1:30). “In His days Judah will be saved, and Israel will dwell safely; now this is His name by which He will be called: THE LORD OUR RIGHTEOUSNESS” (Jer. 23:6). Paul says that those who receive grace also receive “the gift of righteousness” (Rom. 5:17).

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

### *The Relation of Faith to Justification*

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

---

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

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

It is by God's grace that a person is able to believe, but faith is an activity on the part of the person and of him alone. In faith we receive and rest upon Christ alone for salvation."<sup>21</sup>

The phrase *ek pisteos* ("from," "out of" or "by faith") describes faith as that which logically precedes a person's justification. It "describes faith as the occasion of justification, though never as the efficient or ultimate cause of justification."<sup>22</sup> The dative use of the noun *pistis* is used in an *instrumental* sense (cf. Rom. 3:28). In the Bible, justifying faith is *never* presented as the grounds for a believer's justification. People are never described as being saved *because* of their faith or on the *grounds* of their faith. "If this were the case, faith would have to be regarded as a meritorious work of man. And this would be the introduction of the doctrine of justification by works, which the apostle opposes consistently, Rom. 3:21, 27, 28; 4:3-4; Gal. 2:16, 21; 3:11."<sup>23</sup>

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

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

---

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

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

<sup>23</sup> Berkhof, *Systematic Theology*, p. 521.

<sup>24</sup> Beeke, "The Relation of Faith to Justification," p. 62.

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

## *The Biblical Concept of Faith*

It is important that people have a proper understanding of the biblical concept of saving faith. Most people who regard themselves as Christians in this day do not have saving faith. Many people are confused because the word “faith” is often used in a manner that is contrary to the Christian usage. Some people speak of faith as an irrational leap in the dark. Faith is described as a willingness to accept what is totally absurd and illogical. The idea that faith and reason are incompatible like oil and water is the language of infidelity, “for faith in the irrational is of necessity itself irrational. It is impossible to believe that to be true which the mind sees to be false. This would be to believe and disbelieve the same thing at the same time.”<sup>26</sup> The idea that faith is irrational may be fine for the eastern mystic or Zen Buddhist, but it has nothing to do with Scripture.

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

In everyday use the word “faith” refers to the trust that a person has in the testimony of another. Based on the knowledge that one has regarding another, one is convinced that his word is trustworthy, or true. A person believes that something is true even though he has not

---

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

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

personally witnessed that thing. When the Bible says that “faith is a conviction of things not seen” (Heb. 11:1, A.S.V.) it is describing the fact that Christians believe in what the Bible teaches even though they have not observed the historical events, miracles, etc., which the Scriptures describe. The Christian believes in things not seen based on God’s testimony.

This is the common definition found among orthodox Protestant theologians both past and present. Turretin writes, “‘The object of faith is none other than the written word of God according to the measure of revelation.’ Faith (*pistis*) is one thing; knowledge (*gnosis*) another. The latter is gained even from nature by beholding the works of God, but the former only from supernatural grace and revelation by the hearing of the word (which alone is the object of faith [*piston*]).”<sup>28</sup> “Owen [writes], ‘All faith is an assent upon testimony; and divine faith is an assent upon a divine testimony.’ John Howe asks, ‘Why do I believe Jesus to be the Christ? Because the eternal God hath given his testimony concerning Him that so He is.’ ‘A man’s believing comes all to nothing without this, that there is a divine testimony.’ Again, ‘I believe such a thing, as God reveals it, because it is reported to me upon the authority.’”<sup>29</sup> The Confession of Faith says, “By this faith a Christian believeth to be true whatsoever is revealed in the Word, for the authority of God himself speaking therein.”<sup>30</sup> “Saving faith rests upon the truth of the testimony of God speaking in his Word.... Saving faith receives as true all the contents of God’s Word, without exception.”<sup>31</sup> To believe in God means that a person believes or trusts in everything that God has spoken. “Mark 1:15 commands us to ‘believe in the Gospel.’ Some people make a distinction between believing a written account and believing in a person. This verse undermines such a distinction. Really, when one believes in a person, he believes the words the person speaks—he believes his promises and his asserted ability to perform. This is what is meant by saying that we trust in a person.”<sup>32</sup>

### *Spurious Forms of Faith*

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

---

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

<sup>29</sup> Charles Hodge, *Systematic Theology*, 3:61.

<sup>30</sup> *Westminster Confession of Faith*, 14:2.

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

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

## 1. Faith in an Improper Object

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

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

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

---

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

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

take root in a heart of stone, and thus is consumed by Satan. Satan's ministers take away the good seed out of the hearer's mind and replace it with poison.

## 2. A Historical or Dead Faith

There are many people who say they believe in Christ yet live worldly and wicked lives. They honor Christ with their lips, yet prove they do not love Him by their actions. James says that their faith is dead: "But someone will say, 'You have faith, and I have works.' Show me your faith without your works, and I will show you my faith by my works. You believe that there is one God. You do well. Even the demons believe—and tremble! But do you want to know, O foolish man, that faith without works is dead" (Jas. 2:18-20). Kistemaker writes, "In this chapter James refers to two kinds of faith: true faith and pretense. The first kind is characteristic of the true believer who shows faith 'by deeds done in the humility that comes from wisdom' (James 3:13). The second kind is a demonstration of dead orthodoxy that is nothing more than a series of doctrinal statements accurately reflecting the teaching of Scripture."<sup>35</sup>

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

Many people are just going through the motions (i.e., they walk an aisle, kneel at the front of the church, and even pray the sinner's prayer), but *they really do not believe*. If one would ask them if they believe in Jesus Christ, they would answer "yes," but their actions prove that they really couldn't care less about Christ and His gospel. Jesus strongly warned all false professors by saying, "Not everyone who says to Me, 'Lord, Lord,' shall enter the kingdom of heaven, but he who does the will of my Father in heaven. Many will say to Me in that day, 'Lord, Lord, have we not prophesied in Your name, cast out demons in Your name, and done many

---

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

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

wonders in Your name?’ And I will declare to them, ‘I never knew you; depart from Me, you who practice lawlessness!’” (Mt. 7:21-23)

### 3. Temporary Faith

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

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

### Saving Faith

Saving faith is a faith which secures eternal life. Although the Bible describes it as an activity of man, it is a direct result of the regenerating work of the Holy Spirit upon man’s heart. The Holy Spirit uses the knowledge of the word of God to convict a person of his sins, to convince a person of the truth of Scripture—in particular the gospel, and to place his trust in Jesus Christ as He is presented in Scripture. “If you confess with your mouth the Lord Jesus and

---

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

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

believe in your heart that God raised Him from the dead, you will be saved” (Rom. 10:9). Unlike the spurious forms of faith discussed above, saving faith has the proper object: Jesus Christ as He is presented in the Scriptures. It is a faith which leads to a life of obedience and good works. It is permanent. The faith produced by the Holy Spirit cannot ever fail. Everyone who truly believes in Christ is justified, sanctified, and eventually glorified (Rom. 8:30).

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

### *The Elements of Faith*

The first thing needed in order to have saving faith is knowledge; one must have a certain amount of knowledge of God’s special revelation, the Bible.<sup>42</sup> One cannot believe in a Christ he

---

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

<sup>40</sup> Charles Hodge, *Systematic Theology*, 3:71.

<sup>41</sup> *Ibid.*

<sup>42</sup> The Bible is God’s self-revelation to man and is totally infallible and authoritative. “The authority of the holy scripture, for which it ought to be believed and obeyed, dependeth not upon the testimony of any man or church, but wholly upon God, (who is truth itself,) the author thereof; and therefore it is to be received, because it is the word of God” (*Westminster Confession of Faith*, 1:4). The Scripture gives one the historical events and doctrines that must be believed. It also gives the proper interpretation of those events. “If the Being of God is what on the basis of Scripture testimony we have found it to be, it follows that our knowledge will be true knowledge only to the extent



knows nothing about. Paul said, “How shall they believe in Him of whom they have not heard? And how shall they hear without a preacher?... So then faith comes by hearing, and hearing by the word of God” (Rom. 10:14, 17). Can a person believe that Christ is the Son of God when he does not know what “Son of God” means? Can a person believe that Christ is a “propitiation” for the sins of His people when he doesn’t understand what “sin” or “propitiation” mean? It is crucial that God, Christ, sin, justice, and salvation, etc., receive their definitions from God’s word and not human speculation. Otherwise faith is useless. “For as truth is the object of faith (and indeed not any truth, but the divine and supernatural truth revealed in the word of God), it requires above all knowledge for its apprehension.”<sup>43</sup>

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

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

---

that it corresponds to his knowledge.... Such a being as the Bible speaks of could not speak otherwise than with absolute authority” (Cornelius Van Til, *The Defense of the Faith* [Phillipsburg, NJ: Presbyterian and Reformed, 1980], pp. 34-35).

<sup>43</sup> Francis Turretin, *Institutes of Elenctic Theology*, 2:561.

<sup>44</sup> L. Berkhof, *Systematic Theology*, p. 504.

him,' John i. 12; 'fleeing to him for refuge,' Heb. vi. 18; —all of which manifestly involve an active assent to a cordial embrace, as well as an intellectual recognition of the truth."<sup>45</sup> To believe in Jesus Christ is to believe that everything the Scriptures say about Him is true: Jesus Christ is fully God and fully man. He was born of a virgin in Bethlehem. He lived a sinless life of perfection. He was tortured and crucified as a blood sacrifice for His people. He died and was in a state of death for three days. Then He rose from the dead a victorious king and ascended to the right hand of God the Father, etc.

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

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

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

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

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

Believing in Christ involves a trust and reliance upon Him for salvation. There are many people who give an assent to what the Bible says about Christ but who continue to live in sin or who after a time go back to the world. Theologians say that such people had only a bare intellectual conviction of the truth. They never really trusted in Jesus Christ. Given the fact that believing in Christ and trusting Christ for salvation mean essentially the same thing in Scripture, one could say that such people were living in self-deception. They never truly believed in Christ at all. In our day of "easy believism," the element of trust needs to be emphasized. Saving faith means that one accepts as true what the Bible says about Jesus Christ and trusts in Him. "[F]aith consists in a fixed, unshaken trust and reliance upon him.... As we depend on his promise as a God that cannot lie, and give up ourselves to him as one who has a right to us; so we trust him as one in whom we can safely confide, and on whom we can lay the whole stress of our salvation.

---

<sup>45</sup> A. A. Hodge, *The Confession of Faith* (Carlisle, PA: Banner of Truth, [1869] 1992), p. 207. The *Westminster Larger Catechism* says: "Q. 72. What is justifying faith? A. Justifying faith is a saving grace, wrought in the heart of a sinner by the Spirit [2 Cor. 4:13, Eph. 1:17-19] and word of God [Rom. 10:14, 17], whereby he, being convinced of his sin and misery, and of the disability in himself and all other creatures to recover him out of his lost condition [Ac. 2:37; 4:12; 16:30; Jn. 16:8-9; Rom. 5:6; Eph. 2:1], not only assenteth to the truth of the promise of the gospel [Eph. 1:13], but receiveth and resteth upon Christ and his righteousness, therein held forth, for pardon of sin [Jn. 1:12; Ac. 16:31; 10:43], and for the accepting and accounting of his person righteous in the sight of God for salvation [Phil. 2:9.; Ac. 15:11]."

This act of faith is more frequently insisted on in Scripture than any other, it being a main ingredient in all other graces which accompany salvation, and there being nothing by which God is more glorified. It is not one single perfection of the divine nature which is the object of it; but everything which he has made known concerning himself, as conducive to our blessedness. We trust him with all we have, and for all we want or hope for. This implies a sense of our own insufficiency and nothingness, and a sense of his all-sufficient fulness.”<sup>46</sup> Hodge writes, “By faith the Christian is said to be ‘persuaded of the promises;’ ‘to obtain them;’ ‘to embrace them;’ ‘to subdue kingdoms;’ ‘to work righteousness;’ ‘to stop the mouth of lions.’ Heb. xi. All this plainly presupposes that faith is not a bare intellectual conviction of the truth of truths revealed in the Scriptures, but that it includes a hearty embrace of and a confident reliance upon Christ, his meritorious work and his gracious promises.”<sup>47</sup>

### *How Much Faith?*

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

### *Are Christians Justified from Eternity?*

Some Protestant theologians teach that Christians are justified from eternity; that is, they believe that justification occurs in the mind of God prior to the existence of the universe. They regard the justification that occurs in time to be basically a recognition by the elect sinner that he was already justified by God in eternity past. In other words, justification in time only refers to

---

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

<sup>47</sup> A. A. Hodge, *The Confession of Faith*, p. 207.

<sup>48</sup> *Westminster Confession of Faith*, 14:3.

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

what occurs in the conscience of the believing sinner. The objective declaration of God occurred not when the sinner believed, but before the foundation of the earth. Is such a view biblical?

The idea of eternal justification must be rejected for a number of reasons. First, the doctrine of justification from eternity confounds the decree of justification, which does occur from eternity, with justification itself, which occurs in history. Turretin writes, “The decree of justification is one thing; justification itself another—as the will to save and sanctify is one thing; salvation and sanctification itself another. The will or decree to justify certain persons is indeed eternal and precedes faith itself, but actual justification takes place in time and follows faith.”<sup>50</sup> In no place in the entire New Testament does one find Christ and the apostles telling people to believe that they were already justified. Their message was: “if you confess with your mouth the Lord Jesus and believe in your heart that God raised Him from the dead, you will be saved” (Rom. 10:9).

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

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

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

---

<sup>50</sup> Francis Turretin, *Institutes of Elenctic Theology*, 2:683.

<sup>51</sup> Berkhof, *Systematic Theology*, p. 519.

redemption occurred in the past, justification occurs in time only when a person actually believes and repents. “So that he is evidently a stranger to the Scriptures who does not know that God is often set forth as justifying believers in this life, as is evident from the examples of Abraham (Gen. 15:6), of David (Ps. 32:1, 2, 5; Rom. 4:6, 7), of the sinful women (Lk. 7:48), of the publican (Lk. 18:14) and of all believers (Rom. 5:1).”<sup>52</sup>

## The Roman Catholic View of Justification

There are many reasons why all Bible-believing Christians should have a solid grasp of the Roman Catholic doctrine of justification. First, the Romish theory of justification is a complete denial of the gospel of Jesus Christ. It is a damnable heresy. Anyone who adheres to such a gross perversion of the gospel cannot be saved. Second, it is a subtle doctrine of Satan. The papal perversion of justification is one of the cleverest perversions of Scripture that the mind of man has ever conceived. This papal doctrine is not the typical amateur heresy one finds in many cults today. It was formed over a period of one thousand years. It is a combination of errors found in the Patristic fathers, and the speculations of the Aristotelian-influenced medieval scholastic theologians. The doctrine was fully developed at the Council of Trent (1543-1563) in reaction to the great Reformation doctrine of justification by faith alone. At Trent Rome slammed the door shut upon the gospel of Christ; it has remained shut ever since. The Second Vatican Council (1965) and the recent Roman Catholic Catechism (1994) both clearly affirm Trent (all Roman Catholics are *supposed* to affirm the teachings of Trent as infallible truth). Since Trent, the Romish church is truly a synagogue of Satan. Her pope, cardinals, bishops and priests are all antichrists, enemies of the gospel. Third, there has been a move by many Protestants for closer ties with Rome. This move reflects an ignorance of the basic theological differences between Christianity and Romanism, and a shift within Protestantism away from objective justification toward spiritual existentialism. Fourth, Romanism has adopted an aggressive apologetic toward Protestants. There are some intellectual ex-Protestants who are defending Rome on the radio, internet, and books. These papal apologists frequently take advantage of Evangelicals who have a poor understanding of the Romanist view. In order to avoid the accusation that this author is misrepresenting the Roman Catholic view of justification, quotes from Rome’s own doctrinal statements will be provided for each assertion.

To many Christians, Roman Catholicism sounds very evangelical. The Council of Trent declared: “If any one saith, that man may be justified before God by his own works, whether done through the teaching of human nature, or that of the law, without the grace of God through Jesus Christ: let him be anathema.”<sup>53</sup> The Roman Catholic Catechism also appears very

---

<sup>52</sup> Francis Turretin, *Institutes of Elenctic Theology*, 2:684.

