

Pastor Steven J. Cole  
Flagstaff Christian Fellowship  
123 S. Beaver St.  
Flagstaff, AZ 86001  
[www.fcfonline.org](http://www.fcfonline.org)

## JUSTIFICATION BY FAITH ALONE

Genesis 15:6; Romans 4:1-5

By

Steven J. Cole

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Genesis Lesson 31

### Justification by Faith Alone Genesis 15:6; Romans 4:1-5

The late theologian John Gertsner once spoke to a group of business people on the subject of justification. There was a reporter from a local newspaper in attendance. Gertsner preached the great doctrine of justification as emphatically, clearly, and persuasively as he knew how. But he was a bit discouraged when he looked at the paper the next day and discovered that he had spoken the night before on the theme of "just a vacation by faith"!

Since I just took a vacation, I don't want anyone to think that I'm speaking today on how you can have a nice holiday by faith alone! Rather, I'm speaking on one of the most important truths in all of the Bible for you to understand and apply. You may not realize that this is so, but it is. You may a young person who thinks that the most important thing in your life is how to find the right marriage partner or how to know what career to pursue. You may be a married person who thinks that the most important matter is how to be happy in your marriage or how to raise your children properly. You may be a business person who is concerned about financial pressures and how to make wise business decisions.

While each of these issues is important, none are nearly as significant as the issue which lies behind the biblical doctrine of justification by faith: *How can I be right before a holy God?* None of the things that we now think are important will matter in that moment when we die and stand before God. Since we all must face that day, no issue is more important than that of knowing that you are in right standing with the eternal God who spoke the universe into existence. The answer to this matter of how to be right with God hinges on a proper understanding of the biblical doctrine of justification by faith alone.

This doctrine is first clearly stated in the Bible in Genesis 15:6, which says of Abram, "Then he believed in the Lord, and He reckoned it to him as righteousness." This is not the first time in the Bible that anyone was reckoned righteous by God, but it is the first time that the doctrine is clearly stated in so many words. As we saw

in our last study, Abram had entered into a right standing with God before this time, but it is stated here to show that from start to finish, a person is accepted by God apart from good works and solely on the basis of the righteousness of God credited to that person's account through faith (see *Calvin's Commentaries* [Baker], 1:408-409). The apostle Paul quotes this verse twice (Rom. 4:3, Gal. 3:6) as he explains how a person comes into a right standing with God. Since your relationship to God and whether you are under His judgment or not is of utmost importance, I cannot urge you strongly enough to seek to understand and lay hold of this great doctrine of justification by faith alone.

I need to say one further word by way of introduction. This doctrine played a central role in the Protestant Reformation, and it represents the fundamental difference between Roman Catholicism and Protestantism in our day. There are many other differences, such as liturgy, the veneration of Mary, prayer to the saints, penance, communion, purgatory, etc. But by far the most crucial difference between Roman Catholicism and Bible-believing Protestantism is this matter of justification by faith alone.

There is a strong movement in our day to break down all denominational and doctrinal distinctives among professing Christians, even those that divide Catholics and Protestants. We're being told that since both groups believe in Jesus Christ, we shouldn't get hung up over some theological fine points on this matter of justification by faith alone. Love and unity are more important than precisely correct doctrine, so let's not debate or draw doctrinal distinctions.

Hear me carefully: Biblical love does not keep silent when it comes to matters of life and death. If you love someone, you must speak the truth when they are in serious error. The apostle Paul wrote Galatians to warn the churches about some men called Judaizers who believed in Christ, but who taught that faith in Christ alone is not enough to make a person right with God, but that people also had to keep the Jewish law, especially circumcision. Paul didn't reason, "Well, these men believe in Christ, and unity and love are more important than right doctrine." Rather, he said that these men were accursed because they were preaching a false gospel (Gal. 1:6-9).

