#### **"The Means of Our Justification: Faith and Not Works (Sola Fide)" – Romans 3:24-26** Brandon Holiski Southern Oaks Baptist Church October 25, 2020

[What follows is the transcript of a sermon. It was originally intended to be heard, not read, so the tone is more conversational than academic. It has only been loosely edited, so forgive any grammatical, syntactical, or spelling errors. If you have questions please contact Southern Oaks Baptist Church through their official website, www.welovethegospel.com.]

If you have a Bible please meet me in Romans 3...

The series we find ourselves in at the moment has centered on the doctrine of justification and so far we have largely limited ourselves to what Paul says in Romans 3 and 4. Justification is one of those churchy words, so let's define it once more.

"The doctrine of justification concerns God's gracious judicial verdict in advance of the day of judgment, pronouncing guilty sinners—who turn in self-despairing trust to Jesus Christ—forgiven, acquitted of all charges and declared morally upright in God's sight."<sup>1</sup>

This is a doctrine that has sparked considerable controversy in the history of the church. In fact, it was a disagreement over this doctrine that led to the Protestant Reformation in the 16<sup>th</sup> century, where various reformers broke from the Roman Catholic Church since they believed (rightly) that they had departed from the historic Christian doctrine and compromised the Gospel as a result. You get justification wrong and you get the Gospel wrong. This is why Martin Luther insisted that justification is the doctrine upon which the church stands or falls. And Luther was passionately opposed to the teaching of the Catholic church on this matter because it deviated from the truth of God's Word.

At the risk of oversimplification, let's compare Rome and Luther on this matter. Both agreed that justification was something that God must do. Both saw it as a judicial declaration from God about an individual's righteous standing before God. Both believed that justification was related to the faith of an individual and the grace of God. But "Rome set forth the doctrine—and still does—that God will never declare a person just until that person actually, under divine scrutiny, is found to be just" and that a person must "cooperate with [God's] grace to such a degree that we will in fact become righteous."<sup>2</sup> This cooperation involves sacraments. And this cooperation adds an element of works into the equation so Luther felt compelled to push back, even at great risk to his own life.

Luther recognized that Rome had departed from what the Bible actually teaches. The Bible doesn't teach that justification is about being *made* righteous, but about being *declared* or *counted* as righteous in Christ. The Catholic church had conflated sanctification (being made righteous) and justification (being counted righteous), and the result was a view of salvation that was works-based. Salvation is by faith alone. If it's faith + anything from us, it is no longer the Gospel.

Contributing to Rome's misunderstanding was a poor translation of Scripture. The New Testament was originally written in Greek, but as time went on less and less people read Greek in the Roman world and so it was translated into Latin. This translation was known as the Vulgate. The Vulgate introduced several key misunderstandings via poor translation. One Christian historian explains it like this:

"In the early centuries, when the Greek language passed away from the central attention of the church fathers and Latin became the dominant language, many scholars read only the Latin Bible, not the Greek Bible, and they borrowed the Roman or Latin word for justification, *iustificare*, from which we get the English word justification. The Latin verb *ficare* means 'to make' or 'to shape' or 'to do.' *Iustus* means

'righteousness' or 'justice,' so *iustificare* literally means 'to make righteous,' which we believe is what happens in sanctification, not in justification. The Greek word that we are dealing with here in the Romans text is the word *dikaioo*, *dikaiosune*, which does not mean 'to make righteous' but rather 'to declare righteous.'" <sup>3</sup>

Luther noticed this and started criticizing the Roman Catholic Church's mischaracterization of justification. We are not made righteous first and then justified. We are counted righteous (justification) and then made righteous through our sanctification. So the famous slogan we associate with Luther was:

### simul iustus et peccator

*Simul* is the root word from which we derive our word "simultaneously," which you know means "at the same time." *Et* just means "and." And *peccator* is a word for "sinner," which is why we say that someone who is without sin is "impeccable." So what did Luther mean by the slogan? Simply put: "the Christian is someone who is at the very same time righteous and a sinner."<sup>4</sup> How?