<sup>53</sup> *Trent*, sixth session, canon 1, in Philip Schaff, *The Creeds of Christendom* (Grand Rapids: Baker, 1983), 2:110. A number of the statements of justification found in the Council of Trent’s decrees are ambiguous. Furthermore, the first decrees *appear* more Evangelical than the latter decrees. The vagueness and almost contradictory nature of these decrees arises from the fact that many of the representatives present had conflicting views of justification. Furthermore, Romish theologians had the impossible task of trying to harmonize the teachings of the church fathers

evangelical at times: “Justification *detaches man from sin* which contradicts the love of God, and purifies his heart of sin. Justification follows upon God’s merciful initiative of offering forgiveness. It reconciles man with God. It frees from the enslavement to sin, and it heals.”<sup>54</sup> A good Roman Catholic would say that Christians are saved solely by God’s grace. “Our justification comes from the grace of God. Grace is *favor the free and undeserved help* that God gives us to respond to his call to become children of God, adoptive sons, partakers of the divine nature and of eternal life.”<sup>55</sup> The statement regarding salvation from the document *Evangelicals and Catholics Together* also appears evangelical: “We affirm together that we are justified by grace through faith because of Christ.... All who accept Christ as Lord and Savior are brothers and sisters in Christ.”<sup>56</sup>

Although Roman Catholic doctrine sounds very evangelical at times, a close look at their teachings regarding salvation reveals a clear but clever denial of the biblical doctrine of justification. Gerstner writes, “Romanists many times fool Protestants by their claim to teach ‘by grace alone’ (*sola gratia*). And they sometimes fool themselves when they are more evangelical than a Romanist can honestly be. Romanists are saved by *their works* which come *from* grace, according to their teaching. It is *not the grace but the works which come from it* that save them!”<sup>57</sup> Virtually anyone can say “I am saved by grace” or “I am saved solely by Christ.” One must look at the fine print to understand what lies behind these statements. An orthodox Protestant and a good Roman Catholic mean two completely different things when they confess Christ.

---

whenever they considered a doctrine. One thing is clear. Those who were present at Trent knew their job was to answer and condemn the Protestant doctrine of justification. This they did with no ambiguity.

<sup>54</sup> *Catechism of the Catholic Church* (Ligouri, MO: Ligouri Pub., 1994), §1990, p. 483.

<sup>55</sup> *Ibid.*

<sup>56</sup> *Evangelicals and Catholics Together: The Christian Mission in the Third Millennium*, 1994, p. 16. Any Protestant attempt to have a union or close-working relationship with Romanism can only be achieved by deceit on one or both sides. One must concede crucial doctrines and/or use ambiguous statements, for both systems are irreconcilable. One should learn from history the dangers of such attempts. At the Diet of Ratisbon (1541), an attempt at doctrinal reconciliation between Protestants and Romanists was attempted but failed miserably. Buchanan’s analyses should be headed by all Protestants: “At Ratisbon, the difference between the Popish and Protestant doctrines of Justification seemed to resolve itself into one point, and even on that point both parties held some views in common. It might seem, then, that there was no radical or irreconcilable difference between the two; and yet, when they came to explain their respective views, it was found that they were contending for two opposite methods of Justification,—the one by the personal obedience of the believer, the other by the vicarious obedience of Christ.... This fact shows the utter folly of every attempt to reconcile two systems, which are radically opposed, by means of a compromise between them; and the great danger of engaging in private conferences with a view to that end. In the open field of controversy, truth, so far from being endangered, is ventilated, cleared, and defined; in the secret conclaves of divines, and the cabinets of princes, it is often smothered, or silenced. It has far less to fear from discussion, than from diplomacy. There can be no honest compromise between the Popish and the Protestant doctrine of Justification,—the one is at direct variance with the other, not in respect of verbal expression merely, but in respect of their fundamental principles...” (*The Doctrine of Justification*, pp. 136-137).

<sup>57</sup> John Gerstner, “The Nature of Justifying Faith,” in Don Kistler, *Justification by Faith Alone* (Morgan, PA: Soli Deo Gloria, 1995), p. 109.

## *Basic Statement of the Difference*

Before going into detail, a brief statement of the difference between Romanism and the biblical view of justification is in order. The Bible teaches that justification is a legal declaration of God in heaven regarding the sinner who believes on earth. Justification is objective. The Romanist confounds the doctrine of justification with sanctification. “The Tridentine theory makes inward holiness in conjunction with the merits of Christ the ground of justification. It founds human salvation upon *two* corner-stones.... The unintentional confounding of the distinction between justification and sanctification, which appears occasionally in the Patristic writers, becomes a deliberate and unemphatic identification, in the scheme of the Papal church.”<sup>58</sup>

The Bible teaches that God accepts men solely on the merits of Jesus Christ (Rom. 3:21-4:8; Phil. 3:8-9). Men are declared righteous because their guilt is *imputed* to Christ on the cross, and Christ’s perfect righteousness is imputed to the believer’s account. Romanism teaches that grace is *infused* into man and that people are justified only after becoming righteous. Justification is subjective; it is the internal renovation and renewing of man. Men are justified because of what the Holy Spirit does *in them*. “Justification means that man himself is made just—made pleasing to God in his own person.... A devout Catholic may say: ‘Righteousness by faith means that I cannot save myself, but by faith I can receive God’s transforming grace. His grace can change my heart, and by His grace in my heart I can be acceptable in His sight....’ The focal point of Catholic theology is God’s work of grace *within* human experience.”<sup>59</sup>

The Scriptures teach that justification is an instantaneous act of God. It is whole, never repeated, eternal and perfect, not piecemeal or gradual (Jn. 5:25; Lk. 18:13, 14; 23:43; Rom. 4:5; 5:1; 8:3-8). Romanism teaches that justification is a gradual process which may not even be completed in this life. It usually is completed by the tortures of purgatory.<sup>60</sup> The Bible teaches that sinners are saved solely because of what God has done in Jesus Christ. Papal doctrine affirms that justification is a cooperative effort between God and man. Man must cooperate with inward grace until he achieves justification. The Roman Catholic believes that good works contribute to his salvation. However, he would argue that since these good works flow from inward grace, that ultimately he is saved by grace and not by works.

Romanism is the cleverest attempt of man to take a religion of human merit, works-righteousness and personal achievement and dress it with the terminology of grace. Romanism

---

<sup>58</sup> William G. T. Shedd, *History of Christian Doctrine* (New York: Charles Scribner’s Sons, 1886), 2:321. “Justification is a judicial act of God, in which He declares, on the basis of the righteousness of Jesus Christ, that all the claims of the law are satisfied with respect to the sinner.... Sanctification may be defined as that gracious and continuous operation of the Holy Spirit, by which He delivers the justified sinner from the pollution of sin, renews his whole nature in the image of God, and enables him to perform good works” (L. Berkhof, *Systematic Theology* [Grand Rapids: Eerdmans, 1965], pp. 513, 532).

<sup>59</sup> Robert D. Brinsmead, *Present Truth* (special issue on justification by faith), pp. 8-9.

<sup>60</sup> “If any one saith, that, after the grace of Justification has been received, to every penitent sinner the guilt is remitted, and the debt of eternal punishment is blotted out in such wise that there remains not any debt of temporal punishment to be discharged either in this world, or in the next in Purgatory, before the entrance to the kingdom of heaven can be opened [to him]: let him be anathema” (*Council of Trent, Sixth Session, Canon XXX*).

teaches “the most subtle form of the doctrine of justification by works that has yet appeared, or that can appear. For the doctrines of Trent do not teach, in their canonical statements, that man is justified and accepted at the bar of justice by his law. This is, indeed, the doctrine that prevails in the common practice of the papal church, but it is not the form in which it appears in the Tridentine canons. According to these, man is justified by an *inward* and spiritual act which is denominated the act of faith; by a truly divine and holy habit or principle infused by the gracious working of the Holy Spirit. The ground of the sinner’s justification is thus a divine and gracious one. God works in the sinful soul to will and to do, and by making it inherently just justifies it. And all this is accomplished through the merits and mediation of Jesus Christ; so that, in justification *there is a combination of the objective work of Christ with the subjective character of the believer.*”<sup>61</sup> Protestants who are not aware of these subtleties are often tongue-tied in debates with knowledgeable Roman Catholics, because Romanists insist they do not believe in salvation by works-righteousness. They simply assert that God is the author of infused grace and inherent righteousness. The Romish system is easily exposed as a doctrine of demons when one considers that their theory of an inward infused grace in the heart as a second pillar of justification clearly means that they regard the death of Christ as insufficient for pardon. For them “Christ alone” is not enough. Jesus, according to their statements of faith, did not perfectly satisfy God’s justice by His life and death. Romanism is in reality a cleverly disguised form of humanism.

“The Protestant trusts Christ to save him and the Roman Catholic trusts Christ to help him save himself.”<sup>62</sup> The Roman Catholic looks at what Christ accomplished as something that enables a person to begin a long journey that possibly leads to salvation. The Protestant looks to Christ and His merits as salvation itself. Good works prove that justification has already occurred. They do not contribute one iota toward salvation.<sup>63</sup>

### *The Romanist Theory Examined*

The key to understanding Romanism’s heretical view of justification is their false understanding of Christ’s atonement and their rejection of the doctrine of imputation. The papal church teaches that Christ’s satisfaction for sin only applies to sins committed before baptism

---

<sup>61</sup> William G. T. Shedd, *History of Christian Doctrine*, 2:322-323, emphasis added.

<sup>62</sup> Gerstner, p. 112.

<sup>63</sup> Biblically speaking, after a man is justified before God, he begins a lifelong process of sanctification where he grows in holiness and obedience to God’s law. Justification is the basis, the starting point, for sanctification (Rom. 6). Justification removes the guilt of sin and restores the sinner to God’s household as a child of God. Sanctification removes sinful habits and makes the sinner more and more like Christ. Justification takes place outside of the sinner in the tribunal of God. Justification takes place once and for all. Sanctification is a continuous process which is never complete in this life (Berkhof, pp. 513-514). Protestants do not believe that sanctification contributes to salvation but they do not teach that Christians can sin as they please and claim to be saved. Justification is by faith alone, but *not* by the faith that is alone. Biblical Protestants agree with the apostle James “that faith without works is dead” (Jas. 2:20). A person who has true saving faith, who really is justified, will lead a godly life, a life of good works. Justification necessarily leads to sanctification. But sanctification is not justification and does not contribute to salvation.



and to eternal punishments for sins committed after baptism. The satisfaction rendered for the sins committed before baptism is the first plank of justification, but even in this first plank regeneration is confused with justification. Trent, the sixth session, chapter III says: “in that new birth, there is bestowed upon them, through the merit of his passion, the grace whereby they are made just.”<sup>64</sup> Chapter IV says: “Justification of the impious is...a translation.... And this translation, since the promulgation of the Gospel, can not be effected, without the laver of regeneration.”<sup>65</sup> Chapter VII continues: “the instrumental cause [of justification] is the sacrament of baptism, which is the sacrament of faith, without which no man was ever justified.”<sup>66</sup> Romanism teaches baptismal regeneration. For baptized infants, baptism removes original sin. Adult converts (according to Rome) have original sin removed as well as all actual sins committed before baptism. This is an ancient heresy that led (quite logically) to the practice of putting off baptism until one was old and about to die.

Baptismal regeneration which bestows justification was reaffirmed in the 1994 *Catechism of the Catholic Church*. “Justification is conferred in Baptism, the sacrament of faith. It conforms us to the righteousness of God, who makes us inwardly just by the power of his mercy.... The grace of Christ...is the *sanctifying* or *deifying* grace received in baptism.”<sup>67</sup> Even in this initial act of justification the pardoning of sins is not viewed in judicial terms, “which implied a charge of guilt and a sentence of condemnation for what was past, but in the sense of being ‘deleted’ in the heart of the baptized person,—deleted by an infused principle of grace which ‘renewed him in the spirit of his mind.’”<sup>68</sup>

The Romanist confounding of justification with sanctification starts with this defective view of baptismal regeneration. Baptism is not “the laver of regeneration” but is the visible sign that regeneration has taken place.<sup>69</sup> Regeneration does not bestow justification but enables the sinner to believe. Faith, not baptism, is the instrument of justification. Although regeneration logically precedes or coincides with justification, regeneration is a work of the Holy Spirit *in*

---

<sup>64</sup> The English translation of the *Canons and Decrees of the Council of Trent* is taken from Philip Schaff, *The Creeds of Christendom* (Grand Rapids: Baker, [1931] 1983), 2:90-91.

<sup>65</sup> *Ibid.*, 2:91. This statement is contrary to Scripture. The Romanist understands the phrase “laver of regeneration” to refer to baptism (see below). The thief on the cross was never baptized, yet he believed in Christ and went directly to heaven after death (Lk. 23:43). Furthermore, Abraham was justified before he was circumcised (Rom. 4:9-12).

<sup>66</sup> *Ibid.*, 2:95.

<sup>67</sup> *Catechism of the Catholic Church* (Ligouri, MO: Ligouri Pub., 1994), §1999 [p. 484]. The Bible teaches that (except in the case of covenant children) baptism is to follow regeneration and justification and not precede it. In fact, it is positively sinful to baptize adults who do not profess to be saved by Christ. Thus, the Roman Catholic doctrine of submitting to baptism in order to receive regeneration and justification is wicked; it is ritualistic superstition. Berkhof writes, “In the case of adults baptism must be preceded by a profession of faith, Mark 16:16; Acts 2:41; 8:37...; 16:31-33. Therefore the Church insists on such a profession before baptizing adults. And when such a profession is made, this is accepted by the Church at its face value, unless she has good objective reasons for doubting its veracity” (Systematic Theology, p. 631).

<sup>68</sup> James Buchanan, *The Doctrine of Justification*, pp. 103-104.

<sup>69</sup> The *Westminster Confession of Faith* teaches: “Baptism is a sacrament of the New Testament, ordained by Jesus Christ, not only for the solemn admission of the party baptized into the visible church, but also to be unto him a sign and seal of the covenant of grace, of his ingrafting into Christ, or regeneration, of remission of sins, and of his giving up unto God, through Jesus Christ, to walk in newness of life: which sacrament is, by Christ’s own appointment, to be continued in his church until the end of the world” (XXX:I).

*man* which purifies the heart (Jn. 3:5, 6; Ezek. 36:25-26; Col. 2:11). The second aspect of the change which the Holy Spirit effects upon a man's heart is one of renovation. The scriptural terms used to describe man's spiritual birth are "born again" (Jn. 3:3), "regeneration" (Tit. 3:5), and "made alive" or "quicken" (Eph. 2:5). The person regenerated by God is called a "new creation" (Gal. 6:15, 2 Cor. 5:17) and a "new man" (Eph. 4:24). Regeneration deals with a man's heart. It is what enables a person to believe in Christ (1 Cor. 2:12; 2 Cor. 4:6; Ac. 16:13-14). Justification occurs only when a person believes. Justification is judicial; it is *not* the purification of the heart. The Bible teaches that regeneration is the beginning of the process of sanctification. The Romanist teaches that regeneration is the first ground and also the beginning of the second ground of justification. Hodge explains the Romanist teaching as follows: "As life expels death; as light banishes darkness, so the entrance of this new divine life into the soul expels sin (i.e., sinful habits), and brings forth the fruits of righteousness. Works done after regeneration have real merit, '*meritum condigni*,' and are the ground of the second justification; the first justification consisting in making the soul inherently just by the infusion of righteousness. According to this view, we are not justified by works done before regeneration, but we are justified for gracious works, i.e., for works which spring from the principle of divine life infused into the heart. The whole ground of our acceptance with God is thus made to be what we are and what we do."<sup>70</sup>

The second ground of the Romish doctrine of justification flows not only from their confounding of the purificatory aspect of regeneration with pardon, but also their idea that Christ *only* rendered satisfaction for eternal punishments but *not* for temporal punishments. Trent says: "If any one saith, that satisfaction for sins, as to their temporal punishment, is nowise made to God, through the merits of Jesus Christ, by the punishments inflicted by him, and patiently borne, or by those enjoined by the priest, nor even by those voluntary undertaken, as by fastings, prayers, alms-deeds, or by other works also of piety; and that, therefore, the best penance is merely a new life: let him be anathema."<sup>71</sup> Furthermore: "If any one saith that God always remits the whole punishment together with the guilt, and that the satisfaction of penitents is no other than the faith whereby they apprehend that Christ has satisfied for them: let him be anathema."<sup>72</sup> The Romanist theologians at Trent in their concept regarding the temporal punishments due for sin were following in the footsteps of the medieval scholastic theologians who made a distinction between the guilt of sin and the guilt of punishment. Romanists teach that Christ did not render a satisfaction or pay the price for the guilt of punishment. Out of this legal obligation of punishment flows the entire system of penance and purgatory. Protestants maintain that God chastises His children to aid them in their sanctification. Roman Catholicism teaches that God actually metes out penal sufferings on His people, that Christians are required "as a satisfaction to God's avenging justice" to pay for their sins.

---

<sup>70</sup> Charles Hodge, *Systematic Theology* (Grand Rapids: Eerdmans, 1989), 3:136.

<sup>71</sup> Philip Schaff, *Creeks of Christendom*, 2:168 (session 14, canon 13).

