

Sermon for Sunday, October 24, 1993, by Dr. Timothy D. Brewer, Senior Pastor, The Central Presbyterian Church, 7700 Davis Drive, Clayton, MO 63105.

## FAITH ALONE

Scripture: Romans 4:1-9  
Text: Romans 1:17

As many of you know, next week is a very important Sunday in our rich heritage as Reformed Christians because, of course, long before October 31st was ever celebrated as Halloween in this country, it was recognized throughout most of the western world as Reformation Sunday. I know a lot of people wonder, "what in the world is all this fuss about the Reformation?" Why are we so locked in the chains of history that we still celebrate something that happened 450 years ago?

If there was a single issue that the Reformation was fought over, it was the doctrine that we study today. "Sola Fide", Latin for "By Faith Alone". In a nutshell, this doctrine of justification by faith alone simply means that there is not a thing that you and I can do about our salvation, except receive it by faith. It doesn't matter how much money you give to the church. It doesn't matter how good you are, or how hard you try to lead a moral and upstanding life. It doesn't matter how much you love your neighbor. The only thing that can help you before the tribunal of God's justice is a perfect righteousness. You see, God doesn't demand your best, He demands His best. Our only hope of salvation is an alien righteousness, a righteousness outside of ourselves, a righteousness that can only come by faith. Yet, ironically, as soon as we start talking about justification by faith, I think many of us as Protestants get into big trouble simply because there is such confusion today about that word "faith". There's a lot of misunderstanding about what justification by faith means. For starters, do you realize that faith is not the cause of our salvation? We often speak of faith as if it were. We say that "Oh, I'm saved by faith". No, you are not saved by faith. You are saved through faith. There is a world of difference. Theologians will speak of faith as an instrumental cause of our salvation. But, by that they mean salvation is mediated through faith, it is channelled through faith, it comes through faith, but it is not caused by faith.

For instance, if I had a hammer here this morning and, as a sermon illustration, I started pounding some nails into this pulpit, the Worship Committee would want to have a few words with me. But I'm sure none of them would blame the hammer. Even though, technically speaking, it was the hammer that drove in the nails. Why? Because the hammer was not the actual cause. It was the instrument, but I was the one who did the hammering. So it is with faith. Faith never saved anyone. Only Christ can save sinners. And while it's true that he saves us through faith, faith is not the cause of our salvation. We must never forget that. Yet, how do we speak of faith? Many Christians talk of faith as if it's something that we have to dredge up from within ourselves, something that is almost a work that we perform. It's something that we conjure up. Kind of like, God does His part of salvation, and that's great, but boy, you've got to meet Him half way and that's our part; the part called faith. No! Paul said, "By grace we are saved through faith, and this is the gift of God. Not because of works, lest anyone should boast." Faith itself is a gift of God. Yet, one very popular TV evangelist has recently written a best selling book called How to Have Faith in Your Faith. Friends, that is not only a mistake, it is heresy, because faith never did anything by itself. If you forget everything else that we say today, please remember this. Faith is only as good as the object it is placed in.

When I was first learning to mountain climb while growing up in Colorado, I will never forget the first time someone tied me onto a rope and stood me up on top of a 250 foot cliff and then said, "Just step off backwards". I looked at them and said, "Oh, right!" I remember the guy who was teaching me to climb said, "Come on Tim, this rope can hold a car, just have faith." So I did, and I stepped off and, sure enough, that rope held. In fact, over the years I came to have faith in that climbing equipment to the point where I no longer gave it a second thought. And one day up in Boulder Canyon I tied on with a very frayed piece of rope. I stepped off the edge expecting that rope to hold me, and it didn't. The rope popped towards me, and I fell over 70 feet. My toes were jammed up into my ankles, I broke my back in three places, and I want to tell you, in the twinkling of an eye, I received a very important lesson about faith! The proposition of just having faith in faith is deadly. Faith is only as good as what we place it in. Christ alone saves sinners, and it is through faith, but it is on account of grace. In fact, if you want the full formula of how it is that we are accepted and made right before God, *we are saved by grace alone, through faith alone, on account of Christ alone*. That's the order. It is by grace, through faith, on account of Christ. That's the formula that we have to start getting right in our conversations, and certainly in our evangelism. If we get that wrong, we do not have the Gospel. Because that formula is the Gospel in a nutshell.