"While we are sinners, we are also righteous in God's sight by virtue of the legal transfer God made by assigning to us the righteousness of Jesus, if we put our trust in Christ. By virtue of this transfer, or the imputation of the righteousness of Christ to us, we are declared to be righteous while still sinners. That is the good news—we can be declared just by God while we are still sinners. That is the heart of the gospel."<sup>5</sup>

Rome got this wrong. And this is why a Reformation was needed. It wasn't about modifying the doctrine of the church. It was about restoring the doctrine of the church to what the Apostles themselves actually taught. And one of the places that teaches that our justification comes through faith alone is our passage this morning. Let's take a look at what Paul says in Romans 3. I'll read the same passage that we have looked at the last few weeks, beginning in verse 21. Follow along as I do. This is God's Word...

"But now the righteousness of God has been manifested apart from the law, although the Law and the Prophets bear witness to it—<sup>22</sup> the righteousness of God through faith in Jesus Christ for all who believe. For there is no distinction: <sup>23</sup> for all have sinned and fall short of the glory of God, <sup>24</sup> and are justified by his grace as a gift, through the redemption that is in Christ Jesus, <sup>25</sup> whom God put forward as a propitiation by his blood, to be received by faith. This was to show God's righteousness, because in his divine forbearance he had passed over former sins. <sup>26</sup> It was to show his righteousness at the present time, so that he might be just and the justifier of the one who has faith in Jesus." (Romans 3:21-26)

We have been studying this paragraph for a few weeks. The first week we explored...

# THE SOURCE OF OUR JUSTIFICATION: GOD AND HIS GRACE (Sola Gratia)

Paul says that we "*are justified by* [God's] *grace as a gift*" (3:24). Justification, just like every aspect of our salvation, is initiated by God and unmerited by us. It is all of grace. It's all an undeserved gift. *Sola gratia*. Grace alone.

From here we spent a couple weeks considering what these verses teach us about...

### THE GROUNDS OF OUR JUSTIFICATION: CHRIST AND HIS CROSS (Solus Christus)

Paul says that our justification comes "through the redemption that is in Christ Jesus, whom God put forward as a propitiation by his blood," which was intended "to show God's righteousness" and demonstrate that He is

both "*just and justifier of the one who has faith in Jesus*" (3:24-26). This is the grounds of our justification—the person and work of Jesus Christ. Our salvation is accomplished by Christ alone, *solus Christus*. And we sought to understand more fully what Paul says here about three key ideas: the redemption, propitiation, and demonstration of the cross.

Today, we are going to transition to an idea that we have already crossed paths with several times, but have yet to linger on, and that is...

## THE MEANS OF OUR JUSTIFICATION: FAITH AND NOT WORKS (Sola Fide)

Surely you have noticed Paul's repeated emphasis on faith in these verses. In verse 22, he says that this righteousness of God that has been manifested is "*the righteousness of God through faith in Jesus Christ for all who believe.*" Then in verse 25 we see that the benefits of Christ's work are "*to be received by faith.*" And the final verse of the paragraph says that God justly justifies "*the one who has faith in Jesus*" (3:26). And that's just this one paragraph in Romans. When you take into account the rest of the letter, you read things like:

"And to the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness..." (Romans 4:5)

"Therefore, since we have been justified by faith, we have peace with God through our Lord Jesus Christ.<sup>2</sup> Through him we have also obtained access by faith into this grace in which we stand, and we rejoice in hope of the glory of God." (Romans 5:1-2)

"What shall we say, then? That Gentiles who did not pursue righteousness have attained it, that is, a righteousness that is by faith; <sup>31</sup> but that Israel who pursued a law that would lead to righteousness did not succeed in reaching that law. <sup>32</sup> Why? Because they did not pursue it by faith, but as if it were based on works. They have stumbled over the stumbling stone..." (Romans 9:30-32)

And who could forget those verses in chapter 1, which are generally regarded as the thesis statement for the entire letter:

"For I am not ashamed of the gospel, for it is the power of God for salvation to everyone who believes, to the Jew first and also to the Greek. <sup>17</sup> For in it the righteousness of God is revealed from faith for faith, as it is written, 'The righteous shall live by faith.'" (Romans 1:16-17)

These are just a few examples in Romans (and there are many more) that show the importance of faith, and not our personal works, in our salvation. This is a critical idea throughout the Bible and Paul dedicates a lot of space in his writings to show this. Paul uses the word "faith" (*pistis*) 142 times in his epistles and the verb form "believe" (*pisteuō*) 54 times. "For Paul what it means to be a Christian is to believe, for often Paul describes his readers as those who believed or those who have faith."<sup>6</sup> Christians are believers. We are a people of faith. We are justified by faith.