<sup>72</sup> *Ibid*, 2:168 (canon 12).

Roman Catholicism teaches that Christ's death did *part* of what was needed, but that man through prayer, fasting, attending masses, rosary prayers, vows of chastity and poverty, and other "good" works completes the job. Boettner writes, "Penance, as the catechisms say, involves confession of one's sins to a priest and the doing of good works as the only way by which sins committed after baptism can be forgiven.... Romanism...teaches that salvation depends ultimately upon ourselves, upon what we do, that one can 'earn' salvation by obedience to the laws of the church..."<sup>73</sup> In any debate with a Romanist regarding justification, one must always remember that the confounding of justification with sanctification and the Romanist idea of the necessity of human merit stands upon the foundation of their deficient view of Christ's sacrifice. A biblical view of Christ's atoning death would instantly render unnecessary the whole anti-Christian popish system (e.g., the mass, works of penance, purgatory, etc.).

Can the Romanist view that Christ rendered only a partial satisfaction for sin be proven from the Bible? No. The Bible clearly teaches that the satisfaction for sin that Christ offered in His death was perfect and totally sufficient. Jesus removed every bit of a believer's guilt for sin. This includes all judicial punishments both eternal and temporal. God requires no more propitiatory offerings (e.g., the mass)<sup>74</sup> or satisfactions of any kind for sin (e.g. penance and purgatory). Christ satisfied *all* the claims of the law for believers. The idea that Christ removed the guilt of sin but not its punishment is absurd. If Christ totally removed all the guilt of sin, then He also has removed the punishment for sin both temporal and eternal. "There is now no condemnation to those who are in Christ Jesus" (Rom. 8:1). "Christ has redeemed us from the curse of the law, having become a curse for us" (Gal. 3:13). "For by one offering He has perfected forever those who are being sanctified" (Heb. 10:14). Christ's expiation of sin for His people was either full and complete or it was not. The Bible teaches that Christ's perfect obedience is the ground of our justification (Rom. 5:18-19); that by His death He removed all guilt and every penalty (Rom. 5:21; 8:1, 32-34; Heb. 10:14; Ps. 103:12; Isa. 44:22, etc.); that He actually achieved reconciliation with God (Rom. 5:10; 2 Cor. 5:18); that He completely propitiated God's wrath against the elect (Rom. 3:25; Heb. 2:17); that He paid the ransom price in full (Gal. 3:13; Rom. 7:4, 6; Heb. 9:12; Rev. 5:9; Isa. 53:6; 1 Pet 2:24). "As a creditor does not liberate a surety from prison unless a full payment has been made, so neither could Christ be set free unless he had satisfied to the full. Therefore, since he rose again so gloriously and was raised by the Father himself, there is no room left for doubt concerning the perfection of satisfaction and the full payment of the price of redemption..."<sup>75</sup> Once this perfect satisfaction is established, "the Roman dogmas of the sacrifice of the Mass, of human merit and satisfaction in this life and of the purgatorial punishments to be endured hereafter are at once overthrown. For such things

---

<sup>73</sup> Loraine Boettner, *Roman Catholicism* (Phillipsburg: NJ: Presbyterian and Reformed, 1962), p. 255.

<sup>74</sup> Romanism's view of the mass is clearly a denial of the sufficiency of Christ's sacrifice: "If anyone says that in the mass a true and real sacrifice is not offered to God...let him be anathema" (*Council of Trent*, 22nd sess., canon 1). "If anyone says that...Christ...did not ordain that...other priests should offer His own body and blood, let him be anathema" (canon 2). "If anyone says that the sacrifice of the mass is not a propitiatory [sacrifice]...let him be anathema" (canon 3). Cf. the *New York Catechism* and the *Creed of Pope Pius IV*.

<sup>75</sup> Francis Turretin, *Institutes of Elenctic Theology* (Phillipsburg, NJ: Presbyterian and Reformed, 1994), 2:440.

cannot be allowed without either accusing his satisfaction of insufficiency or God of injustice (exacting a double price and a double punishment of the same sin).”<sup>76</sup>

The Protestant recognizes that believers often suffer the consequences of sin. The Christian man who backslides, gets drunk and slams his car into a tree—who as a result spends the rest of his life in a wheelchair—suffers the consequences of sin. But his sufferings in no way expiate the guilt of punishment. Furthermore, a man who commits murder and then becomes a Christian in jail must still be executed for his crime, even though Christ has removed the guilt of that sin. His execution is not a temporal punishment inflicted by God to expiate sin, but is the proper restitution rendered to his victim by the civil magistrate. Christians who sin are obligated to make restitution when necessary, but acts of restitution do not contribute to one’s salvation or remit temporal punishments. God often chastises His people, but these chastisements are never spoken of in Scripture as rendering satisfaction for sin. God chastises those He loves not as a vengeful judge, but as a loving Father who is concerned with His children’s sanctification. He is giving medicine, not judicial punishment.<sup>77</sup>

The Romanist doctrine of justification flows not only from their heretical view of the atonement, but also from their rejection of the biblical concept of imputation. The Romanist doctrine of salvation is a combination of errors found in the church fathers and medieval scholastic theology. Schaff writes, “The fathers lay chief stress on sanctification and good works, and show the already existing terms of the Roman Catholic doctrine of the meritoriousness and even the supererogatory meritoriousness of Christian virtue.”<sup>78</sup> Furthermore, in the Western church the Latin translation of the Greek word for justify held a different meaning than the biblical terminology. “The etymology of *iustificare*, drawn from Roman culture, means to *make just*, from the root *facare*.”<sup>79</sup> The medieval scholastic theologians who were strongly influenced by Aristotle regarded the idea of imputation as irrational. Thus, Roman Catholicism at Trent completely rejected the Protestant doctrine of an imputed righteousness. Trent, the sixth session, canon 11, says, “If any one saith, 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 is inherent in them; or even that the grace, whereby we are justified, is only the favor of God: let him be anathema.”<sup>80</sup> Imputation and the forensic nature of justification are also rejected in canon 9: “If anyone saith, that by faith alone the impious is justified, in such wise as to mean, that nothing else is required to cooperate

---

<sup>76</sup> Ibid, 2:441.

<sup>77</sup> Romanists argue that since Christ gives Christians the power of satisfying for themselves that this is not salvation by works. But since their doctrine is founded upon a view which states that Christ did not render a perfect and satisfactory sacrifice, no other construction can be placed upon the Romish system than that of a syncretism: God does His part and man must do his part for salvation to occur. “[I]t is one thing to make satisfaction, another to give power to make satisfaction” (Turretin, 2:441).

<sup>78</sup> Philip Schaff, *History of the Christian Church* (Grand Rapids: Eerdmans, [1910] 1989), 2:589.

<sup>79</sup> R. C. Sproul, “The Forensic Nature of Justification,” in Don Kistler, *Justification by Faith Alone* (Morgan, PA: Soli Deo Gloria, 1995), p. 26.

<sup>80</sup> Philip Schaff, *Creeds of Christendom*, 2:112.

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.”<sup>81</sup>

Romanism regards the doctrine of justification by the imputed righteousness of Christ to be a legal fiction “because it declares sinners to be righteous contrary to fact.”<sup>82</sup> Protestants, however, have never held to position that believers are simultaneously both righteous and sinful *in themselves*. But they do teach that God the Father reckons or regards the believing sinner as righteous because of *Christ’s* righteousness. They are not subjectively righteous, but are clothed with the perfect righteousness of Jesus Christ. Christ’s righteousness, which is objective to the sinner, is imputed to them by faith. This doctrine is so clearly taught in the New Testament that only a rank heretic would deny it. The apostle Paul says, “Now to him who works, the wages are not counted as grace but as debt. But to him who does not work but believes on *Him who justifies the ungodly*, his faith is accounted for righteousness, just as David also describes the blessedness of the man to whom *God imputes righteousness apart from works*” (Rom. 4:4-6; cf. 4:7-25; 5:12-21). Charles Hodge writes, “*To whom God imputeth righteousness without works*, that is, whom God regards and treats as righteous, although he is not in himself righteous. The meaning of this clause cannot be mistaken. ‘To impute sin,’ is to lay sin to the charge of any one, and to treat him accordingly, as is universally admitted; so ‘to impute righteousness,’ is to set righteousness to one’s account, and to treat him accordingly. This righteousness does not, of course, belong antecedently [i.e., going before in time] to those to whom it is imputed, for they are ungodly, and destitute of works. Here then is an imputation to men of what does not belong to them, and to which they have in themselves no claim. To impute righteousness is the apostle’s definition of the term to *justify*. It is not making men inherently righteous, or morally pure, but it is regarding and treating them as just. This is done, not on the ground of personal character or works, but on the ground of the righteousness of Christ. As this is dealing with men, not according to merit, but in a gracious manner, the passage cited from Ps. xxxii. 1, 2, is precisely in point: ‘Blessed are they whose iniquities are forgiven, and whose sins are covered. Blessed is the man to whom the Lord will not impute sin.’ That is, blessed is the man who, although a sinner, is regarded and treated as righteous.”<sup>83</sup> To reject the imputed righteousness of Christ in favor of an infused righteousness inherent in man, as Romanism does, is an explicit rejection of the gospel.

Given Romanism’s defective view of the atonement and their rejection of justification by the imputation of Christ’s righteousness, they developed a system of salvation by works that flows from grace. Roman Catholic theologians knew that the Bible condemned the notion of salvation by keeping the law; however, they believed that these passages did not apply to them because God was the author of such works. They attributed a person’s meritorious good works to the grace of God. The *Roman Catholic Catechism* says: “The merit of man before God in the Christian life arises from the fact that *God has freely chosen to associate man with the work of his grace*. The fatherly action of God is first on his own initiative, and then follows man’s free

---

<sup>81</sup> Ibid.

<sup>82</sup> L. Berkhof, *Systematic Theology*, p. 524.

<sup>83</sup> Charles Hodge, *Romans* (Carlisle, PA: Banner of Truth, [1835] 1989), p. 115.

acting through his collaboration, so that the merit of good works is to be attributed in the first place to the grace of God, then to the faithful. Man's merit, moreover, itself is due to God, for his good actions proceed in Christ, from the predispositions and assistance given by the Holy Spirit....<sup>84</sup> The merits of our good works are gifts of the divine goodness....<sup>85</sup> Since the initiative belongs to God in the order of grace, *no one can merit the initial grace* of forgiveness and justification, at the beginning of conversion. Moved by the Holy Spirit and by charity, *we can then merit* for ourselves and for others the graces needed for our sanctification, for the increase of grace and charity, and for the attainment of eternal life....<sup>86</sup> Merit is to be ascribed in the first place to the grace of God, and secondly to man's collaboration. Man's merit is due to God."<sup>87</sup> The Romanist's system is subtle and deadly. He constantly speaks of salvation by grace, and yet continuously denies it. Grace for the Romanist means that God starts the process and gives aid along the way, but if man does not do his part, he will not merit eternal life. Salvation is called a "collaboration" between God and man. Collaboration means "to labor together; work or act jointly."<sup>88</sup>

The Romanist believes that Christ's death was insufficient; that imputation is a legal fiction and that man can merit eternal life by cooperating with God's grace. Thus, the fundamental principle of the Romish system is a righteousness inherent in man. Sanctification is confounded with justification. Trent, sixth session, chapter seven says, "This disposition, or preparation, is followed by Justification itself, which is not remission of sins merely, but also the sanctification and renewal of the inward man, through the voluntary reception of the grace, and of the gifts, whereby man of unjust [sic] becomes just."<sup>89</sup> Since Romanists do not believe that justification is a legal declaration but a process inherent in man, they speak of the increase of justification. Trent says, "They, through the observance of the commandments of God and of the church, faith cooperating with good works, increase in that justice which they have received through the grace of Christ, and are still further justified."<sup>90</sup> Since justification is ultimately dependent upon man, Romanists teach that justification can be lost and then regained through the sacrament of Penance. Trent says, "As regards those who, by sin, have fallen from the received grace of Justification, they may be again justified, when, God exciting them, through the sacrament of Penance...."<sup>91</sup> The Romanist believes that good works and the sacraments of the church are necessary to increase and preserve justification. "The medieval church thought of

---

<sup>84</sup> *Catechism of the Catholic Church*, §2008 (p. 486).

<sup>85</sup> *Ibid*, §2009 (p. 487).

<sup>86</sup> *Ibid*, §2010 (p. 487).

<sup>87</sup> *Ibid*, §2025 (p. 490).

<sup>88</sup> *Webster's Secondary School Dictionary* (Springfield, MA: G. C. Merriam, 1913), p. 136.

<sup>89</sup> Philip Schaff, *Creeds of Christendom*, 2:94. The *Catechism of the Catholic Church* says: "Justification includes the remission of sins, sanctification, and the renewal of the inner man" (§2019). "The editors of the Roman Catholic Douay Version make these footnote comments on Romans 3 and 4: 'The justification of which St. Paul here speaks is the infusion of sanctifying grace which alone renders a person supernaturally pleasing in the sight of God. But justification, that is, an infusion of sanctifying grace, cannot be merited by us; it is an entirely gratuitous gift of God.'" (quoted in "Justification by Faith," *Present Truth*, p. 8).

<sup>90</sup> Schaff, *op. cit.*, 2:99 (session 6, chap. 10).

<sup>91</sup> *Ibid*, 2:104 (session 6, chap. 14).

grace as being infused to change and transform the sinful nature of man. By this transforming change within him, the believer was said to be made just in God's sight. Then, as he received more and more grace, the believer was said to become less and less sinful and at the same time more and more just in the sight of God. Good works were done in the believer by the indwelling of Christ and, because of this, were thought to be entirely pleasing and acceptable to God. Rome held out to men the possibility of becoming pure and sinless saints (ontological perfection), and those who attained this perfection reached sainthood and were qualified to enter heaven at the hour of death. Those who did not become perfect and absolutely sinless in the flesh, would need to go to purgatory after death and thus be made completely just and qualified to enter heaven."<sup>92</sup>

The Roman Catholic system of salvation is a devilish combination of biblical terminology and human invention. In their councils and catechisms there is much talk about the grace of God and the merits of Christ. Also, there are a few fairly evangelical-sounding statements, but the bottom line is that man must save himself: partly with Christ's merits, partly with the merits of the saints, partly from the Mass, partly from his own merits, and partly from penance and purgatory. Buchanan says the papal church "did not recognize One only Mediator, and One only sacrifice for sin: it taught the merits and mediation of the saints,—the repetition of the one sacrifice on the Cross by the sacrifice on the Altar,—and addition satisfactions for sin in the austerities of penance, and the pains of purgatory. It made the pardon of sin dependent on the confession of the penitent and the absolution of the priest,—thereby placing the church in the room of Christ, and interposing the priest between the sinner and God: and when absolution was granted on condition of penance, or some other work of mere external obedience, it led men to look to something which they could themselves do or suffer, instead of relying by faith simply and solely on Christ and His finished work."<sup>93</sup> The beauty and perfection of Christ's completed work are replaced by the filthy, stinking rags of human merit. Roman Catholicism offers a deadly mixture of faith and works in the matter of justification but labels this mixture "pure grace." One can label a bottle of deadly poison anything he wants to, but the contents remain the same. To offer up a system of salvation by works and excuse the whole thing by saying it all flows from grace is contradictory and deceptive. Paul says that as soon as works of any kind enter the picture, grace is no more grace. "Now to him who works, the wages are not counted as grace but as debt" (Rom. 4:4). "You who attempt to be justified by law; you have fallen from grace" (Gal. 5:4).

### *A Summary of Scriptural Proofs against the Roman Catholic Doctrine of Justification*

The Roman Catholic doctrine of justification contradicts the Scriptures in several areas. First, the biblical terms used to speak of justification, *dikaioo*, always means *to declare righteous* and never means *to make righteous* (see Lk. 7:29; 10:29; 16:15; Mt. 11:19; Rom. 3:4). Justification is a judicial, forensic term and is often contrasted in Scripture with judicial

---

<sup>92</sup> Robert D. Brinsmead, "Justification by Faith and the Charismatic Movement," in *Present Truth*, 1972) p. 19.