Look what Paul says in the passage we are studying today. What shall we say about Abraham? For if, in fact, Abraham was justified by works, he had something to boast about, but not before God. For what does the Scripture say? Abraham believed God and it was credited to him as righteousness. There is so much confusion today about the word "faith." Most of us treat faith like some emotional buzz, where we get all wound up and God says, "Wow! You are really sincere. I'd better give you what you want." That is not faith. Nor is faith where we simply, in parrot-like fashion, acknowledge some cold abstract principles about something. There are 3 elements to saving faith: knowledge, assent, and trust.

Do you realize that there is no such thing as saving faith without knowledge? We don't hear much about that these days. Think of the way that we use the word faith. "That's just something that we can't know for sure, we have to take it on faith." Or, "there's not really any proof for that, so all we can do is have faith." No! Faith, according to God's word, is not a leap in the dark. In spite of what you have heard, faith is not mere hope, it's not wishful thinking, it's not something we create. Faith is an unwavering conviction of what God has done for us. You cannot have an unwavering conviction unless you have knowledge. That's why the first element of saving faith is knowledge. I know many people who say, "Well, I don't want to be bothered with all this head knowledge about Jesus, I just want to have heart knowledge." Well, that's great, but you can't have heart knowledge about your faith, unless you have head knowledge that goes along with it. In fact, in expressing my belief in salvation by grace through faith on account of Christ, very often I like to use different words. It's interesting because sometimes we can find synonyms that actually convey the idea of biblical faith better than what we have come to understand by the word faith in our usage in English. I personally like the word "conviction." Paul uses it over and over again. He says, "I am convinced of this very thing, that he who began a good work in you will complete it." He says, "I am convinced that the Gospel is the power of God unto salvation". How does Hebrews define faith? "The assurance of things hoped for, the conviction of things not seen." Faith is a rock solid conviction. It's not wishful thinking, it's not hope, it is a conviction. In one sense, we are saved by a conviction. A conviction that God is merciful towards sinners on account of Christ.

Here is another misunderstanding that we have about faith: Look at what Paul says in verse 4. "Now, when a man works, his wages are not credited to him as a gift, but as an obligation. However, to the man who does not work but trusts God who justifies the

that works." I have a real problem with that. I do not believe that faith works. It's true that if you have faith, good works will follow. Because the same God that regenerates you and saves you, and gives you the gift of faith, is certainly able to sanctify you and lead you into increasing godliness. But faith does not work. Faith rests in the God who works. Faith rests in the One who "wills and does in us according to his own good pleasure." (Philippians 2:13) So I think as soon as we say that we have a faith that works, we are confusing a very important distinction: between cause and effect; between faith and the fruit of faith, which is works.

Finally, the greatest verse, I believe, in all the Bible. Here is one verse that you might want to commit to memory; Romans 4:5. What an amazing promise! What does Paul say? However, to the man who is really sincere and tries his best, God overlooks his shortcomings. No! To the man who fails occasionally, but keeps getting up and trying harder the next time, God justifies him on the basis of his sincerity. No! "To the man who does not work, but trusts God who justifies the wicked, God credits his faith as righteousness." What does it mean that God justifies the wicked? We often think of sin simply in legalistic terms. By that, I mean don't we usually consider sin as an act? Something we do, perhaps something we fail to do? But even more fundamental than that, sin is a condition. Sin is who we are as children of Adam, and not just what we do.

I know many people have come to me and said, "You know, we've got to cut this person some slack. "Yeah, he's done some rotten things, but I'm sure that God looks upon the heart" What about that? Does God look on the heart? You better believe He does! But that is not very good news. The human heart is the worst possible place that God could look. If you think that I am sinful in terms of my behavior, in terms of what I do, just look into my heart. There are things lurking within me that my hands have yet to perform, and I pray by God's grace, they never will. I'll tell you this, if the good news is that God looks at people's hearts, don't bother telling me the bad! Yet, ironically, that is contrary to everything we hear in this culture. Psychology tells us that we are all basically good people. Most preachers today tell us that we are all good at heart, that I'm OK, and you're OK. Sounds nice. Makes a wonderful greeting card. But it's not what Scripture says. God says for all have sinned, and not only have all fallen short of the glory of God, but Paul says in the previous chapter that "there is no one who does good. No, not one who understands, not one who seeks for God." How often do we talk about people who are "searching for God?" I think C.S. Lewis hit it right on the head when he said, "We might as well talk about the mice who are searching for the cat." In our fallen state, we don't look for God, we are running from him!