At the Council of Trent (in 1547), the Roman Catholic Church responded to the Protestant Reformation, including the doctrine of justification by faith. The Canons and Decrees of Trent represent the official teaching of the Catholic Church to this day. The Second Vatican Council in the 1960's declared these doctrines "irreformable." Trent did not deny that we are saved by God's grace through faith. But it added works to faith by combining justification (right standing with God) with sanctification (our growth in holiness subsequent to being justified) and by making justification a process that depends in part on our good works. To quote:

If any one saith, that by faith alone the impious is justified, in such wise as to mean, that nothing else is required to cooperate in order to the obtaining the grace of Justification, ... let him be anathema. (Session 6, Canon 9, in Philip Schaff, *The Creeds of Christendom* [Baker], 2:112.)

If any one saith, that justifying faith is nothing else but confidence in the divine mercy which remits sins for Christ's sake; or, that this confidence alone is that whereby we are justified: let him be anathema. (Session 6, Canon 12, in Schaff, 2:113.)

If any one saith, that the justice received is not preserved and also increased before God through good works; but that the said works are merely the fruits and signs of Justification obtained, but not a cause of the increase thereof: let him be anathema. (Session 6, Canon 24, in Schaff, 2:115.)

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. (Session 6, Canon 30, in Schaff, 2:117.)

In other words, the Catholic Church declares that we are justified before God by grace through faith, but not through faith *alone*, but that our good works must be added to that faith in order both to preserve and increase our right standing before God. This process is not completed at the initial point of faith in Christ, and not

even in this life, but only, hopefully, in Purgatory. Thus the Catholic Church denies the sufficiency of the guilty sinner's faith in Christ's sacrifice as the means of right standing with God. (For further treatment, see *Justification by Faith Alone* [Soli Deo Gloria], ed. by Don Kistler, especially pp. 7-14, by John MacArthur, Jr.)

I do not say any of this to be unkind to Roman Catholics. Quite the contrary, I say it because I care deeply that Catholics come to a biblically correct understanding of this most crucial matter of how a person gets right with God. I say it because many of you have Catholic loved ones, and I want you to be able to help them see this clearly. And, I don't want us to compromise on the altar of so-called "love and unity" crucial biblical truth that divides Catholicism from Protestantism. There is an uncrossable chasm here. With all of that by way of introduction, let me state what Paul is teaching in Romans 4:1-5 as he quotes Genesis 15:6:

The guilty sinner is declared righteous by God on the basis of Christ's death at the instant he believes in Christ.

To understand this, we need to discuss four points:

1. Justification is God's declaring the guilty sinner to be righteous on the basis of Christ's death.

Most people have the idea that when it comes time for the judgment, God, who they conceive of as a "nice" God will not be harsh as long as a person has been sincere and has tried his best to be a good person. In other words, people pull God down from His position of absolute righteousness as revealed in Scripture and make Him out to be tolerant of some sin, as long as it isn't too bad (by human standards). And, they lift sinful men up from their condition of hostility toward God as revealed in Scripture and make them out to be basically good folks who mean well. So they erroneously conclude that the "pretty good God" will be nice and let "pretty good people" into heaven in spite of their faults.

But the Bible reveals God to be absolutely holy, who can tolerate no sinner dwelling in His presence. And, He is absolutely just, which means that the penalty for all sin must be paid. He never just brushes sin aside by saying, "Hey, no big deal. Don't worry about it!" Also, the Bible says that if a person keeps all of God's law, but

stumbles at one point, he is guilty of violating the whole thing (James 2:10). As Jesus made clear in the Sermon on the Mount, keeping God's holy law is not just an outward manner of not murdering anyone; it is an inward matter of never being angry with anyone! It is not just an outward matter of never committing adultery; it is an inward matter of never lusting after a woman in your heart (Matt. 5:21-22, 27-28)! He sums up His teaching by saying, "Therefore, you are to be perfect, as your heavenly Father is perfect" (Matt. 5:48)!

So we have a huge problem: How can a just and holy God maintain His purity and yet be reconciled with people who have violated His commandments repeatedly in thought and deed? As Paul argues in the first three chapters of Romans, everyone from the raw pagan to the most religious Jew has violated God's law and is under His just condemnation. Paul is arguing, using Abraham as his prime example, that no one can gain right standing with God through good works. The only way to be right with God is to trust in God's provision for sin in Christ.