<sup>93</sup> James Buchanan, *The Doctrine of Justification*, p. 125.

condemnation (see. Dt. 25:1; Pr. 17:15; Isa. 5:23; Job 34:17). Second, when speaking of justification the Bible speaks of the *imputation* of righteousness and not the *infusion* of righteousness (see Rom. 4:12, 22-24). Third, the Bible describes justification as something achieved in an instant of time. It is never described as a long process (see Jn. 5:24; Lk. 18:14; 23:43; Rom. 5:1). Fourth, the Scriptures repeatedly declare that all that a person needs to be saved is to believe in Jesus Christ. “Everyone who believes is justified from all things from which you could not be justified by the law of Moses” (Ac. 13:39; cf. Ac. 16:31; Jn. 3:15-16; 5:24; 11:25-26; Rom. 10:9; 1 Th. 4:14). Fifth, the apostle Paul says that God “justifies the ungodly” (Rom. 4:5). This proves that God does *not* justify people because they are personally righteous but because of the imputation of Christ’s perfect righteousness. Sixth, God’s word makes a clear distinction between justification and sanctification. “But you were washed, but you were sanctified, but you were justified in the name of the Lord Jesus and by the Spirit of our God” (1 Cor. 6:11). Justification deals with the guilt of sin and the merits needed for eternal life, while sanctification deals with the pollution of sin. Sanctification proves that a person has already been justified but does not contribute one iota to a person’s salvation. Seventh, the Bible teaches that the good works of believers are tainted with sin and are non-meritorious (Is. 64:6; Lk. 17:10; Gal. 5:17; Rom. 7:15 ff.; Phil. 3:8-9). This side of heaven not one believer is without sin (1 Jn. 1:8). Eighth, the Scriptures say that *faith alone* is the instrument which appropriates Jesus Christ and His saving work (Rom. 3:22, 25-31; 4:5-25; 5:1, 18; 9:30-32; Gal. 2:16; 3:11-13, 24; 5:1-4). After one is justified, the sacraments and other means of grace are used in order to help the believer grow spiritually (i.e., for sanctification not for justification). Ninth, God’s word teaches that Jesus Christ actually accomplished a perfect redemption for His people, the elect (Mt. 1:21; Jn. 10:11-29; Ac. 20:28; Eph. 5:25-27). Romanism erroneously teaches that Christ merely made salvation a *possibility* if people cooperate with grace. But, as noted, such a view must presuppose that either Christ’s death was insufficient to save or that God is unjust by punishing the same sins twice. Both options are thoroughly unscriptural.

The Roman Catholic doctrine of justification is diametrically opposed to the biblical method of justifying sinners. It contradicts the experience of Abraham and the teachings of Jesus Christ and all the apostles. Therefore, the Protestant reformers opposed the papal doctrine with every fiber of their being. Also, the Reformed churches rightfully opposed the Romish heresy in all their confessions. Now that modern Evangelicalism has degenerated so far in so many critical areas (e.g., soteriology, worship, eschatology, etc.). Protestants need to be even more diligent in defending justification against all attacks from antichrist and his lieutenants.

## Evangelicalism’s Errors Concerning Justification

Modern Evangelicalism has to a large extent lost many of the biblical doctrines that were emphasized by the Protestant reformers. In the nineteenth and especially the twentieth centuries, the doctrine of justification by faith alone has been assaulted on all sides by a variety of false doctrines. Today, there are many Evangelicals and even many church leaders and pastors who



could not explain the doctrine of justification. Doctrine is no longer considered important in many circles. Given the choice between a church with biblical worship and solid doctrinal and exegetical preaching and a church with a solid rock group, a comedian pastor, and a fun youth program, the vast majority of professing Christians choose the latter. “Evangelicals, no less than the Liberals before them whom they have always berated, have now abandoned doctrine in favor of ‘life.’... For evangelicals today, this life is also an ‘essence’ detached from a cognitive structure, a detachment made necessary by the external modern world in which it no longer has a viable place, and it really does not require a theological view of life. Evangelicals today only have to believe that God can work dramatically within the narrow fissure of internal experience; they have lost interest (or perhaps they can no longer sustain interest) in what the doctrines of creation, common grace, and providence once meant for Christian believers, and even in those doctrines that articulate Christ’s death, such as justification, redemption, propitiation, and reconciliation. It is enough for them simply to know that Christ somehow died for people.”<sup>94</sup> Thus, it is not uncommon to watch a “Christian” TV program or hear a sermon in which Christ’s work is not discussed and the gospel is not defined, and then hear the mantra, “accept Christ as your personal savior” or “let Christ come into your heart.” A Roman Catholic, Buddhist, Eastern mystic, Russian Orthodox, or any flaming heretic would have no problem asking Christ to come into his heart. But believing in Jesus and His objective work of redemption *according to the Scriptures* requires a change of mind concerning God, creation, sin, Jesus, etc..

The anti-doctrinal spirit of this age is only part of the problem. There are a number of doctrines and practices, which are popular among evangelicals, that tangentially affect the doctrine of justification. A brief consideration of each doctrinal perversion will assist one’s understanding of the current situation.

### *Dispensationalism’s Damage to the Gospel*

Justification is a legal, forensic concept. In order to understand it one must have a biblical view of God’s moral law. God’s law reveals His nature and character, and defines justice and righteousness. What Christ accomplished by His sinless life and sacrificial death was the satisfaction of the penalty and the precept of the law. Thus, Christ’s active and passive obedience is called “the righteousness of God” (Rom. 3:21-22; 10:3), “the gift of righteousness” (Rom. 5:17-18) or “the righteousness of faith” (Rom. 4:13; 9:30; 10:6). Hodge says that justification “rests purely upon the state of the law and of the facts, and is impossible where there is not a perfect righteousness.... It pronounces the law not relaxed but fulfilled in its strictest sense.”<sup>95</sup> Justification honors God’s law in every respect because the law is not ignored, bypassed, or put away, but rather perfectly obeyed by Christ and perfectly satisfied, as regards the penalty, by His death. But what happens to justification when the ten commandments and the moral law are

---

<sup>94</sup> David F. Wells, *No Place For Truth: Whatever Happened to Evangelical Theology?* (Grand Rapids: Eerdmans, 1993), p. 131.

<sup>95</sup> A. A. Hodge, *The Confession of Faith* (Carlisle, PA: Banner of Truth, [1869] 1992), p. 181.

considered as something negative, intrinsically bad or harsh, and only for a past dispensation (i.e., for Israel only)?

## 1. The Law Is No Longer Preached

Dispensational theology has contributed to the perversion of the gospel in two major ways. First, it has radically changed the way in which the gospel is presented. The preaching of the law has been largely replaced with either a vague general reference to sin, or with a hedonistic offer of the gospel. The Protestant Reformers and the Puritans preached the specifics of God's law to emphasize God's holiness, to emphasize God's hatred of sin, and to convict people of specific sins so that sinners would understand their condition and guilt and flee to Christ. Such preaching is eminently scriptural. Jesus didn't make general statements about the sinfulness of mankind but was very specific in applying the law to the heart (see Mk. 10:17-21; Jn. 4:4-19). The apostle Paul said that "by the law is the knowledge of sin" (Rom. 3:20). He pointed out that it was the law that convicted him of sin. "I would not have known sin except through the law...apart from the law sin was dead" (Rom. 7:7-8). The more a person understands God's specific requirements for him in thought, word and deed, the more that person will see that his only hope is Christ's imputed righteousness and bloody death. But for those who regard the law as something negative—as something belonging to a former dispensation—it would be illogical to spend time expositing an abrogated law. Thus, much preaching and many tracts simply say, "admit that you are a sinner." There is no conviction in such generalities. Furthermore, if the law has been abrogated, then why is the cross necessary? If the law is not based on God's nature and character, but is arbitrarily imposed on different dispensation, why is there a need for a divine satisfaction? "If the [moral] law were subject to change, or replacement, then it was futile for Christ to die if the law given to Moses has no permanently binding character. Where the law is denied, justification is eventually denied, because an antinomian religion has no need of a judicial act of God to effect salvation."<sup>96</sup>

## 2. The Hedonistic Presentation of the Gospel

The unbiblical view of the law has contributed to the hedonistic presentation of the gospel. Apart from the law and the doctrine of justification (in which Christ satisfies the just demands of the law against sinners), the gospel for many has become something which enables people to find prosperity and self-fulfillment. Christ is presented as a cosmic Santa Claus. "Much contemporary evangelism is done in the atmosphere of a 'Christian' rock concert, with all its accompanying beat and emotionalism. The music and general excitement make the hearers feel absolutely at home in the evangelistic meeting. The presentation of the gospel is often accompanied with hedonistic promises such as 'Come to Christ so that you may experience life with a capital "L"' or 'Be released from the past so that you will be free to really do your own

---

<sup>96</sup> R. J. Rushdoony, *Salvation and Godly Rule* (Vallecito, CA: Ross House, 1983), p. 272.

thing.”<sup>97</sup> At “healing” crusades, “Christian” rock concerts, prophecy conferences, “Christian” pop psychology seminars, charismatic entertainment television shows, etc., the candy-coated hedonistic version of the gospel is tacked on to the whole proceedings so as to “sanctify” a whole evening’s worth of theological nonsense and crass, mediocre entertainment. “Accept Christ, and have whiter teeth, a better car, a bigger house—your problems will evaporate.” Christ is presented as a Baal god who gives people bigger crops and happy livestock.

### 3. Easy Believism: The Antinomian Gospel

Dispensationalism has led to what has been called the “carnal Christian heresy.” The idea is that repentance is not necessary in order to be a Christian. Repentance is said to belong to the “dispensation of law.” It is said that one can have Jesus Christ as Savior while ignoring Christ’s lordship. Advocates for the carnal Christian heresy argue that if repentance is required, then salvation is not by faith alone, but also by works. Thus, one can find multitudes of people who claim to be evangelical believers who are leading lifestyles characterized by sin. There are many people who have been deceived by such teaching, and thus it is common to run into professing Christians who are adulterers, fornicators, drunkards, pot-heads, Sabbath-desecraters, thieves, idolaters, and so on. The idea that repentance is optional for believers is unscriptural for a number of reasons:

(1) The Bible repeatedly says that repentance is a vital element of the gospel message. “And that repentance and remission of sins should be preached in His name to all nations, beginning at Jerusalem” (Lk. 24:47). Christ emphasized repentance in His preaching (Mt. 4:17; Mk. 1:14-15). Jesus warned the apostles: “Unless you repent you will all likewise perish” (Lk. 13:5). The teaching that says repentance is only a Jewish message is refuted by the apostles’ preaching to the Gentiles. Paul says, I “taught you publicly and from house to house, testifying to Jews, *and also to Greeks*, repentance toward God and faith toward our Lord Jesus Christ” (Ac. 20:21). To the Greek Athenians Paul said, “Truly these times of ignorance God overlooked, but now commands all men [i.e., Jews and Gentiles] everywhere to repent” (Ac. 17:30).

(2) The Scriptures teach that repentance is connected with faith in Christ. When a person truly believes in Jesus Christ, he is not adding Christ onto his pagan, idolatrous worldview. Christ is not added to a pantheon of gods. Believing in Christ involves a change of mind about sin, about Christ, about self, and about God. Berkhof writes, “According to Scripture, repentance is wholly an inward act, and should not be confounded with the change of life that proceeds from it. Confession of sins and reparation of wrongs are *fruits* of repentance. Repentance is only a negative condition and not a positive means of salvation. While it is the sinner’s present duty, it does not offset the claims of the law on account of past transgressions. Moreover, true repentance never exists except in conjunction with faith, while on the other hand, wherever there is true faith, there is also real repentance. The two are but two aspects of the same turning—a

---

<sup>97</sup> Bruce Winter, “A Youth Pastor Speaks out on the Playboy Theology,” in Robert D. Brinsmead, editor, *Present Truth* (1973), p. 26.

turning away from sin in the direction of God.”<sup>98</sup> A person turns to Christ because he recognizes his guilt, defilement and hopelessness. The Holy Spirit uses God’s word to give the person a knowledge of sin (Rom. 3:20), a godly sorrow for offending a just and holy God (2 Cor. 7:9-10), and a desire to turn from a life of sin unto Christ (Ac. 2:38). This change of mind comes from a regenerate heart and is a gift from God (Ac. 5:31; 11:18). “Repentance unto life is a saving grace, whereby a sinner, out of a true sense of his sin, and apprehension of the mercy of God in Christ, doth, with grief and hatred of his sin, turn from it unto God, with full purpose of, and endeavor after, new obedience.”<sup>99</sup> Just as no one is saved without the instrument of faith which lays hold of Christ; no one is saved without a change of mind regarding sin and Christ. Furthermore, just as one must look at a person’s life in order to see if he has genuine faith (1 Jn. 1:6; 2:3-4; 3:10; Jas. 2:14-26); one must also look at the fruits of repentance to see if genuine repentance has occurred (Mt. 3:8; 7:16-20).

Saving faith involves more than an intellectual assent to certain facts or propositions; it also involves trust. When a person believes in Jesus Christ as He is revealed in the Scriptures, he wholeheartedly trusts in Him for salvation. True faith is a trusting, committed faith. True repentance involves a change of mind regarding Christ. A person is no longer hostile or indifferent regarding Christ but regards Him as the pearl of great price (Mt. 13:46); as the most important person in the universe. Jesus said, “If you love Me keep My commandments” (Jn. 14:15). John wrote: “He who says, ‘I know Him,’ and does not keep His commandments, is a liar, and the truth is not in him” (1 Jn. 2:4). To believe is to know and to know is to love. If we do not obey, then we really do not love. If we do not love, then we really do not believe. True belief cannot be separated from a loving commitment toward Christ.

(3) The carnal Christian heresy presupposes that Christ can be received piecemeal: that people have the option of believing in only part of Christ or in looking to only a part of His ministry. But Jesus the Savior cannot be separated from Christ the Lord. To be saved, a person must believe in Christ as He is revealed in the Scriptures. Christ is offered in the gospel as prophet, priest, and *king*. Paul repeatedly connects Christ’s humiliation (His suffering and death) with His glorious exaltation (His resurrection, ascension and reign at the right hand of God). “For none of us lives to himself, and no one dies to himself. For if we live, we live to the Lord; and if we die, we die to the Lord. Therefore, whether we live or die, we are the Lord’s. For to this end Christ died and rose and lived again, that He might be Lord of both the dead and the living” (Rom. 14:7-9).

The carnal Christian heresy is an implicit denial of Christ’s resurrection. It is the resurrected Christ who has all power and authority in heaven and on earth (Mt. 28:18); who applies redemption to His people. A Christ who is not King and Lord over all is a false Christ; a figment of one’s imagination. In his preaching Peter paid special attention to Christ’s resurrection and focused on His exaltation. “God has made this Jesus whom ye crucified, both Lord and Christ” (Ac. 2:36). The preaching of the gospel involves Christ’s suffering and death

---

<sup>98</sup> L. Berkhof, *Systematic Theology* (Grand Rapids: Eerdmans, 1939), p. 487.

<sup>99</sup> *Westminster Shorter Catechism*, Q. 87.

and is climaxed by the empty tomb. The Old Testament Scripture most quoted in the New Testament is Psalm 110:1, which speaks of Christ's exaltation and lordship. Paul said, "For we do not preach ourselves, but Christ Jesus the Lord" (2 Cor. 4:5).

The book of Acts has a detailed record of the preaching and evangelism of the apostles and their close associates. Note that in not one place in the book can one find the expressions "accept Christ as your personal Savior" or "let Christ come into your heart." In fact, the word "Savior" appears only twice in Acts (5:31; 13:23), while the title "Lord" occurs 92 times. The message of the apostles was: "Believe on the Lord Jesus Christ, and you will be saved" (Ac. 16:31). "How in God's name did we come to huckstering off Jesus as some kind of hell-insurance policy, when the Bible announced Him as *Lord* and exalted Him to a throne? The New Testament preachers preached His *lordship*, and sinners received Him as *Lord*. There is not one New Testament example of Christ being offered any other way.... God-centered evangelism proclaims the Biblical message of the *lordship of Christ* at the outset, not as a second work of grace, or an act of optional consecration later."<sup>100</sup>

(4) The Bible teaches that Christians have been bought with a price—the precious blood of the Son of God. Therefore, believers are not their own but belong to Jesus Christ. Paul said, "whether we live or die, we are the Lord's" (Rom. 14:8). He instructed the Corinthians to stop sinning with their bodies, because Christ bought them: "Or do you not know that your body is the temple of the Holy Spirit who is in you, whom you have from God, and you are not your own? For you were bought at a price; therefore glorify God in you body and in your spirit, which are God's" (1 Cor. 6:19-20). If a person is a Christian then he belongs to Christ and must serve Him with both body and soul in every area of life. The professing Christian does not have the option of serving sin and self. Paul connects the death of Christ with His lordship over believers in such a way as to render impossible the idea that one can benefit from Christ's sacrifice while repudiating Christ's kingship.