Don't misunderstand what I'm saying. I'm not saying that we are worms. No, we are created in the image of God, which means we have infinite dignity and worth because we are created in the "Imago Dei." But this side of the fall, we hate the things of God. We're running away from him, and really, this is what the Reformation was all about. Martin Luther was a priest. But what tortured Luther's soul was when he came across that word "righteousness" in the Scriptures. What do you think of when you see that word "holiness" or "righteousness"? It's something that God expects. It's something that we should be, but we're not. So Luther the monk saw righteousness simply as God's demand, which it is. What broke Luther's heart wasn't that he was born sinful, but that after he became a monk, after he was baptized, after he took of the Lord's Supper, after he did penance, after praying for hours (he wore out all of the father confessors at Whitenburg), he was still sinful. Finally, Luther one day came across the text that is printed in your worship folder, "For in the Gospel a righteousness from God is revealed." Luther said, "Now what does that mean?" Does it mean that in the Gospel we see that God is righteous? And if, therefore, we are to be righteous, we must be as faithful as God? Or does it mean that in the Gospel a righteousness from God is being made known, a righteousness that comes not from ourselves, but from God? And of course, the answer came in the passage that we study today.

"However to the man who does not work, but trusts God who justifies the wicked....." David says the same thing when he speaks of the blessedness of the man to whom God credits righteousness apart from works. What Luther came to realize, is that while we see that God is righteous in the law, in the Gospel we discover how God's righteousness can be credited to us, as if it were our own. But all we can do is simply receive the righteousness of Christ through faith. And thus the Reformation was born. You see, Rome believed that God justified those who were on their way to becoming good, and only those who are making enough progress in holiness. But Reformers believed that God saves us and He declares us to be righteous while we are still sinners. What a revolutionary concept! That the Gospel is not a moral cleanup campaign. It is the righteousness of Christ credited to us, and that is why faith was chosen as the instrument of our justification. Because faith is the one thing that we don't do. Faith simply rests in the work of Another that the glory might go entirely to Christ. God doesn't respond to us because we "work up" faith. Faith is merely the hand that grasps onto the life preserver and holds on for dear life. I think the greatest definition of faith I've ever heard comes from Thomas Watson, one of the great Westminster Assembly Divines. He said, "To believe that there is more mercy in God and merit in Christ than there is sin in us, this is faith. To recognize that Christ has answered the demands of the law and to believe that his blood has fully satisfied the holiness and the justice of God on our behalf, this is faith. And this simple trust is in the highest degree to honor God. For even the simplest faith in the mediator, even the weakest faith in Jesus Christ, brings more glory to God than martyrdom or even the most heroic act of obedience." Isn't that great! Faith brings glory to God, not because it's a work that we do to somehow merit God's favor. Faith brings glory to God simply because it lays hold of Christ, and makes Him our all in all.

How does God justify the wicked? Does He simply overlook our sin? Does He ignore it and look the other way and pretend it didn't happen? No! The only reason God does not count our sin against us is because Jesus Christ has stepped into the middle. That is what we mean by a "substitutionary atonement." That God's own Son willingly took God's wrath, all of God's anger that was rightfully directed right at me, and He took it on Himself. You have heard people say that justification means "just as if I had never sinned." That's true, but it's only half true. Not only did God remove your guilt on the cross, but the second half is that He took the obedience of Christ, and He credited it to you. As if you had kept the law of God perfectly from the day you were born. What a glorious truth! Justification by faith alone! You see, that is the only way that God could be both the just and the justifier of the wicked. "Blessed is the man whose transgressions are forgiven. Blessed is the man whose sins are covered. Blessed is the man who sins the Lord will never count against him." Friends, do you know that to be true for you today? If you don't, flee to Christ and it will be! "For in the Gospel a righteousness from God is revealed, a righteousness that is by faith from first to last." Amen.