But we need to be precise here. To that end, R. C. Sproul wrote,

"When we claim justification is 'by faith' or 'through faith,' we have to be careful that we do not misunderstand that. To be justified by faith is not to be justified because we have faith, in the sense that our faith now is the supreme work that makes us righteous. The language here of being justified by faith or through faith simply means that faith is the means by which we lay hold of Christ. It is the means by which the righteousness of Christ is bestowed upon us."<sup>7</sup> This is an important idea and it's fitting that we are addressing it today since today is Reformation Sunday, the Sunday set aside in Protestant circles to remember the significance of the Reformation, which Martin Luther is often credited to have started when he nailed his "95 Theses" to the door of Wittenberg's Castle Church on October 31, 1517. At the heart of the Reformation was this issue of justification by faith.

The Catholic church of Luther's day (and ours for that matter) defined "faith as important and indeed essential to justification...but the instrumental cause of justification, according to Rome, is the sacrament of baptism."<sup>8</sup> Now what do we mean by "instrumental cause"? I don't want to get too technical on us this morning, but if you have ever studied the concept of causation you know that the word "cause" is pretty ambiguous. Before Jesus came onto the scene in Israel, there was a philosopher by the name of Aristotle who pointed this out. He famously distinguished between material causes, formal causes, efficient causes, final causes, and instrumental causes.

To simplify things, he used a sculpture to illustrate. How do we get from a block of stone to a beautiful statue? What causes that? Well, it depends on what we mean by cause. There is a "material cause," which would be "the stuff out of which something is brought to pass", in this case the actual stone. There is the "formal cause," that is, "the idea that the sculptor or artist has before he creates the piece of art." This would be like the mental inspiration, or sketch, or blueprint, or something like that. The "efficient cause" would be the sculptor himself or herself, "the one whose work brings about the change." The "final cause" would be the purpose for which the creation is undertaken, like to provide a decoration for the middle of the local park. And then, finally, there is the "instrumental cause," which for our purposes is most important. This is "the means by which the sculptor shapes that stone into a beautiful statue. The chisel. The hammer. The brushes. The instruments that bring about that change.<sup>9</sup>

So what does this have to do with our discussion? Sproul explains it succinctly for us...

"Rome says the instrumental cause of justification is baptism, in the first instance, and the sacrament of penance, in the second instance. If someone loses his justification through mortal sin, he can have it restored through the sacrament of penance, which includes doing works of satisfaction. In the sixteenth century Rome declares that the sacraments are means by which a person is made righteous, but the Reformers said that the instrumental cause of our justification is not the sacraments. Faith is the only instrument by which one is linked to Christ and receives His righteousness."<sup>10</sup>

And that, friends, is what Paul meant when he said repeatedly that our justification is "by faith" or "through faith" and not "by works" or "through works." Look again at verses 21 and 22, in Romans 3. "Paul articulates such theological nuance when he not only stresses that the 'righteousness of God has been manifested apart from the law' (Rom. 3:21), eliminating works from justification entirely, but then adds that such righteousness comes '*through faith* in Jesus Christ for all who believe' (3:22)."<sup>11</sup> So what is the (instrumental) means of our justification? Faith and not works. As Paul says in the next chapter, "to the one who does not work but believes in him who justifies the ungodly, his faith is counted as righteousness" (4:5). When it comes to our justification—our right standing before God—faith and works are antithetical. Faith is instrumental.<sup>12</sup>

So that raises the question, what is faith? And, in particular, what is *saving* faith? "Knowing from James 2:26 that there is such a thing as *dead* faith; and from James 2:19 that there is such a thing as *demonic* faith; and from 1 Corinthians 15:2 that it is possible to believe *in vain*; and from Luke 8:13 that one can 'believe for a while, and in time of testing *fall away*'; and knowing that it is through faith that we are *born again* (1 John 5:1) and have *eternal life* (John 3:16, 36), therefore, surely we must conclude that the nature of faith, and its relationship to salvation, is of *infinite* importance."<sup>13</sup> The stakes are high. So we must have a clear understanding of what *saving* faith entails.