(5) The Scriptures teach that people who habitually engage in wicked behavior are *not* Christians. "Do you not know that the unrighteous will not inherit the kingdom of God? Do not be deceived. Neither fornicators, nor idolaters, nor adulterers, nor homosexuals, nor sodomites, nor thieves, nor covetous, nor drunkards, nor revilers, nor extortioners will inherit the kingdom of God. And such were some of you. But you were washed, but you were sanctified, but you were justified in the name of the Lord Jesus and by the Spirit of our God" (1 Cor. 6:9-11). Paul says, "and such *were* [past tense] some of you." Many people in the Corinthian church had lived a lifestyle characterized by sinful behavior, but once these people were converted, that wicked lifestyle was put off. Paul says that believers should not even eat with professing Christians who engage in such wicked behavior: "But now I have written to you not to keep company with anyone named a brother, who is a fornicator, or covetous, or an idolater, or a reviler, or a drunkard, or an extortioner—not even to eat with such a person" (1 Cor. 5:11). Hodge writes, "A man professing to be a Christian professes to renounce all of these sins; if he does not act

---

<sup>100</sup> Ernest C. Reisinger, *Today's Evangelism: Its Message and Methods* (Phillipsburg, NJ: Craig Press, 1982), pp. 25, 27.

consistently with his profession, he is not to be recognized as a Christian. We are not to do anything which would sanction the assumption that the offenses here referred to are tolerated by the gospel.”<sup>101</sup> Spurgeon concurs: “If the professed convert distinctly and deliberately declares that he knows the Lord’s will, but does not mean to attend to it, you are not to pamper his presumptions, but it is your duty to assure him that he is not saved. Do not suppose that the Gospel is magnified or God glorified by going to the worldlings and telling them that they may be saved at this moment by simply ‘accepting Christ’ as their Savior, while they are wedded to their idols, and their hearts are still in love with sin? If I do so, I tell them a lie, pervert the Gospel, insult Christ, and turn the grace of God into lasciviousness.”<sup>102</sup>

The apostle John also repeatedly condemns the idea that someone can be a Christian yet continue in a sinful lifestyle. Christians still have a sinful nature, but it manifests itself in isolated acts of sin, not in a continuance in sin. “Now by this we know that we know Him, if we keep His commandments. He who says, ‘I know Him,’ and does not keep His commandments, is a liar, and the truth is not in him” (1 Jn. 2:3-4). A believer will sometimes fall into sin, but he will not walk in it. Present continuous tense verbs are used five times in 1 John chapter three to describe sinful non-Christian behavior: “Whoever commits sin, also commits lawlessness” (3:4). “Whoever abides in Him does not sin. Whoever sins has neither seen Him nor known Him” (3:6). “He who sins is of the devil” (3:8). “Whoever has been born of God does not [habitually practice] sin, for His seed remains in Him” (3:9). The person who continually walks in sin is lawless; does not have a relationship to Christ; is of the devil and has not been born again. Such teaching clearly is incompatible with the carnal Christian heresy (cf. Heb. 3:12-19; 4:2-6; Jas. 2:14-26).

(6) The Bible teaches that those who are justified are also regenerated and sanctified. Justification refers to God’s legal declaration based on the imputation of Christ’s righteousness and should never be confounded with regeneration and sanctification; but although they are distinct, they cannot be separated. In other words, justification cannot occur unless a person is regenerated, for true faith cannot exist apart from the new birth. Moreover, everyone who is justified is sanctified. Regeneration is a work of the Holy Spirit in man which changes a person’s heart (i.e., the whole human nature). The carnal Christian heresy asserts that a person can be justified while retaining the old nature. According to Scripture, that is impossible. However (contrary to Romanism), regeneration, faith and sanctification are not grounds of justification. They are non-meritorious and do not contribute one iota to a person’s salvation. Christ’s merits alone are the ground. Christ “saves His people not only from the guilt of sin, but from its dominating power as well. If a believer is not changed, he is not a believer.... Justification with God is apart from the merit of works. That does not mean that justification is apart from the *existence* of works.”<sup>103</sup>

---

<sup>101</sup> Charles Hodge, *I and II Corinthians* (Carlisle, PA: Banner of Truth, [1857] 1974), p. 90.

<sup>102</sup> Charles Haddon Spurgeon, quoted in Ernest C. Reisinger, *Today’s Evangelism*, pp. 25-26.

<sup>103</sup> John Gerstner, “The Nature of Justifying Faith,” in Don Kistler, *Justification by Faith Alone* (Morgan, PA: Soli Deo Gloria, 1995), pp. 114-115.

The apostle Paul taught that union with Christ in death and resurrection is not only the foundation of justification, but of sanctification as well. Anyone who partakes of the benefits of Christ's death for salvation also must die to sin and walk in newness of life. "Shall we continue in sin that grace may abound? Certainly not! How shall we who died to sin live any longer in it? Or do you not know that as many of us were baptized into Christ Jesus were baptized into His death? Therefore we were buried with Him through baptism unto death, that just as Christ was raised from the dead by the glory of the Father, even so we also should walk in newness of life. For if we have been united together in the likeness of His death, certainly we also shall be in the likeness of His resurrection, knowing 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. For he who has died has been freed from sin.... And having been set free from sin, you became slaves of righteousness" (Rom. 6:1-7, 18). John Murray writes, "if we have become identified with Christ in his death and if the ethical and Spiritual efficacy accruing from his death pertains to us, then we must also derive from his resurrection the ethical and Spiritual virtue which our being identified with him in his resurrection implies. These implications for us of union with Christ make impossible the inference that we may continue in sin that grace may abound."<sup>104</sup>

Paul refutes all forms of antinomianism in Romans 6. Christ not only removed the guilt of sin by His atonement; He also overcame the power of sin. He destroyed the "old man" (that is, the totality of our corrupt natures). The Bible does not teach that sanctification leads to justification, but that justification leads to sanctification. "I have been crucified with Christ; it is no longer I who live, but Christ lives in me; and the life which I now live in the flesh I live by faith in the Son of God, who loved me and gave Himself for me" (Gal. 2:20). "Believers are to look upon themselves in their true light, viz., *as dead to sin*, freed from its penalty and dominion. This is a freedom which belongs to them as believers...in virtue of union with him.... The old man is crucified; the new man, the soul as renewed, is imbued with a new life, of which God is the object; which consists in fellowship with him, and which is manifested by devotion to his service, and by obedience to his will."<sup>105</sup>

The carnal Christian heresy impugns the gospel of Jesus Christ. The idea that Christ lived a sinless life and died a sacrificial death on the cross to satisfy the precept and penalty of God's law so that people could violate God's law and continue to live in gross immorality is a blatant contradiction of Scripture and totally absurd. Salvation is deliverance from the guilt *and power* of sin. Christ secured both justification and sanctification for His people. People are not delivered from sin in order to commit sin, but to serve Jesus Christ and do good works for His

---

<sup>104</sup> John Murray, *Romans* (Grand Rapids: Eerdmans, 1959), 1:219. Murray's analysis of the relation of sanctification to Christ's death is unsurpassed. Regarding verse seven, he writes, "The decisive breach with the reigning power of sin is viewed after the analogy of the kind of dismissal which a judge gives when an arraigned person is justified. Sin has no further claim upon the person who is thus vindicated. This judicial aspect from which deliverance from the power of sin is to be viewed needs to be appreciated. It shows that the forensic is present not only in justification but also in that which lies at the basis of sanctification. A judgment is executed upon the power of sin in the death of Christ (cf. John 12:31) and deliverance from this power on the part of the believer arises from the efficacy of this judgment" (Ibid, part I, p. 222).

<sup>105</sup> Charles Hodge, *Romans* (Carlisle, PA: Banner of Truth, [1835] 1989), p. 201.

kingdom! The imputation of Christ's righteousness to believers secures the indwelling of the Holy Spirit. Thus, believers produce the fruit of the Spirit (Gal. 5:22; Eph. 5:9) and do not walk in darkness. "For a professing Christian to live in sin, is not only to give positive evidence that he is not a real Christian, but it is to misrepresent and slander the gospel of the grace of God, to the dishonor of religion, and the injury of the souls of men."<sup>106</sup> How many multitudes have walked an aisle and prayed a prayer and have been assured of eternal life who do not have a true sense of the heinousness of sin, who do not understand at all the true gospel? They may have "accepted Christ" and signed a card, but they really do not know Him. They are on the broad path which leads to destruction. They have been told "peace, peace" when there is no peace with God. They have been duped by a message without God's law and without biblical repentance. They will go to hell because they accepted the lie that one could own Christ as Savior while not submitting to Him as Lord. The biblical doctrine of justification contradicts the legalism of Rome and the antinomianism of Dallas.

### *Modern Arminianism's Perversion of the Gospel*

Modern evangelicalism is plagued not only by antinomianism, but also by Arminianism. Modern Arminianism teaches that as a consequence of Adam's sin, all men are born with an inherent hereditary corruption. But the Arminian does not believe that fallen man is "dead in trespasses and sins" (Eph. 2:1) and totally unable to respond to divine truth (Ezek. 16:4-6; Jer. 13:23; Jn. 6:44, 65; Acts 26:17-18; 1 Cor. 2:14). He believes that man is not spiritually dead but merely sick; that he has a free will, that is, a will that is capable of discerning spiritual truth without a prior work of sovereign grace (i.e., regeneration). The Arminian's unbiblical understanding of the fall has led to the exaltation of the human will in the process of salvation. As a rock thrown into a pond causes ripples to radiate outward until the whole pond is affected, the heresy of free will has fatally influenced several important Christian doctrines (e.g., the atonement, the sovereignty of God, regeneration, faith, perseverance of the saints, etc.). Modern evangelistic techniques that are based on free will instead of divine revelation implicitly place God under the thumb of sinful man. Some of the particulars of the Arminian view of fallen man are as follows.

#### Decisional Regeneration

One of the most absurd theories to arise from the Arminian cesspool is the idea that man regenerates himself by "making a decision for Christ." The Bible teaches that salvation is of the Lord (Jon. 2:9), that God takes the initiative and saves those who are lost and totally incapable of saving themselves, and that Jesus Christ sends the Holy Spirit to work directly upon the heart to

---

<sup>106</sup> Ibid, p. 202. Peter's argument for Christian sanctification is identical to Paul's. "Therefore, since Christ suffered for us in the flesh, arm yourselves also with the same mind, for he who has suffered in the flesh has ceased from sin, that he no longer should live the rest of his time in the flesh for the lusts of men, but for the will of God" (1 Pet. 4:1-2).



regenerate a person and enable him to believe in the gospel. Jesus said, “The wind blows where it *wishes*, and you hear the sound of it, but cannot tell where it came from and where it goes. So is everyone who is born of the Spirit” (Jn. 3:8; cf. Jn. 17:8). Those who believe in Jesus Christ “were born, not of blood, nor of the will of the flesh, nor of *the will of man*, but of God” (Jn. 1:13). The Arminian rejects the testimony of Scripture and instead argues that the sinner regenerates himself, and that man begins the work of conversion. “God helps those who help themselves. He is found only of those who seek Him.”<sup>107</sup> In the Arminian system grace is no longer the unmerited favor of God to those who deserve to perish, but the aid of God so that man can save himself through an act of the will. The Arminian would rather pervert the doctrine of regeneration than give up the concept of free will and admit the sovereignty of God in election.

The absurd notion that man regenerates himself, or that man allows God to regenerate man by an act of the will, has led to a perversion of the gospel message. If (as many evangelicals teach) regeneration is not *solely* a work of God upon the human heart, and if God can only regenerate those who first exercise their free will in favor of Christ, then faith cannot be viewed as a gift of God. In the modern Arminian scheme, a man’s faith permits God to save him. Thus, faith is meritorious. Men are not saved through faith which is a gift of God, but because of their faith.<sup>108</sup> A person’s decision for Christ is the key which unlocks the chain that binds God. Faith and repentance do not flow from a regenerate heart but are totally self-produced. Man’s decision is considered totally autonomous. God can attempt to influence man’s decision, but ultimately has no power over it. In the modern evangelical system, man’s choice has been exalted above all, even over God’s sovereignty. “God is merely the great resource which man can tap if he will. In such a perspective, man is sovereign, and God the resource and insurance agency serving and glorifying man, so that the whole world is turned upside down, and God made man’s servant and instrument. Man has become his own god and savior, and God’s function is to act as the insurance agency so that man may prosper.”<sup>109</sup>

In modern Arminian methodology people are often not told to look to Christ for salvation and assurance, but to trust in their decision for Christ. The *ground* of salvation is not Christ’s sacrificial death and sinless life, but the personal choice of an autonomous man. When people express doubts about their salvation, they are instructed to look back at their decision for Christ. “Do not doubt your salvation because you walked an aisle. You prayed a prayer. You signed a card. You made a decision for Christ.” Such thinking has more in common with magic formulae than biblical Christianity. Man controls a helpless God by an act of the will. “It is expressly declared that God cannot bless us in any way until we open the way for His action by an act of our own will. Everywhere and always the initiative belongs to man; everywhere and always God’s action is suspended upon man’s will.... But that only shows that our dependence must be in our trust, not in Christ. Christ cannot keep us in trust: but our trust can keep us in Christ.”<sup>110</sup> In

---

<sup>107</sup> Charles Hodge, *Systematic Theology* (Grand Rapids: Eerdmans, 1989), 2:713.

<sup>108</sup> There are a number of passages which teach that faith is a gift from God (e.g., Ac. 16:14, Rom. 12:3, Eph. 2:8, Phil. 1:29). Passages which teach that repentance is a gift from God are Ac. 5:31; 11:18; 2 Tim. 2:25.

<sup>109</sup> R. J. Rushdoony, *Salvation and Godly Rule* (Vallecito, CA: Ross House, 1983), pp. 14-15.

<sup>110</sup> B. B. Warfield, *Perfectionism* (Grand Rapids: Baker, [1932] 1981), 2:608, 610.

such a system the poor sinner is left looking at his belly button instead of Jesus Christ. If he is honest he is left in a state of despair, because the object of his faith is his feeble, sinful will. If self-deceived, he may have an assurance, but it is totally without foundation.

In modern evangelical theology people are taught that Christ died on the cross for all men without exception. They are also told that God's election of certain people to eternal life is based on His foreknowledge of who will believe in Christ. Since, in the Arminian scheme, Christ's death did not *actually* secure the salvation of anyone, and since God can *only* choose those people who first choose Christ, the most important factor in man's salvation is man's choice. Thus, when a typical modern evangelical is asked why he has a title to eternal life, he does not speak about Christ's doing and dying as a substitute for His people or about God declaring sinners righteous on the basis of Christ's work, but rather he will say, "I know I am saved because I accepted Jesus as my personal savior" or "I let Jesus come into my heart." The gospel is reduced from the objective work of Christ sovereignly bestowed by God upon the elect to sovereign man letting Christ subjectively dwell in his heart. "God 'has to' do what we require. Not surprisingly, this view leads to a pragmatic concept of salvation: 'what's in it for me?' What does God have to offer, as against the world? God and Satan are reduced to bidders for man's favor, with man as sovereign, so that God is made into a tempter, trying to bribe man into salvation with enticing offers and pleadings."<sup>111</sup>

The expressions "accept Christ as your personal savior" and "let Christ come into your heart" are not found in Scripture and were never used by Christ, the apostles or the evangelists. In Revelation 3:20 Christ said, "Behold, I stand at the door and knock. If anyone hears My voice and opens the door, I will come in to him and dine with him, and he with Me." This passage is sometimes used to justify the expression "let Christ come into your heart." The context of the passage, however, clearly indicates that Christ was speaking not to unbelievers, but to a backslidden church. Christ, therefore, is *not* saying "let Me come into your heart," but "hear and obey and reestablish proper fellowship." Christ is coming in to fellowship with His saint. He is not standing at the door of the spiritually dead sinner asking him to exercise his unrenewed will.

Another passage used to justify modern evangelical methods is John 1:12: "But as many as received Him, to them He gave the right to become children of God, even to those who believe in His name." What does it mean to receive Christ? If one studies the gospel of John, does one find Christ and the apostles inviting people to receive Jesus into their heart? In the gospel of John, receiving Christ is synonymous with believing in Christ. Jesus said, "I have come in My Father's name and you do not receive Me.... For if you believed Moses, you would believe Me; for he wrote about Me. But if you do not believe his writings, how will you believe My words" (Jn. 5:43, 46-47). The only way to receive Christ is to believe in Him. To receive Christ is to believe the words which He speaks and the scriptural testimony regarding Him. Believing in Christ means trusting Christ's person, character, work and word. One believes that Christ can carry out His promises. He can save to the uttermost. Receiving Christ is not a formula in which man sovereignly controls the Lord of lords and King of kings, but is a wholehearted trust in the

---

<sup>111</sup> R. J. Rushdoony, *Salvation and Godly Rule*, p. 274.

divine-human mediator Jesus Christ. While in the gospel of John people are never exhorted to receive Christ as their personal savior, the verb *pisteuo* (to believe) occurs 98 times. In evangelism, the Holy Spirit's emphasis should be our emphasis. There is nothing wrong with the phrase "receive Christ," as long as it is biblically defined.