The biblical meaning of both the Hebrew and Greek words used for "justify" is, "to pronounce, accept, and treat as just, i.e., as, on the one hand, not penally liable, and, on the other, entitled to all the privileges due to those who have kept the law. It is thus a forensic term, denoting a judicial act of administering the law--in this case, by declaring a verdict of acquittal, and so excluding all possibility of condemnation. Justification thus settles the legal status of the person justified" (J. I. Packer, "Justification," *Evangelical Dictionary of Theology* [Baker], ed. by Walter Elwell, p. 593). Justification does not mean to make righteous, as the Catholic Church teaches, but rather, to declare righteous. It is a legal term as used by Paul, and it has two aspects: Positively, the sinner is declared or reckoned as righteous (Rom. 4:3, 5); negatively, his sins are totally forgiven (Rom. 4:7, 8). The basis for this legal transaction is the shed blood of Jesus Christ whose death satisfied God's righteous justice (Rom. 3:24-26).

2. The means of justification is faith in Christ's death.

When Paul quotes Genesis 15:6, "Abraham believed God, and it was reckoned to him as righteousness," at first glance, you may think that "it" refers to Abram's faith, so that God exchanged his

faith for righteousness, in a sort of trade. But that would give some sort of merit to faith, which it does not have. In God's "ledger" in heaven, on the debit side is all our sin. No amount of faith would balance that out on the credit side, because faith cannot pay for sin. Faith is not the basis of our justification; rather, it is the means. Faith is the hand which receives God's provision in Christ. The basis for justification is that the just penalty for sin has been paid by an acceptable substitute. The justice of God must be met, and Jesus Christ paid that penalty.

Remember what Abram believed: He looked forward to the promised Savior who would be his descendant ("seed") and believed God concerning that Savior. God, in a judicial accounting procedure, took Abram's sin and credited it to the book of Jesus Christ, who would bear that sin on the cross. Then He took the righteousness of Jesus and credited it to Abram's book, so that Abram received the very righteousness of God. Faith was merely the channel by which the transaction took place.

If you were being held captive by a band of terrorists and I organized a commando raid, where we swept into the camp by helicopter and brought you out to safety, it would be ridiculous for you later to say that it was your faith that saved you. No, the commandos saved you. Your faith was merely the means that allowed you to climb aboard the helicopter. In the same way, it is not your faith that saves you from your sin, much less any good deeds. *God* justifies the guilty sinner through Christ. Faith is simply the means by which His justification is applied to us.

If you come to God with your sin and say, "God, I want to exchange my sin for the righteousness of Jesus Christ," God will take care of the transaction and declare you righteous in Him. God made Christ, "who knew no sin to be sin on our behalf, that we might become the righteousness of God in Him (2 Cor. 5:21). Faith means taking God at His word on the matter. It is the channel through which God's promised blessings flow to us. You can be sure of heaven if you have let go of any supposed righteousness or goodness of your own and have laid hold of the death of Christ on the cross as the just payment for your sins.

To summarize: Justification is God's declaring the guilty sinner righteous based on the death of Christ, and this transaction is applied to the sinner when he believes in Christ. Note further:

3. The only kind of people God justifies are the ungodly who do not work to be justified.

This may shock you and it certainly goes against what most people think. But Paul makes it very clear in Romans 4:5: God justifies the one who does *not* work, and who in fact is *ungodly!* God does not justify pretty good people who go to church and try to live a decent life. He does not justify those who give money to the church and volunteer their time. God does not justify Catholics or Protestants, Episcopalians or Lutherans, Methodists or even Baptists! God justifies only one sort of person: the *ungodly*, and among the ungodly, specifically those who do *not* work for their justification, but believe in Him!

That we cannot work for salvation and that we are not pretty good people who deserve heaven is one of the most stubborn ideas to dislodge from the proud human heart. In 1974 a researcher surveyed 7,000 Protestant youth from many denominations, asking whether they agreed with the following statements: "The way to be accepted by God is to try sincerely to live a good life." More than 60 percent agreed. "God is satisfied if a person lives the best life he can." Almost 70 percent agreed. "The main emphasis of the gospel is on God's rules for right living." More than half agreed (cited by Dr. Paul Brand & Philip Yancey, *Fearfully and Wonderfully Made* [Zondervan], p. 108).