One of the things that leads to confusion is that we can speak of "faith" in at least three different ways. Sometimes the language of faith and belief is used for mere knowledge. That's not quite as common today where faith is often set in conflict with knowledge by skeptics. As Matthew Barrett explains,

"Today, unfortunately, it is common to view knowledge as the enemy of faith, as if faith must be a *blind* trust in something or someone unknown. In such a view, it is not the object of one's faith that matters, nor whether one's knowledge is true, or whether the object of one's knowledge is true, but only whether one's faith is genuine. Ignorance, in other words, is irrelevant for it is replaced by sincerity. It matters not what or who you believe in, nor whether your knowledge is accurate and trustworthy, but only the authenticity of your belief is relevant."<sup>14</sup>

But Scripture would never suggest that our knowledge is irrelevant. This is why we are called to share the gospel to all nations. They need a knowledge of the truth, knowledge of the gospel, knowledge of who Christ is and what He has accomplished through His life, death, and resurrection. As Paul says later in Romans,

"For 'everyone who calls on the name of the Lord will be saved.' <sup>14</sup> How then will they call on him in whom they have not believed? And how are they to believe in him of whom they have never heard? And how are they to hear without someone preaching? <sup>15</sup> And how are they to preach unless they are sent? As it is written, 'How beautiful are the feet of those who preach the good news!" (Romans 10:13-15)

So knowledge is an important ingredient of saving faith, but it's not the sum total of it. "Knowledge of the gospel is *necessary* for saving faith, but not *sufficient* in and of itself."<sup>15</sup> Just look at the ministry of Jesus. Plenty of people gained a knowledge of the truth by His lips and yet failed to believe in Him in a saving way. And as James is going to point out, when we get back to that epistle, even the demons possess knowledge of Christ—and orthodox knowledge—and yet they are marked not by salvation but shuddering (James 2:19). So knowledge, while important, is not sufficient.

But we can use the language of faith and belief to mean more than mere knowledge. Sometimes it is used for assent. To assent to something means that we accept the truth of it. It has our approval. When it comes to the gospel and saving faith, this would mean "not only must one possess knowledge, but one must believe that this knowledge is true."<sup>16</sup> So saving faith involves an aspect of knowledge and assent. But even this is not the sum total of saving faith. Remember Nicodemus? Nicodemus came to Jesus in the night and said, "*Rabbi, we know that you are a teacher come from God, for no one can do these signs that you do unless God is with him*" (John 3:2). What is that? That's a degree of knowledge and assent. Yet what does Jesus do? He begins to speak of Nicodemus' need to be born again, which I would argue (and I believe the Scriptures support), precedes faith in the order of salvation.

So saving faith involves knowledge of the truth of the Gospel and assent to that truth, but it also involves trust. It involves personal dependance. "In other words, not only must a person hear the gospel and approve of it, but he must also trust in Jesus who is proclaimed in that gospel."<sup>17</sup> He is the object of our faith, the One in whom we trust. He is our hope in life and in death. He is the One we are relying on to fulfill His promise of forgiveness and everlasting life. Saving faith is trust. A common illustration of this would be that of a chair.

"...if you are seated right now, there was a point in time in which you transferred the weight of your body from your legs to the chair [or pew]. You may not even remember making that decision, but the fact you are seated now proves that you did. Salvation is a posture of repentance and faith toward the finished work of Christ in which you transfer the weight of your hopes of heaven off of your own righteousness and onto the finished work of Jesus Christ. The way to know you made the decision is by the fact you are resting in Christ now."<sup>18</sup>

This is why J. D. Greear, the President of the Southern Baptist Convention, likes to stress that our present posture is better proof of salvation than some past memory of decision, where we walked an aisle and prayed a prayer. He writes,

"When you first assume that position of faith, you might express it in a prayer. Or you might not. The posture *is* itself a cry to God for salvation, whether you articulate that or not. But just because you prayed the prayer doesn't mean you assumed the posture, any more than telling a chair you're about to sit in it equates to actually sitting down."<sup>19</sup>

Do you see the difference? The faith that saves is the faith that trusts in Christ alone for salvation. It recognizes that there is no hope for salvation in the sinner. We cannot be good enough. We cannot undo our guilt. We cannot manufacture a righteousness that is needed to be made right with God. What we need is forgiveness of sin and the gift of righteousness. That's our only hope. And forgiveness of sins is experienced by the person who trusts in Christ alone to save because Christ died for their sins. And the gift of righteousness comes to the one who trusts in Christ alone to save because the righteousness that we need to stand before God is the righteousness of Christ Himself that is gifted to us freely through faith.<sup>20</sup>

He lived a perfect life of righteousness so that we could be counted righteous in Him. He died on the cross as our substitute so that we would not have to experience the condemnation that we deserve. He rose from the dead so that those who trust in Him could be justified, made right in His sight, and experience true victory over sin and death. And we receive all of this by grace alone, through faith alone, in Christ alone.