The biblical passages which refer to the indwelling of Christ in the individual believer are never used in the context of an evangelistic formula, but are always used in the context of Christian sanctification and assurance. Paul says, "But you are not in the flesh but in the Spirit, if indeed the Spirit of God dwells in you. Now if anyone does not have the Spirit of Christ, he is none of His. And if Christ is in you, the body is dead because of sin, but the Spirit is life because of righteousness" (Rom. 8:9-10). Regarding verse 9 Shedd writes, "He is denominated the Spirit of Christ, because the exalted Christ imparts himself in and with the Paraclete (John xiv); and because, whoever has not this Spirit, is not a member of Christ."<sup>112</sup> Paul writes, "Examine yourselves as to whether you are in the faith. Prove yourselves. Do you not know yourselves, that Jesus Christ is in you?—unless indeed you are disqualified" (2 Cor. 13:5). Hodge writes, "Christ dwells in his people by his Spirit. The presence of the Spirit is the presence of Christ. This is not a mere figurative expression, as when we say we have a friend in our heart—but a real truth. The Spirit of Christ, the Holy Ghost, is in the people of God collectively and individually, the ever-present source of a new kind of life"<sup>113</sup> Although the Bible teaches the indwelling of the Spirit of Christ in His people, sinners are never instructed to invite Christ in, but to believe "in Christ Jesus, that we might be justified by faith in Christ and not the works of the law" (Gal. 2:19). Inviting Jesus in sounds nice, but it is very different than believing in Christ. "Given the sinful state of mankind, the pertinent question is not whether we 'accept Christ,' but whether God accepts us."<sup>114</sup>

The shift in modern evangelical preaching and evangelism from justification by faith alone to the terminology of inviting Jesus Christ into the heart or accepting Jesus as personal Savior has led many Protestants down the road toward Rome and the Christian existentialism of the charismatic movement. The Bible emphasizes that Christ's work of redemption for His people is *objective*. It takes place *outside* the sinner. When a person believes in Christ, he is declared righteous by God the Father in the heavenly court. This also takes place *outside* the sinner. The baptism of the Holy Spirit is the *result* of justification and not the cause of it. Thus, the terminology of inviting Christ into the heart really has nothing to do with justification.<sup>115</sup> The indwelling of Christ's Spirit is not what justifies. The work of the Holy Spirit in man is that of

---

<sup>112</sup> William G. T. Shedd, *Romans* (Grand Rapids: Baker, [1879] 1980), p. 237.

<sup>113</sup> Charles Hodge, *I and II Corinthians* (Carlisle, PA: Banner of Truth, [1857] 1974), p. 682.

<sup>114</sup> Kevin Reed, *Making Shipwreck of the Faith: Evangelicals and Roman Catholics Together* (Dallas, TX: Protestant Heritage Press, 1995), p. 22.

<sup>115</sup> There has also been a tendency among evangelicals to ignore justification and emphasize the new birth. People are often asked, "Have you been born again?" That question would be legitimate if evangelicals defined the new birth biblically. It would be the same as asking, "Has the Holy Spirit changed your heart, enabling you to repent and believe in Jesus Christ?" Evangelicals, however, do not define the new birth biblically. Their question basically means: "Have you accepted Christ into your heart and had a wonderful spiritual experience?" The focus is not on the objective work of Christ but on man's autonomous decision and the inward experience it produces.

sanctification. Although many evangelicals probably do not intend to confound justification with sanctification in their evangelism, their sloppy biblical terminology does not differentiate between an imputed righteousness and an infused righteousness. Christ's objective work *for* His people is confused with His work *in* His people. This is the great error of Romanism. The ignorance of doctrine and use of unscriptural terminology by evangelicals have led many evangelical leaders and laymen to ask, "What is so bad about Roman Catholicism? My Roman Catholic friends have accepted Christ and asked Him to come into their heart. Aren't they Christians just like me?" The truth is not that Romanists are moving closer to a biblical doctrine of salvation, but that evangelicals have been moving closer to Rome. It is true that a number of Roman Catholics have become charismatics and adopted some of the modern evangelical slogans and terms, but they have *not* embraced the biblical doctrine of justification. Until they do, they have not yet accepted the gospel of Jesus Christ. The sinful human tendency is to forget the objective gospel and to move toward a man-centered subjectivism. Jesus said, "Beware of false prophets, who come to you in sheep's clothing, but inwardly they are ravenous wolves" (Mt. 7:15). Beware, their doctrine can devour you!

Many Evangelicals have not only perverted the gospel message, but have also developed a *ritualized* method of inviting sinners to Christ in their church services, "revival" meetings and evangelistic crusades. This ritual has been called "the invitation system" or "the altar call." In these services people are told to come forward to receive Christ. Whatever the intent of the preacher may be, the audience which hears the invitation to come forward or walk down the aisle equates coming to the front of a church with coming to Jesus Christ. This ritual was never practiced in any church (Eastern or Western) until after 1830, when it was invented by the Pelagian Charles G. Finney (1792-1875).

The altar call is unscriptural for a number of reasons. First, it introduces a man-made ritual into the public worship service. The Bible teaches that everything done in the public worship of Christ's church must have warrant from the word of God (cf. Gen. 4:3-5; 2 Sam. 6:3-7; 1 Kgs. 12:32-33; 1 Chr. 15:13-15; Jer. 7:31; 19:5; Mt. 15:1-3, 6; Col. 2:8, 20-23). In the days that Jesus walked the earth, He could invite sinners to follow Him physically (e.g., Mt. 4:19), but now that Jesus Christ is at the right hand of God the Father, following Jesus means to abide by His teachings; it is *not* a religious ritual.

Second, coming to Christ is something a person does by believing in Him. Associating a physical act with becoming a Christian has led multitudes of people who do not have genuine faith and are not real Christians to regard themselves as "saved" because they went to the front of the church. They obeyed a religious ritual. The invitation system has been a disaster because thousands of people think that they are saved when they are not, and are then told they are "carnal Christians" because their lives have not changed at all. Reisinger writes, "To call sinners to the front of the church is not a divine command, but many times those who do not go forward are led to believe that they are not obeying God. This is false psychological guilt, because no such thing was ever commanded by God or practiced in the New Testament. On the other hand,

those who do go forward are often commended and are led to believe that they did something commendable, when in many cases they have only added to their religious deception.”<sup>116</sup>

Third, the altar call introduces a mediator between the sinner and Jesus Christ. When sinners come to the front of the church to “receive Christ,” they are met by a minister or one of his associates and told to pray a certain prayer. The idea that a person needs to physically come to the front of a church and speak with the minister to accept Christ is Romish to the core. Spurgeon writes, “We must not come back by a rapid march to the old ways of altars and confessionals, and have a Romish trumpery restored to a coarser form. If we make men think that conversation with ourselves or with our helpers is essential to their faith in Christ, we are taking the direct line for priestcraft. In the Gospel, the sinner and the Savior are to come together, with none between.”<sup>117</sup> To teach—even implicitly—that it is essential that the sinner confer with the minister or receive a prayer from an elder to receive Christ is popish superstition and not true religion.

## The Book of James and Justification by Faith

In the debate over the doctrine of justification between Roman Catholics and orthodox Protestants, Romanists often appeal to the book of James as proof that works or human merit have a crucial role to play in a person’s justification before God. In discussions with dedicated intellectual Papists, the author has noted that the book of James is considered an impregnable fortress that can withstand any Protestant argument. Do the statements on the relationship between faith and works in the book of James support Roman Catholic dogma? Does the book of James contradict the clear teaching on justification by Jesus Christ, Paul and Peter? The truth is that James fully supports the orthodox Protestant understanding regarding justification. Roman Catholics, in their zeal for a religion of human merit, have twisted the epistle of James. A brief consideration of the relevant section in James will demonstrate that James did not contradict Paul. His teaching is in complete harmony with the Protestant doctrine of an *imputed* righteousness. James wrote, “What does it profit, my brethren, if someone says he has faith but does not have works? Can faith save him? If a brother or sister is naked and destitute of daily food, and one of you says to them, ‘Depart in peace, be warmed and filled,’ but you do not give them the things which are needed for the body, what does it profit? Thus also faith by itself, if it does not have works, is dead. But someone will say, ‘You have faith, and I have works.’ Show me your faith without your works, and I will show you my faith by my works. You believe that there is one God. You do well. Even the demons believe—and tremble! But do you want to know, O foolish man, that faith without works is dead? Was not Abraham our father justified by works when he offered Isaac his son on the altar? Do you see that faith was working together with his works, and by works was made perfect? And the Scripture was fulfilled which says,

---

<sup>116</sup> Ernest C. Reisinger, *Today’s Evangelism: Its Message and Methods* (Phillipsburg, NJ: Craig Press, 1982), p. 76.

<sup>117</sup> C. H. Spurgeon, *The Minister in These Times: An All-Around Ministry* (Carlisle, PA: Banner of Truth), p. 372, quoted in Reisinger, *op. cit.*, p. 75.

‘Abraham believed God, and it was accounted to him for righteousness.’ And he was called the friend of God. You see then that a man is justified by works, and not by faith only. Likewise, was not Rahab the harlot also justified by works when she received the messengers and sent them out another way? For as the body without the spirit is dead, so faith without works is dead also” (Jas. 2:14-26).

The key to understanding James’ teaching regarding faith and works is to carefully note the context and general thrust of this section as a whole. If one takes a phrase or verse out of its context, one can make James contradict Paul. Paul says “that a man is justified by faith apart from the deeds of the law” (Rom. 3:28; cf. 4:5-8; Gal. 2:16; 3:10-13; 5:2-4). James says “that a man is justified by works, and not by faith only” (Jas. 2:24). Since both Paul and James wrote under the inspiration of the Holy Spirit, their teaching on faith and works cannot contradict one another. The solution to such an *apparent* contradiction is not to ignore the teaching of Paul and declare James a Papist; neither should one declare the book of James an epistle of straw, as Martin Luther did. A careful reading of Paul and James on justification shows that each author was considering justification from a completely different perspective.

In Romans and Galatians the apostle Paul explains *how* men are justified before God. Paul discusses the ground of a person’s justification: the sinless life and sacrificial death of Christ, and how Christ’s perfect righteousness is imputed or credited to a believer. When Paul discusses faith in this context, he describes faith as an instrument which lays hold of what Christ has accomplished. Paul is explaining salvation by grace through faith. James does not concern himself with the ground of justification, but with easy-believism, or antinomianism. He answers the question, “How does a person know if his faith is genuine or real?” Buchanan writes, “The two Apostles were combating two opposite errors, and sought to check two opposite tendencies. Paul contended against Legalism, and the self-righteous tendency which leads men ‘to go about to establish their own righteousness’ [Rom. 10:3], and to seek Justification by the works of the Law. James contends against Libertinism, or the Antinomian tendency which leads men to pervert the Gospel itself, and to ‘turn the grace of God into licentiousness’ [Jude 4].”<sup>118</sup>

James is showing the church that the existence of true faith is demonstrated by a person’s outward behavior or works. The contrast he discusses is between a true living faith and a false, merely historical, dead faith. “The distinction is manifestly between *theoretic belief* unaccompanied by the practice of good works and a *vital faith* abounding in good works. Faith is the inward, works the outward. Works are the outward sign and pledge, the demonstration of faith within. The man dramatically introduced in the text has faith (v. 19), but his faith is theoretic belief.”<sup>119</sup> It is a mere intellectual assent to certain propositions without trust. A man says that he believes something to be true but never acts upon it. He says he believes in Christ yet does not obey His commandments; he never lifts a finger in service to God’s people. Thus, for James the issue is *not* “faith plus works equals salvation,” but rather that faith without works is not even a real faith at all, but a mere hypocritical profession. It is dead, a corpse, or non-

---

<sup>118</sup> James Buchanan, *The Doctrine of Justification* (Grand Rapids: Baker, [1867] 1977), p. 249.

<sup>119</sup> J. P. Lange and J. J. Van Oosterzee, *The Epistle General of James* (Grand Rapids: Zondervan, 1960), p. 82.

existent. Men are saved solely through faith in Christ; but that faith must be a genuine faith; a faith that expresses itself outwardly in works of the Spirit. “There is no inconsistency here with the doctrine of justification by grace, for this, as Cranfield observes, is ‘but a salutary reminder that the absence of compassions for one’s fellow men is conclusive proof that one’s professed faith is counterfeit, while mercy shown—though certainly not to be thought of as a meritorious work putting God under an obligation—may be an evidence of a genuine faith.’”<sup>120</sup> Thomas Manton writes,

The orthodox, though they differ somewhat in words and phrases, yet they agree in the same common sense, in reconciling James and Paul. Thus, which some say Paul disputeth how we are justified, and James how we shall evidence ourselves to be justified; the one taketh justification for acquittance from sin, the other for acquittance from hypocrisy; the one for the imputation of righteousness, the other for the declaration of righteousness. Or as others, Paul speaketh of the office of faith, James the quality of faith; Paul pleaded for saving faith, James pleadeth against naked assent; the one speaketh of the justifying of the person, the other of the faith, &c.<sup>121</sup>

There are a number of indicators within this section of James which support the classical Protestant interpretation. First, the opening sentence introducing the theme of this whole section indicates clearly that the topic under discussion is how to identify true faith. For the sake of argument James pictures an imaginary individual who is totally devoid of good works; who will not even lend a hand to naked, starving, destitute Christians but who *says* he has faith. This person has a heart of stone and has nothing to do with merciful deeds of charity, yet *claims* to have faith. This hypothetical solution raises the question that is answered in the rest of the chapter: “Can faith save him?” To paraphrase, “Can that type of faith save him—a profession entirely devoid of works?” or “Can a faith like this save him?” This is the second question of v. 14. Rhetorically framed, it implies that the faith of v. 14a is useless for salvation. “James is not saying that faith (alone) cannot save (see 1:21; 2:24). The *pistis* [faith] of 14b refers to the ‘worthless’ faith of 14a...”<sup>122</sup> James from the start of his discussion emphasizes that he is rebuking a *claim* to faith, a *profession* of faith but not a real saving faith. The person that James has in mind is not a self-conscious hypocrite or a wolf in sheep’s clothing, but an outward professor who is living in self-deception. He considers himself a Christian and intellectually assents to the general teaching of Scripture, but by his outward behavior shows that he doesn’t have saving faith. If one proceeds on the false assumption that James is criticizing true saving faith, then the passage not only blatantly contradicts the teaching of Christ and Paul, but also is self-contradictory, for a faith cannot be genuine and dead and worthless at the same time. Works do not and cannot transform a dead faith into a living faith. But they can *demonstrate* the existence of a genuine faith. The Roman Catholic *Jerome Biblical Commentary* concurs: “What was true in the case of Abraham is true universally *by works and faith alone*: As is clear from the

---

<sup>120</sup> James B. Adamson, *James: The Man and His Message* (Grand Rapids: Eerdmans, 1989), p. 288.

<sup>121</sup> Thomas Manton, *Commentary on James* (Carlisle, PA: Banner of Truth, [1693] 1962), p. 264.

<sup>122</sup> Ralph P. Martin, *James* (Waco, TX: Word, 1988), p. 81.

context, this does not mean that genuine faith is insufficient for justification, but that faith unaccompanied by works is not genuine. There is thus no basic disagreement of James with Paul, for whom faith ‘works through love’ (Gal. 5:6).”<sup>123</sup>

Second, the false, non-saving type of faith is described as the same faith possessed by demons. “You believe that there is one God; you do well. Even the demons believe—and tremble!” (v. 19). The demons know and accept the fact that there is one God, but they do not trust in God for salvation. Their belief does not lead to commitment and obedience, but only fear. Likewise, many people have an intellectual understanding of the gospel, but they do not really trust in Christ. Calvin writes, “from this one sentence it appears evident that the whole dispute is not about faith, but of the common knowledge of God, which can no more connect man with God, than the sight of the sun carry him up to heaven; but it is certain that by faith we come nigh to God. Besides, it would be ridiculous were anyone to say that the devils have [real] faith; and James prefers them in this respect to hypocrites.”<sup>124</sup> Thomas Manton writes, “Bare assent to the articles of religion doth not infer true faith.... Well, then do not mistake a naked illumination, or some general acknowledgement of the articles of religion for faith. A man may be right in opinion and judgment, but of vile affections; and a carnal Christian is in as great danger as a pagan, or idolater, or heretic; for though his judgment be sound, yet his manners are heterodox and heretical. True believing is not an act of the understanding only, but a work of ‘all the heart’ Acts viii. 37.”<sup>125</sup>

Third, James says that good works prove the reality of genuine faith. “Show me your faith without your works, and I will show you my faith by my works” (v. 18). How does a professing Christian give empirical evidence that he has real faith and is not a hypocrite? By his life, by the good works that he performs. Although it is true that the Bible teaches that good works do not contribute one iota to a Christian’s salvation, it also teaches that good works *always* accompany salvation. “James refuses to accept a division between faith and works. True faith cannot exist separately from works, and works acceptable in the sight of God cannot be performed without true faith.”<sup>126</sup> The Bible teaches that a person who is regenerated by the Holy Spirit and united with Christ in His death and resurrection will produce good works. In other words, justification always leads to sanctification. “It is of utmost importance that while, on the one hand, *justification* and *sanctification* must be distinguished the one from the other, on the other hand the one must never be separated from the other.”<sup>127</sup> If justification and sanctification are confounded, then one has fallen into the trap of legalism or salvation by faith and human merit. If justification and sanctification are separated one from another, then one has succumbed to libertinism or antinomianism. A person is saved solely by the merits of Jesus Christ; but, when a person is saved he is also sanctified by the Holy Spirit. Biblical Protestants have never affirmed

---

<sup>123</sup> Thomas W. Leahy, “The Epistle of James,” in *Jerome Biblical Commentary* (Englewood Cliffs, NJ: Prentice-Hall), 2:373.