Hear me on this: You cannot and will not be justified in God's sight as long as you think that you can earn it or deserve it. You will not be right with God as long as you think of yourself as a pretty good person. We must come to see that we are ungodly sinners who are under God's condemnation. Only then will we despair of ourselves and flee to God's remedy in Christ. At the moment you do that, God credits to your account the very righteousness of His Son Jesus, and He takes your sin and puts it on Christ so that you stand before Him acquitted! It all depends on God and not at all on you. Faith is simply the hand that receives the free gift of God in Christ. Herman Kuiper wrote, "As little as a beggar, who puts forth his hand to receive a piece of bread, can say that he has

earned the gift granted him, so little can believers claim that they have merited justification, just because they have embraced the righteousness of Christ, graciously offered them in the Gospel" (cited in *Justification by Faith Alone*, pp. 62-63). Note a final thing:

4. The transaction of justification takes place the instant a sinner believes in Christ.

Abraham believed and God reckoned. It happens as quickly as the judge banging the gavel and saying, "Not guilty!" At that moment, a soul passes from condemnation to acquittal, from the sentence of death to life, from the darkness and chains of the dungeon of sin to the light and liberty of God's free grace.

May I ask you right now, do you believe that at this moment you are right with God entirely through what God has done for you in Jesus Christ, so that if you were to stand before Him right now, you would not enter into condemnation because Christ has borne your sins? If you say, "Well, I need to go home and read my Bible more and pray more before I settle that," you have not grasped this great truth. If you feel that you still have to do something more or feel something more or rid yourself of some sin before you can come to God, you do not understand justification by faith alone.

In regard to this truth, Martyn Lloyd-Jones wrote, "If you cannot see that you can become a Christian immediately, at this moment, you have not grasped the doctrine. The moment one sees this doctrine one says, 'Yes, I see that it is as possible for me to become a Christian now as it will be in a thousand years. If I withdrew from the world and became a monk or a hermit and spent my whole days in fasting and sweating and praying, I would be no nearer than I am now.' God justifies the ungodly" (*Romans: Atonement and Justification* [Zondervan], p. 179) at the instant they believe in Christ.

## Conclusion

Charlotte Elliott was a young woman who was deeply concerned about her relationship with God. She went to church and had heard the gospel several times, but she had not yet trusted Christ to forgive her sins. One day an old Huguenot preacher visited her home. In the course of conversation, he said in his direct

way, "Charlotte, when are you going to come to Jesus?" Taken aback, she replied, "Oh, I don't know how." The old preacher said, "You don't know how? Why, you come to Jesus just as you are." Later that evening, she couldn't shake those words. She knelt by her bed and put her trust in Jesus Christ as her sin-bearer. From that experience, she wrote a hymn:

Just as I am, without one plea,  
But that Thy blood was shed for me,  
And that Thou biddest me come to Thee,  
O Lamb of God, I come, I come!

Just as I am, and waiting not  
To rid my soul of one dark blot;  
To Thee, whose blood can cleanse each spot,  
O Lamb of God, I come, I come!

Just as I am, Thou wilt receive,  
Wilt welcome, pardon, cleanse, relieve;  
Because Thy promise I believe,  
O Lamb of God, I come, I come!

If you will come to Jesus right now, acknowledging your ungodliness, but trusting in His shed blood as the just payment for your sin, like the man Jesus spoke of who cried out, "God, be merciful to me, the sinner," you, too, will go down to your house justified today.

#### Discussion Questions

1. Why is it important to emphasize justification by faith alone, with nothing added? (See Rom. 4:2.)
2. Can a Catholic understand and believe in the teachings of the Roman Catholic Church and be truly saved?
3. Is God fair to justify a terrible sinner the instant he believes and also to justify a good person in the same way (see Matt. 20:1-16)?
4. James 2:23 quotes Genesis 15:6 while arguing that we are justified by works and not by faith alone. Is he contradicting Paul? How do you harmonize James and Paul?

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