But as we close, I want to offer a few reminders that will help us see how this doctrine of justification by faith alone (*sola fide*) is such a help to the Christian in life. There are more ways that this doctrine helps us than we could possibly itemize today, so I'll simply point out a few in our remaining time. For the sake of time, I can only illustrate them in passing, drawing on the insights of others.

### The Doctrine of Justification Sola Fide Can Fuel Our Assurance

How so? Well, one of the things that squashes our sense of assurance is our sin. We fail and then imagine that God is done with us, that He has had enough, that we are no longer worthy of His mercy. But, friends, we never were worthy of His mercy. Here's how Sam Storm puts it,

"According to [Romans] 4:5, God justifies the 'ungodly.' God passed a favorable sentence on your behalf in full view of your moral failures, in full view of your shortcomings. God justified you with his eyes wide open. He knew the very worst about you at the time he accepted you for Jesus's sake. God didn't wait until you were 'godly' and then justify you on the basis of what you had achieved. He looked at you in full and exhaustive awareness of every sin you would ever commit, and because of what Jesus achieved, he declared you righteous in his sight."<sup>21</sup>

Do you see? Church, we were no more worthy of Christ's mercy and salvation on our best day as we were on our worst. We are counted right in God's sight by Christ's work, not ours. We are justified, because His performance on our behalf is our only hope, not our performance on any given day.

"The only thing that will shatter the hard shell of hopelessness that so often envelops the human heart is the truth that God justifies the 'ungodly' (4:5). The paralysis of sin and shame is lifted with the realization that one stands before an infinitely holy God clothed in the very righteousness of that same God, a righteousness that this infinitely holy God freely bestows in response not to works or moral improvement or an impressive résumé but to simple faith in Jesus Christ....Each time an accusation is brought against you, Jesus turns to the Father and says, 'I was reckoned guilty for that sin. I died for it. Your justice has been satisfied.' Over and over and over and over again."<sup>22</sup> Amen, someone? Next...

### The Doctrine of Justification Sola Fide Can Fuel Our Holiness

Again, the root of justification is not holy living, but faith alone. Holy living is the fruit. We pursue godliness not as a means of salvation, but as evidence of salvation. It is an act of worship that results from knowing that you have the approval of God in Christ, not a way to try to earn that approval. Holiness is the consequence, not the cause of justification by grace, through faith. The more we remember the grace we have been shown, the more motivated we will be to pursue holiness rightly. And that's true for every aspect of holiness you can think of. Just take humility for an example...

"The doctrine of faith alone helps us cultivate humility, because it reminds us that salvation from God is a gift 'so that no one can boast' (Eph. 2:9)."<sup>23</sup>

If the Gospel announces that "although we are sinners before our Creator God, he has acted in love to send his Son to live and die and rise again in our place so that if we put our faith and trust in him, we too will rise right along with him—first to newness of life and ultimately to life eternal", then "every last piece of that message is a full-frontal assault on self-assurance." Why? Because, as Greg Gilbert explains,

"...what he did for us was not a matter of working *with* us to pull us out of our predicament. It wasn't a 50-50 cooperation between us and him, or even 90-10. What he did for us, he did *for* us, without our help or input or contribution."<sup>24</sup>

We believe (which itself is an act of God's grace). Christ's righteousness is credited to our account freely, apart from works, all of grace. That's the doctrine of justification *sola fide*. And remembering it can fuel our assurance, our holy living, and, finally, our worship...

### The Doctrine of Justification Sola Fide Can Fuel Our Worship

John Bunyan, author of *The Pilgrim's Progress*, had a similar testimony to Martin Luther in some ways. Bunyan described himself as "ignorant of Jesus Christ, and going about to establish my own righteousness, and [would have] perished therein, had not God in mercy showed me more of my state by nature." He goes on...