<sup>124</sup> John Calvin, *Commentaries on the Catholic Epistles* (Grand Rapids: Baker, 1981), 22:312-313.

<sup>125</sup> Thomas Manton, *James* (Carlisle, PA: Banner of Truth, [1693] 1962), p. 240.

<sup>126</sup> Simon J. Kistemaker, *Exposition of the Epistle of James and the Epistles of John* (Grand Rapids: Baker, 1986), p. 91.

<sup>127</sup> J. P. Lange and J. J. Van Oosterzee, *The Epistle General of James*, p. 88.



that people can be saved by giving an intellectual assent to the gospel while refusing to repent of one's sins. Repentance is non-meritorious but it always accompanies saving faith. Bible-believing Protestants look to good works done in Christ's name as evidence that a person is truly saved. This is the teaching of James, that true faith shows itself in works. Remember, James is not expounding the *ground* on which believers are justified, but is considering the *demonstration* of true faith. Combating the same error that James did, Tertullian wrote,

Some persons imagine that they have God if they receive Him in their heart and mind and do little for Him in act; and that therefore they may commit sin, without doing violence to faith and fear; or in other works that they may commit adulteries, and yet be chaste, and may poison their parents, and yet be pious! At the same rate they who commit sin and yet are godly, may also be cast into hell and yet be pardoned! But such minds as these are offshoots from the root of hypocrisy and sworn friends of the evil one.<sup>128</sup>

The teaching of James that genuine faith always leads to good works or that the sincerity of one's faith in Christ can be observed in a person's deeds is a common teaching in the New Testament. Jesus said, "You will know them by their fruits. Do men gather grapes from thornbushes or figs from thistles? Even so, every good tree cannot bear bad fruit, nor can a bad tree bear good fruit. Every tree that does not bear good fruit is cut down and thrown into the fire. Therefore by their fruits you will know them. Not everyone who says to Me, 'Lord, Lord,' shall enter the kingdom of heaven, but he who does the will of My Father in heaven" (Mt. 7:16-21). Paul wrote, "What shall we say then? Shall we continue in sin, that grace may abound? Certainly not! How shall we who died to sin live any longer in it?... What then? Shall we sin because we are not under law but under grace? Certainly not!... But now having been set free from sin, and having become slaves of God, you have your fruit to holiness, and the end, everlasting life" (Rom. 6:1, 2, 15, 22). "There is now no condemnation to those who are in Jesus Christ, who do not walk according to the flesh, but according to the Spirit.... For if you live according to the flesh you will die; but if by the Spirit you put to death the deeds of the body you will live. For as many as are led by the spirit of God, these are the sons of God" (Rom. 8:1, 13-14). "But the fruit of the Spirit is love, joy, peace, longsuffering, kindness, goodness, faithfulness, gentleness, self-control. Against such there is no law. And those who are Christ's have crucified the flesh with its passions and desires. If we live in the Spirit, let us also walk in the Spirit" (Gal. 5:22-25). Peter wrote: "In this you greatly rejoice, though now for a little while, if need be, you have been grieved by various trials, that the genuineness of your faith, being much more precious than gold that perishes, may be found to praise, honor, and glory at the revelation of Jesus Christ" (1 Pet. 1:6-7). John wrote: "If we say that we have fellowship with Him, and walk in darkness, we lie and do not practice the truth. But if we walk in the light as He is in the light, we have fellowship with one another, and the blood of Jesus Christ His Son cleanses us from all sin.... He who says, 'I know Him,' and does not keep His commandments, is a liar, and the truth is not in him. By

---

<sup>128</sup> Ibid, p. 89.

this we know that we are in Him. He who says he abides in Him ought himself also to walk just as He walked” (1 Jn. 1:6-7; 2:4-6). Many more passages could be quoted. The point has been established that the teaching of James is not unique. Faith without works is a mere assertion. A faith without works is fruitless, worthless and dead.

Fourth, that the entire periscope revolves around the question of a genuine faith versus a spurious faith and not works as an additional element necessary for justification is proven by James’ repeated statement “that faith without works is dead” (2:17, 20, 26). If James was teaching that works must be added to faith for justification, then he could not logically say that faith without works is dead. Does dead faith (or nonexistent faith) plus works equal salvation? The type of faith that James repeatedly condemns is not Christian faith at all, but is only lip service. “What we have in this comparison is not a contrast of faith over against works. The point is that faith *by itself* is dead, much the same as the body without the spirit is dead. The readers of the epistle know that they ought not to touch a dead body but to avoid it whenever possible. By implication they need to avoid faith that is dead because it is like a corpse.”<sup>129</sup> Good works do not make an insincere faith sincere. Works do not make a hypocritical profession genuine. If James was discussing what is needed in addition to *genuine faith* for a person to be saved, then Romanists could claim this passage as a proof text. But obviously he does not. Thomas Manton writes, “*So faith without works.*—The Papists understand true justifying faith, for they suppose it may be without works; but dead faith cannot be true faith, as a carcass is not a true man, and a true faith cannot be without works, Gal. v. 6. We must understand then, an external profession of belief, which, because of some resemblance with what is true, is called faith. *Is dead*; that is, false or useless to all ends and purposes of faith.”<sup>130</sup> “He does not deny that faith saves, claiming that it is not sufficient and must be complemented by works. The faith which he contests is *dead* faith, and of such he asks, Can *that* faith save him?”<sup>131</sup>

Having considered the teaching of this section of Scripture as a whole and having noted the *purpose* of this pericope, we then can understand the statement that Abraham was justified by works (v. 21). James does not speak of justification in the same sense as Paul: as the acquittal or declaration that takes place in the heavenly court the moment a person believes in Christ, but of the justification of Abraham’s faith. James refers to Genesis 22:1, in which we are told that God tested Abraham. What was the purpose of this test? The test was devised to demonstrate the sincerity of the saving faith that Abraham already had. “[W]hen he offered Isaac, his faith was justified to be true and right, for that command was for the trial of it; therefore upon his obedience God did two things—renewed the promise of Christ to him, Gen. xxii.16, 17, and gave him a testimony and declaration of his sincerity, ver. 12 ‘Now I know that thou fearest God,’ saith Christ to him, who is there called the ‘Angel of the Lord.’”<sup>132</sup> A. R. Fausset concurs: “The offering of Isaac (v. 21) formed no *ground* of his justification; for *he was justified previously* on his simple *believing* in the promise of spiritual heirs, numerous as the stars (Gen. xv. 6). That

---

<sup>129</sup> Kistemaker, *James and John*, p. 101.

<sup>130</sup> Thomas Manton, *James*, p. 269-270.

<sup>131</sup> G. C. Berkouwer, *Studies in Dogmatics: Faith and Justification* (Grand Rapids: Eerdmans, 1954), p. 137.

<sup>132</sup> Thomas Manton, *James*, p. 245.

justification was *showed* by his offering Isaac forty years after. That work of faith *demonstrated*, but did not contribute to his justification. The true *shows* its life by fruits, but was alive before either fruits or leaves appeared.”<sup>133</sup>

This interpretation is supported by the two verses that follow (vs. 22, 23). James says that “by works faith is made perfect” (v. 22). This statement does *not* mean that works “perfect” a defective faith, for a defective faith cannot save. Neither does it mean that works perfect a weak and feeble faith, for Christ said that the feeblest of faiths can move mountains (cf. Mt. 17:20). “The meaning is not that works supply anything defective in the grace of faith itself, but that they reveal it in its fulness of wealth and beauty, as by the leaves and fruit a tree is made perfect.”<sup>134</sup> Matthew Poole writes, “Faith is made perfect by works declaratively, inasmuch as works evidence and manifest the perfection and strength of faith. Faith is the cause, and works are the effects; but the cause is not perfected by the effect, only its perfection is demonstrated by it, as good fruit doth not make a tree good, but show that it is so. See II Cor. xii. 9.”<sup>135</sup>

In verse 23 James says that Abraham’s obedience fulfilled Genesis 15:6. This means that Abraham’s act of obedience confirmed the fact that his faith was genuine. His saving faith was objectively manifested by his work. In Genesis 15:4-5 Abraham is promised an heir that will come from his own body and is promised descendants as numerous as the stars. In verse 6 it says, “And he believed in the Lord, and He accounted it to him for righteousness.” How did Abraham’s willingness to sacrifice Isaac fulfill or confirm verse 6? In Genesis 15:4-5 Abraham is given a promise by Jehovah. In Genesis 22:2 that same promise is put to the supreme test. Abraham is told by God to sacrifice his one and only son. Hebrews 11:19 says that Abraham was willing to sacrifice his only son because he believed that God was able to raise him from the dead. The faith that Abraham had for a period of forty years was most clearly manifested by his offering up Isaac. “By faith Abraham, when he was tested, offered up Isaac, and he who had received the promises offered up his only begotten son, of whom it was said, ‘In Isaac your seed shall be called’” (Heb. 11:17-18). “By that action he declared he had a true justifying faith, and therefore the Lord saith after this trial, ‘Now I know that thou fearest me,’ Gen. xxii. 12.”<sup>136</sup> “‘Now I know;’ cf. 18:21, where likewise the mention of God knowing is used more in the sense

---

<sup>133</sup> Robert Jamieson, A. R. Fausset, David Brown, *Commentary Critical, Experimental, and Practical on the Old and New Testaments* (Grand Rapids: Eerdmans, 1995), 3:588.

<sup>134</sup> Robert Johnson, *James*, p. 201.

<sup>135</sup> Matthew Poole, *Commentary on the Holy Bible* (Carlisle, PA: Banner of Truth, [1685] 1963), 3:887. Some commentators say that faith produces good works, which also in turn stimulates faith. By this they do not mean that works add anything of their own to faith but by that faith in action (like a muscle that exercises) maintains its own natural vigor. Stier writes, “James by no means affirms that works give life to, produce or create faith; for faith comes by the power of the word [applied to the Holy Spirit], entering into and received by us and nothing else. But faith grows complete in works, that is the same as Paul’s saying or rather the Lord’s saying to Paul, that the strength of God may be completed in weakness (2 Cor. xii. 9). The strength of faith, indwelling from the beginning and already received along with the first seizing of grace, becomes fully proved, verified, and its operation completed. Thus our calling and election are made sure in the diligence of living and doing (2 Pet. i. 10). Thus Abraham’s first call was made sure in his last works and the word concerning justification by (out of) faith already before accorded to him, was lawfully and actually confirmed as a truth” (Rudolph Stier, *The Epistle of St. James* [Klock & Klock: Minneapolis, MN, (1871) 1982], pp. 356-357).

<sup>136</sup> Thomas Manton, *James*, p. 256.

of confirming his knowledge.”<sup>137</sup> Berkouwer writes, “The statement of Genesis 15:6 is seen as fulfilled, completed, incarnated in the concrete reality of Abraham’s obedience of Genesis 22. This appears as well when James writes that Abraham’s faith is perfected in his works. James obviously does not mean to say that Abraham’s faith was at first imperfect, incomplete, and then, gradually, was perfected in concrete existence. In the command given to Abraham lies the touchstone of his faith, and in his obedience Abraham’s faith was revealed as real in the reality of life. ‘If when the test came, the faith had not been matched by works, then it would have been proved to be an incomplete faith. The works showed that the faith had always been of the right kind and so “completed it.”’ This is what James wants to say in his entire discourse on the relation between faith and works. And if he is thus understood it is hard to see how anyone can seriously put a cleavage between him and Paul.”<sup>138</sup>

A brief examination of James’ perspective on faith and works has shown that James and Paul are in complete harmony. They both teach that faith in Christ alone justifies, but they also teach that a genuine, sincere, real, saving faith is never alone. It is always accompanied by good works. Not good works done to achieve salvation, but works that naturally flow from a regenerated heart. Those who are justified love Jesus Christ and love the brethren. They live to serve the Lord and His people. Martin Luther understood the nature of saving faith. He wrote: “Oh, it is a living, busy, active, mighty thing, this faith; and so it is impossible for it not to do good works incessantly. It does not ask whether there are good works to do, but before the question rises, it has already done them, and is always at the doing of them. He who does not these works is a faithless man. He gropes and looks about after faith and good works, and knows neither what faith is nor what good works are, though he talks and talks, with many words, about faith and good works.”<sup>139</sup>

## Works and Justification by Faith

A question often asked even by orthodox believers is: “If all of the guilt of believer’s sins is imputed to Christ on the cross and Christ’s perfect righteousness is imputed to believers, why does the Bible speak so often of a judgment according to works?” The Bible does clearly teach that all men shall be judged according to their works done in the flesh. This is the teaching of the Old Testament, Jesus, and the apostles. The Psalmist writes, “You render to each one according to his work” (Ps. 62:12). The climax of Ecclesiastes is: “Fear God and keep His commandments, for this is the whole duty of man. For God will bring every work into judgment, including every secret thing, whether it is good or whether it is evil” (Eccl. 12:13-14).

Jesus emphasized the coming judgment of all men in His teaching ministry. “For the Son of Man will come in the glory of His father with His angels, and then He will reward each

---

<sup>137</sup> Gordon Wenham, *Genesis 16-50* (Dallas: Word, 1994), 2:110.

<sup>138</sup> G. C. Berkouwer, *Faith and Justification*, p. 136. Berkouwer quotes J. H. Ropes, *The Epistle of St. James* (1916), p. 220.

<sup>139</sup> Martin Luther, *Romans* (Grand Rapids: Kregel, 1976), p. xvii.

according to his works” (Mt. 16:27). Berkouwer writes, “The Savior teaches that the great divorce in the final judgment is tied up with the concrete acts of man during his present life (Matt. 25:31-46). They inherit the kingdom who gave their brothers—and, in them, Christ—water in their thirst, bread in their hunger, clothes in their nakedness, and friendship in their banishment. They are the justified to whose astonished query shall come to reply: This ye have done unto *Me!* The interdependence between the ultimate judgment and the works of the present life is plain. According to the Lord, we shall be judged on the broad expanse of our entire lives and on every chance word spoken in an idle moment (Matt. 12:36). And to all this, Christ adds, ‘For by thy word thou shalt be justified, and by thy words thou shalt be condemned’ (Matt. 12:37).”<sup>140</sup>

The same apostle who wrote “that we are justified by faith alone apart from the works of the law” (Rom. 3:26) also wrote: “God...‘will render to each one according to his deeds’: eternal life to those who by patient continuance in doing good seek for glory, honor, and immortality; but to those who are self-seeking and do not obey the truth, but obey unrighteousness—indignation and wrath” (Rom. 2:6-8). This statement is only a chapter away from Paul’s detailed explanation of justification by grace through faith (Rom. 3:21 ff.). Some Protestant interpreters have considered this passage so problematic that they argue that Paul is expounding the law and thus speaking hypothetically. The problem with such an interpretation is that the principles regarding the future judgment set forth in this passage are found throughout the New Testament (cf. Mt. 16:27; 25:31-46; Jn. 5:29; 1 Cor. 3:11-15; 4:5; 2 Cor. 5:10; Gal. 6:7-10; Eph. 6:8; Col. 3:23-24; Rev. 20:11-15). If this passage is hypothetical then all the others would also have to be considered hypothetical to avoid the alleged “problem.”

An examination of some other passages proves the impossibility of such a solution. Paul is not speaking in the abstract but is describing what God will actually do on the day of judgment. “For no other foundation can anyone lay than that which is laid, which is Jesus Christ. Now if anyone builds on this foundation with gold, silver, precious stones, wood, hay, straw, each one’s work will become manifest; for the Day will declare it, because it will be revealed by fire; and the fire will test each one’s work, of what sort it is. If anyone’s work which he has built on it endures, he will receive a reward. If anyone’s work is burned, he will suffer loss; but he himself will be saved yet so as through fire” (1 Cor. 3:11-15). “Therefore judge nothing before the time, until the Lord comes, who will both bring to light the hidden things of darkness and reveal the counsels of the hearts; and then each one’s praise will come from God” (1 Cor. 4:5). “For we must all appear before the judgment seat of Christ, that each one may receive the things done in the body, according to what he has done, whether good or bad” (2 Cor. 5:10). “Do not be deceived, God is not mocked; for whatever a man sows, that he will also reap. For he who sows to his flesh will of the flesh reap corruption, but he who sows to the Spirit will of the Spirit reap everlasting life. And let us not grow weary while doing good, for in due season we shall reap if we do not lose heart” (Gal. 6:7-9). “And whatever you do, do it heartily, as to the Lord and not to men, knowing that from the Lord you will receive the reward of the inheritance; for you serve

---

<sup>140</sup> G. C. Berkouwer, *Studies in Dogmatics: Faith and Justification* (Grand Rapids: Eerdmans, 1954), pp. 105-106.

the Lord Christ. But he who does wrong will be repaid for the wrong which he has done, and there is no partiality” (Col. 3:23-25). “And I saw the dead, small and great, standing before God, and books were opened. And another book was opened, which is the Book of Life. And the dead were judged, each one according to his works” (Rev. 20:12-13). The same Paul who emphasized justification by faith alone also emphasized the final judgment in which a person’s works will be judged in detail. The apostle Paul repeatedly sets the judgment before believers to motivate them to a greater obedience. Paul obviously saw no contradiction between the two doctrines.

The best method of dealing with the alleged problems regarding justification and the future judgment is to consider some of these problems separately. The first and most important question to answer is: Does the judgment of believers in which rewards for good works are dispersed teach the Romish doctrine of salvation through faith and works (or human merit)? No, not at all. When the apostle Paul discusses the judgment of believers and the receiving of rewards, he makes it very clear that: (1) good works do not contribute at all to one’s salvation; (2) the reward for good works can only come to those who are already justified in Christ. The most detailed passage in the New Testament regarding the future judgment of believers and rewards is 1 Corinthians 3:12-15. Paul says that “no other foundation can anyone lay than that which is laid, which is Jesus Christ” (v. 11). Paul says that good works are built on this foundation (v. 12). The foundation of Christian ethics is the person and work of Jesus Christ. One must already be saved before one can do works which please God which in turn will receive a reward. This point is supported throughout Scripture. The Bible says: “that which is not of faith is sin” (Rom. 14:23). Since the Bible says that all our works are tainted with sin and imperfect, the only works that could possibly receive a heavenly reward are works founded upon Christ, that is, works in which the guilt of sin has been removed. “How could God consider anyone worthy of reward ‘unless his infinite goodness had abolished all their demerit of punishment?’ Good works have a part in obtaining a reward only through ‘their acceptance by the divine mercy.’ He who concerns himself with the relation between works and reward must keep a steady bearing on God’s mercy. Otherwise he will lose himself in a maze of legalism and works-righteousness.”<sup>141</sup> Rewards can only be understood in relation to the foundation, Jesus Christ.

The whole Romish system (of *infused* righteousness, in which faith informed by love actually *makes* a person just over time; in which good works that flow from this infused righteousness actually contribute to salvation) comes crashing down in 1 Corinthians 3:15: “If anyone’s work is burned, he will suffer loss; but he himself will be saved, yet so as through fire.” Paul is *not* talking about a person’s venial sins being removed or purged in the fire of purgatory.<sup>142</sup> The fire doesn’t purify the worker but rather judges his workmanship. The apostle

---

<sup>141</sup> Ibid, p. 128.

<sup>142</sup> “They [Roman Catholics] distinguished also between Mortal and Venial Sins—the former deserving eternal death, the latter deserving only temporal punishments,—whereas, according to the Scriptures, ‘every sin deserves God’s wrath and curse, both in this life and that which is to come;’ and whatever difference there may be between one sin and another, as being more or less heinous, and between the sins of believers and those of unbelievers, that difference does not arise from any sin being in its own nature venial, or undeserving of punishment, and still less from one class of sins being pardonable, and another not; for the Law declares that all sins are mortal, while the Gospel proclaims that all sins, short of the sin against the Holy Ghost, are pardonable, by the free grace of God,

is discussing Christian works which do not endure the judgment. Paul uses the analogy of two types of materials to describe the quality and enduring nature of a Christian's work done for Christ. There are imperishable materials ("gold, silver, and costly stones") which endure and survive the judgment and there are perishable materials ("wood, hay and stubble") which do not endure. They are all burned up. But note that even if a Christian's work is completely consumed on the day of judgment that person is still saved. What this means is that a person's works have nothing to do with salvation. Remember, works are built on the completed foundation: Jesus Christ and His perfect accomplished redemption.

Paul's warning is directed primarily to ministers of the gospel (note vs. 5-10). The apostle speaks of a real reward for enduring work. But what distinguishes work that endures from work that does not endure? Paul likely refers to work that is based on human wisdom rather than God's word as work that is burned up. "It is unfortunately possible for people to attempt to build the church out of every imaginable human system predicated on merely worldly wisdom, be it philosophy, 'pop' psychology, managerial techniques, relational 'good feelings,'"<sup>143</sup> entertainment, charisma, church growth gimmicks, and so on. Many people who have been seduced by the world's wisdom, however, are genuine believers. But on the day of judgment their work will be exposed for what it really is: merely human, vain, and useless. Their work does not endure for it was worthless; yet they are saved.

Judgment according to works does not at all support the Romish idea of human merit in salvation. When Christians go before the judgment seat of Christ there is no possibility of going to hell or purgatory; there is only the possibility of one's work being destroyed. Judgment according to works for the believer does not indicate an alternative way of salvation beside justification by faith, but does indicate the need for good works to be in accordance with divine revelation. They must arise from true faith and must aim solely at the glory of God. Paul's aim in the passages which speak of judgment according to works is to spur Christians to a greater *sanctification*; to a greater diligence in serving Christ. The same God who justifies the ungodly also sets the judgment seat of Christ before believers as a motivation for obedience. Only those who confound justification with sanctification see human merit for salvation in such passages.

### *The Relation of Good Works to Reward*

A second and related question is: How can the biblical doctrine of justification by faith alone be in harmony with the scriptural promises to believers regarding rewards in heaven for good works?<sup>144</sup> Does not the payment of rewards presuppose some type of human merit?

---

through the infinite merits of Christ." James Buchanan, *The Doctrine of Justification* (Grand Rapids: Baker, [1867] 1977), p. 105.

<sup>143</sup> Gordon D. Fee, *First Corinthians* (Grand Rapids: Eerdmans, 1987), p. 145.

<sup>144</sup> The Scriptures often speak of heavenly rewards. "And whatever you do, do it heartily, as to the Lord and not to men, knowing that from the Lord you will receive the reward of the inheritance; for you serve the Lord Christ" (Col. 3:23-24). "Lay up for yourself treasures in heaven" (Mt. 6:20). To those who are reviled and persecuted for Christ's sake Jesus says: "Rejoice and be exceedingly glad, for great is your reward in heaven" (Mt. 5:12). The author of Hebrews says that Moses forsook the pleasures of sin and instead suffered with God's people "for he looked to the

Furthermore, how can the idea of reward be reconciled with passages such as Romans 4:4 (“Now to him who works, the wages are not counted as grace but as debt”)? The classic Protestant response is that even the believer’s heavenly rewards are based upon grace and not merit. Before examining this formulation another possible answer will be considered: that of John Gerstner.

Gerstner argues that the issue of merit in heaven for good works done on earth is not a problem for the Protestant at all, for these good works have nothing to do with earning salvation; they all occur *after* justification. These faith-works are necessary to prove the genuineness of a Christian’s faith, but they have nothing to do with earning heaven. How can imperfect works, tainted with sin, merit heavenly rewards? Gerstner argues that since Christ has removed all the guilt of sin from every believer, his post-justification good works actually do merit heavenly rewards. Gerstner writes, “They are real ‘works of supererogation,’ if you wish...[the believer] goes to heaven without one iota of merit in anything and everything he does. But every post-justification good work he ever does will merit, deserve, and receive its reward in heaven.... Moreover, do you dare impugn the justice of God by saying that He would ‘reward’ what did not deserve reward? (P.S. I confess my own and Augustine’s past error in using the oxymoron: ‘rewards of grace.’)”<sup>145</sup>

Gerstner is absolutely correct when he says that good works do not contribute to salvation. But what about his idea that post-justification good works actually do merit and deserve a heavenly reward? Is the classic Protestant view of rewards based upon grace wrong?<sup>146</sup> Although Gerstner’s logic is impeccable, his formulation oversimplifies the biblical view of merit and heavenly rewards. Note that even in Gerstner’s own analysis a Christian’s works must have sin removed from them before they merit a reward. Thus, already the correlation between work and merit or pay that one finds in everyday life and what the Bible describes are two different things. One does not pay for a new car with a severely warped engine block and non-functioning transmission and say, “I forgive you for these defects, but you’ve truly earned your

---

reward” (Heb. 11:26). “Finally, there is laid up for me the crown of righteousness, which the Lord, the righteous Judge, will give to me on that Day, and not to me only but also to all who have loved his appearing” (2 Tim. 4:8). “And behold, I am coming quickly, and My reward is with Me, to give to everyone according to his work” (Rev. 22:12).

<sup>145</sup> John Gerstner, “The Nature of Justifying Faith,” in Don Kistler, *Justification by Faith Alone* (Morgan, PA: Soli Deo Gloria, 1995), p. 121.

<sup>146</sup> An excellent statement of the original Protestant position regarding merit and good works is found in Calvin’s *Institutes*: “Scripture shows what all our works deserve when it states that they cannot bear God’s gaze because they are full of uncleanness. What, then, will the perfect observance of the law deserve, if any such can be found, when Scripture enjoins us to consider ourselves unprofitable servants even when we do everything required of us [Lk. 17:10]? For to the Lord we have given nothing unrequired but have only carried out services owed, for which no thanks are due. Yet those good works which he has bestowed upon us the Lord calls ‘ours,’ and testifies they not only are acceptable to him but also will have their reward. It is our duty in return to be aroused by so great a promise, to take courage not to weary in well-doing [cf. Gal. 6:9; 2 Th. 3:13], and to receive God’s great kindness with true gratefulness. There is no doubt that whatever is praiseworthy in works is God’s grace; there is not a drop that we ought by rights to ascribe to ourselves. If we truly and earnestly recognize this, not only will all confidence in merit vanish, but the very notion.... Good works, then, are pleasing to God and are not unfruitful for their doers. But they receive by way of reward the most ample benefits of God, not because they so deserve but because God’s kindness has of itself set this value on them” (*Institutes* III:XV:3 [Philadelphia: Westminster Press, 1960], 1:790-791).



pay.” Furthermore, Jesus rules out human merit in the economic contractual sense in Luke 17:10: “So likewise you, when you have done all things which you are commanded say, ‘we are unprofitable servants. We have done what was our duty to do.’” Berkouwer writes, “Even with the complete performance of the obligation, there is no room for self-congratulation. Whether the believer is actually in state to perform this, is another question. Here the point is that we are unprofitable servants. This sentence so patently excludes every possible notion of merit and claim, that one is amazed that Rome has not been better able to understand and emulate the Reformation recollection.”<sup>147</sup>

Gerstner (the good Protestant that he is) is only discussing merit within the sphere of sanctification, *not* justification. But sanctification is not isolated from God’s mercy. Paul writes, “For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them” (Eph. 2:10). “Work out your own salvation with fear and trembling; for it is God who works in you both to will and to do for His good pleasure” (Phil. 2:12-13). “For who makes you differ from another? And what do you have that you did not receive? Now if you did indeed receive it, why do you glory as if you had not received it?” (1 Cor. 4:7). Sanctification is a continuous operation of the Holy Spirit in man where He progressively delivers the justified sinner from his sinful nature (i.e., the flesh) while renewing the sinner’s nature and enabling him to perform good works. Berkhof writes, “It is essentially a work of God, though in so far as He employs means, man can and is expected to co-operate by the proper use of these means. Scripture clearly exhibits the supernatural character of sanctification in several ways. It describes it as a work of God, 1 Thess. 5:23; Heb. 13:20, 21, as a fruit of the union of life with Jesus Christ, John 15:4; Gal. 2:20; 4:19, as a work that is wrought in a man from within and which for that very reason cannot be a work of man, Eph. 3:16; Col. 1:11, and speaks of its manifestation in Christian virtues as the work of the Spirit, Gal. 5:22. It should never be represented as a merely natural process in the spiritual development of man, nor brought down to the level of a mere human achievement....”<sup>148</sup>

Gerstner’s assertion that post-justification good works actually do merit rewards and are not rewards of grace should be rejected for the following reasons. First, strictly speaking, merit denotes a work that because of its own intrinsic value justly requires a reward or payment. But, as already noted, the believer’s works are not perfect or pure, but are tainted with sin (Rom. 7:18; Gal. 5:17-18; Isa. 64:6). The moment one asserts that Christ has removed all impurities, grace has entered the transaction and all assertions of intrinsic value vanish. Second, the Bible teaches that everything we have (including ourselves and everything that we can possibly do) is already owed to God and thus merits nothing (Lk. 17:10; Rom. 8:12). Third, the believer’s sanctification and every good work are gifts of grace (Jas. 1:17; Phil. 2:13; 2 Cor. 3:5). Since God prepares good works for each believer beforehand (Eph. 2:10) and enables him to perform good works by His Spirit, the Christian has no reason to boast over his sanctification. “If I am wicked, woe to me; even if I am righteous, I cannot lift up my head” (Job 10:15). Fourth, the rewards that God

---

<sup>147</sup> G. C. Berkouwer, pp. 123-124.

<sup>148</sup> L. Berkhof, *Systematic Theology* (Grand Rapids: Eerdmans, 1939), pp. 532-533.

bestows upon believers for their good works are so magnificent and out of proportion to the accomplishments of the saints on earth that it is clear that grace is operative in the rewards. God is not just giving out payments to servants, but bestowing a wonderful inheritance to His own children (Rom. 8:18; 2 Cor. 4:17). The best way to understand God's heavenly rewards toward his children for doing good is to view them as acts of God's kindness and mercy. The key to understanding these rewards is not intrinsic human merit but the sovereign good pleasure of God. God wanted to bestow these gifts upon His children and thus graced them with the will and ability to carry them out and rewarded them. To speak of intrinsic human merit is to speak of God as a debtor and under obligation to man. This we deny. God is bound by His promise and not human merit. "[W]e do not deny that God from the time he gave the promise is necessarily bound to fulfill it and thus is made in a certain measure a debtor, not to us, but to himself and his own faithfulness."<sup>149</sup>

The Protestant doctrine that the heavenly rewards that God gives Christians for good works are *gifts of grace* does *not* mean that believers are not valid secondary moral agents; nor does it mean that believers do not actively cooperate in their sanctification; nor does it mean that there is not a direct correlation between the good works done on earth and the rewards given in heaven. God is just and not arbitrary in bestowing these rewards. The point that needs to be emphasized is that these rewards are based on God's promise, a promise which flows from God's grace and mercy. God is obligated to give these rewards only because He of His own good pleasure decided to set up a system of rewards for good deeds upon earth. The whole idea of merit implies an obligation on God that apart from His own promise is simply not there. God does not owe man anything. Good deeds apart from grace merit nothing. Calvin writes, "Only let us not imagine a reciprocal relation of merit and reward which is the error into which the sophists fell, for want of considering the end which we have stated.... Nothing is clearer, than that the promise of a reward to good works is designed to afford some consolation to the weakness of our own flesh, but not to inflate our minds with vain-glory. Whoever, therefore, infers from this that there is any merit in works, or balances the work against the rewards, errs very widely from the true design of God."<sup>150</sup> God receives all the glory. When the saints worship God in heaven they "cast their crowns before the throne" (Rev. 4:10).

Copyright © Brian Schwertley, Lansing MI, 1998

[HOME PAGE](#)

---

<sup>149</sup> Francis Turretin, *Institutes of Elenctic Theology* (Phillipsburg, NJ: Presbyterian and Reformed), 2:714.

<sup>150</sup> *Institutes*, II, xviii, 4. Even Adam before the fall, "if he had persevered, would not have merited life in strict justice" (Turretin, 2:712). Eternal life was based on God's promise: the covenant of works. If Adam had obeyed the covenant of works he would have been given eternal life. The condition was perfect obedience. Eternal life for a finite number of years of obedience is certainly gracious. Only Jesus Christ, who is both God and man, could and did fulfill this strict justice.