"One day as I was passing into the field...this sentence fell upon my soul. Thy righteousness is in heaven. And methought, withal, I saw with the eyes of my soul Jesus Christ at God's right hand; there, I say, was my righteousness; so that wherever I was, or whatever I was doing, God could not say of me, he wants [i.e., lacks] my righteousness, for that was just before him. I also saw, moreover, that it was not my good frame of heart that made my righteousness better, nor yet my bad frame that made my righteousness worse, for my righteousness was Jesus Christ himself, 'The same yesterday, today, and forever.' Heb. 13:8. Now did my chains fall off my legs indeed. I was loosed from my afflictions and irons;...now went I also home rejoicing from the grace and love of God."<sup>25</sup>

That's how I want you to leave today—rejoicing in the grace and love of God. And you can if you will trust in Christ alone to save you this morning. Confess your sin and need of grace. Turn from your sin and turn to Christ. Call upon Jesus to save you on the basis of His work—His life, death, and resurrection—and He will save you today. Do you believe that? Then you have been justified by God's grace and have a Father who has taken you in as His own. Rejoice in the grace and love of God.

All of us, who are believers in Jesus Christ, are invited to participate in this ordinance, the Lord's Supper. You hold in your hand a piece of bread, which is meant to call to mind the body of Christ that was broken on the

cross so that your sins could be paid for. And the cup in your hand is meant to remind you of the blood He shed to atone for your sin. It's about us remembering Christ's work on our behalf. It's meant to remind us of the object of our faith—Jesus Christ. And our union with Him through faith.

So I invite you, brothers and sisters, to remember His work. Take, eat, and remember....

Let's pray...

<sup>3</sup> Ibid.

<sup>4</sup> Ibid., 82.

<sup>5</sup> Ibid.

<sup>6</sup> Thomas Schreiner, *Faith Alone: The Doctrine of Justification* (Grand Rapids: Zondervan, 2015), 121. He also offers several examples.

<sup>7</sup> Sproul, 83. Similarly, Schreiner writes: "It is vital to see that justification, for Luther, is ultimately and finally *not* grounded on faith. Rather, faith is the means by which one lays hold of Christ, who is our righteousness. Faith alone justifies 'because faith brings us the Spirit gained by the merits of Christ.' Faith saves because it 'takes hold of Christ and believes that my sin and death are damned and abolished in the sin and death of Christ.' Faith saves, then, because it unites believers to Christ." Schreiner, 45.

<sup>8</sup> Sproul, 83.

<sup>10</sup> Ibid..

<sup>11</sup> Matthew Barrett, "The Foolishness of Justification," in *The Doctrine on Which the Church Stands or Falls: Justification in Biblical, Theological, and Pastoral Perspective*, ed. Matthew Barrett (Wheaton: Crossway, 2019), 31. He continues, "If justification occurs through faith in the redemptive work of Christ alone, then faith and works in the justification event are entirely antithetical to one another. To attempt, as so many have, to insert works, even Spirit-wrought works, into this forensic declaration would undermine the sufficiency and efficacy of Christ's propitiation. As Paul tells the Galatians, 'If righteousness were through the law, then Christ died for no purpose' (Gal. 2:21). Additionally, the incorporation of works into justification would give the believer something to boast about. Even if the smallest contribution is added to Christ's finished work, justification would no longer be by grace *alone* through faith *alone*. But if faith alone is the channel through which our justification is pronounced, then boasting is an impossibility: 'Then what becomes of our boasting? It is excluded. By what kind of law? But a law of works? No, but by the law of faith. For we hold that one is justified by faith apart from works of the law' (Rom. 3:27-28)."

<sup>12</sup> Andrew David Naselli, "The Righteous God Righteously Righteouses the Unrighteous: Justification according to Romans," in *The Doctrine on Which the Church Stands or Falls: Justification in Biblical, Theological, and Pastoral Perspective*, ed. Matthew Barrett (Wheaton: Crossway, 2019), 232.

<sup>13</sup> John Piper, "Forward," in Schreiner, 11.

<sup>14</sup> Matthew Barrett, 40 Questions About Salvation (Grand Rapids: Kregel Academic, 2018), 170.

<sup>15</sup> Ibid., 171.

<sup>16</sup> Ibid.

<sup>17</sup> Ibid, 172.

<sup>18</sup> J. D. Greear, *Stop Asking Jesus into Your Heart: How to Know for Sure You Are Saved* (Nashville: B&H Publishing Group, 2013), 43.

<sup>19</sup> Ibid., 44.

<sup>20</sup> I didn't have time to explore it in this sermon, but one question that I know will be on people's hearts and minds is the following: "If saving faith involves knowledge, assent, and trust, then is there any hope for someone who, by virtue of disability or disease, doesn't have the mental capacity to grasp the truth of the Gospel (as far as we can tell)?" I believe the answer is yes, there is hope. One helpful article on this matter is titled "Cognitive Disability and Eternal Destiny: Open Letter to Uncertain Loved Ones", by Jared Mulvihill, which can be accessed online as of the day of preaching at: https://www.desiringgod.org/articles/cognitive-disability-and-eternal-destiny .

<sup>&</sup>lt;sup>1</sup> Philip Eveson unpacks this definition in greater detail at: https://www.thegospelcoalition.org/essay/the-doctrine-of-justification/. I have modified his punctuation slightly, without violating his intent, to make the progression more intelligible in American English.

<sup>&</sup>lt;sup>2</sup> R. C. Sproul, *Romans: An Expositional Commentary* (Orlando: Reformation Trust, 2019), 80-81. "Rome teaches that we cannot be just without grace, that we will never become just without faith, and that we will never become just without the assistance of Christ. We need faith, we need grace, and we need Jesus. We need the righteousness of Christ infused or poured into our soul, but you must cooperate with that grace to such a degree that we will in fact become righteous. If we die with any impurity in our soul, thereby lacking complete righteousness, we will not go to heaven. If no mortal sin is present in our life, we will go to purgatory, which is the place of purging. The point of the purging is to get rid of the dross so that we become completely pure. It may take three years or three million years, but the object of purgatory is to make us righteous so that we can be admitted into God's heaven." Ibid., 81.

<sup>&</sup>lt;sup>9</sup> Ibid.

<sup>21</sup> Sam Storms, "The Ground on Which We Stand: The Necessity of Justification for Pastoral Ministry," in *The Doctrine on Which the Church Stands or Falls: Justification in Biblical, Theological, Historical, and Pastoral Perspective*, ed. Matthew Barrett (Wheaton: Crossway, 2019), 860.

<sup>22</sup> Ibid., 852, 859.

<sup>23</sup> Jason G. Duesing, "Faith Alone" in *Sola: How the Five Solas Are Still Reforming the Church*, ed. Jason K. Allen (Chicago: Moody, 2019), 72.

<sup>24</sup> Greg Gilbert, *Assured: Discover Grace, Let Go of Guilt, and Rest in Your Salvation* (Grand Rapids: Baker Books, 2019), 31, 35-36. You say, "Well, isn't our faith a kind of work?" No. Faith is "complete trust or confidence in someone or something," or simply, "reliance" Gilbert is helpful here as well: "To have faith is, at its root, to rely on something we believe is reliable. Now if that's true, then by definition, faith can have no virtuous quality in itself. It cannot stand alone; in fact, it comes into being only when it leans on or relies on something else. It is, considered in itself, fundamentally empty" (Ibid., 41). Then he offers a helpful illustration of this: "Faith is like a hand; it grasps other things as it trusts and relies on them, whether those things are people or bank accounts or superstitions or even Christ. When we have faith in something, we are reaching out and taking hold of it in trust. What follows from that, though, is that faith, like a hand, is empty until it takes hold of something else. The fact is, there's nothing inherently good or bad, virtuous or blameworthy in simply grasping; whether the grasping is good or bad depends entirely on what is grasped. If you're stumbling, it's good to grasp a handrail but it's not good to grasp a hot stove! Well, in the same way, there's also nothing inherently good or bad in simply trusting; it depends entirely on the object of our trust. So, here's the fundamental reality faith is empty of goodness or badness until it takes hold of something else...There's no such thing as a good or acceptable faith, only a good or acceptable *object* of faith. The value of your faith isn't in the faith itself; it's in *what that faith is trusting*." Ibid., 41-42.

<sup>25</sup> John Bunyan, Grace Abounding to the Chief of Sinners (1666; repr., Hertfordshire, UK: Evangelical Press, 1978), 20.