

**GOSPEL TEACHING SUMMARY  
THREE:  
JUSTIFYING FAITH**

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Habakkuk 2:4b, *“the just shall live by his faith.”*

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## ***Aims***

By the end of this study the reader should be able to: -

- 1) Distinguish between Saving and self-absorbed faith.
- 2) Adopt a serious, but realistic view of sin.
- 3) Outline the characteristics of saving faith.
- 4) See in what ways justification by faith is a mystery.
- 5) Understand why justification can NEVER be through good works.
- 6) Avoid the danger of having a self-absorbed faith.
- 7) Place their faith in Jesus should they wish to do so.

## ***Definitions***

**1) SAVING FAITH:** the once and for all justifying act of trust in Jesus and His work on the cross. Known also as '*justifying faith*,' this type of belief is a direct gift from God. It is NOT something that can be worked up by man.

**2) SELF-ABSORBED FAITH:** the introspective, non-justifying faith, which looks in on itself. In other words it is '*faith in faith*'. Presupposed is the belief that faith is something that can be worked up by man. Those holding to this mistaken viewpoint often regard faith as some '*cosmic law*,' which even God must obey.

**N.B:** a full definition of '*justification*' will be found in the definition list of Unit Two.

## **Section One: The Source of Saving Faith**

Justifying faith is ENTIRELY a gift of God. It is NOT something, which can be worked up by natural man,<sup>(1)</sup> (Ephesians 2.8). Nor is it a gift that can be earned by human effort.

## **Section Two: Assumptions**

Assumptions lying behind the doctrine of saving faith are: -

**2.1** Every single person is a helpless law-breaking sinner (Micah 7.2-6) who, being under God's wrath is heading for Hell. They are also under bondage to Satan, even though they may not realise this is the case (2 Corinthians 4.4).

**2.2** Every single person is heading for judgement where they must answer to God personally, (Hebrews 9.27). Church membership can't protect them from this.

**2.3** Saving faith is the only means to receive justification, (Romans 4.9-26). Without it, people are still in a condition of hostile separation from God.

**2.4** Only a tiny '*mustard seed*' of this faith is needed to bring about justification, (Matthew 17.20). There is therefore no need to worry about its quantity. The important question to ask is "*is it there?*"

**2.5** SIN IS A RADICAL INNER DISORDER LEADING TO EVIL THOUGHTS, WORDS AND DEEDS, (Isaiah 53.6). Consequently, it involves far more than an outward breaking of God's laws.

## **Section Three: The Main Characteristics of Saving Faith**

The main characteristics of saving faith are that: -

**3.1** It is a gift resulting entirely from divine grace, (Titus 3.7).

**3.2** It involves an act of will – a decision to trust Jesus (John 1.12). However, this act of will, can only take place following a prior work of the Holy Spirit.<sup>(2)</sup> Left alone, the human will is totally unable to make such a decision (Psalms 14.3-4). Indeed, it would prefer to choose anything but Christ. Because of sin, the human will is in rebellious opposition to God. This rebelliousness can express itself through an active defiance of God's laws or a cold apathy towards the Gospel.

**3.3** It realistically acknowledges that because of sin, humanity is totally incapable of reaching God, (Colossians 2.13). Present is a self-despairing mistrust, caused by a realisation of spiritual bankruptcy, (Matthew 5.3).

**3.4** It consists of a helpless looking toward the cross, (Mark 9.24). The gaze is toward only ONE object – namely THE PERSON AND WORK OF JESUS. Should there be any other object, then what we have is NOT saving faith at all, but some false supplement to it.

**3.4** It consists of a '*once-and-for-all*' act of trust, distinguishable from: -

**3.5-1** Idolatrous faith in false God's and other types of idols.

**3.5-2** A natural faith in ones' own ability and personal potential.

**3.5-3** A nominal faith – which is an intellectual consent to Biblical truths.

**3.5-4** A casual acceptance of Jesus' claims about Himself.

**3.5-5** A proud volunteerism, which boasts, "*I am going to choose Jesus and sign up for His service.*"

**3.5-6** Daily faith, which Christians exercise as part of their daily walk with Jesus.

**3.5-7** A committed allegiance which wants Jesus to actively reign over every single area of

<sup>(1)</sup> As some types of faith teaching would have represented.

<sup>(2)</sup> Known as the '*effectual calling.*'

one's life

**3.5-8** Miraculous faith which is the sporadic spirit-inspired confidence that **God** is about to do some miracle.<sup>(3)</sup>

Perhaps the most central feature of Justifying faith is that it has A HUMBLE TRUST IN JESUS (or '*faith in Christ*' to use a common term) (Luke 18.13). It is most certainly NOT faith in our own ability to believe in Him, nor is it a rash confidence in our capacity to choose Him as saviour, (John 15.16). Thus, by its nature, saving faith ALWAYS looks out to Jesus and to Him alone.

### ***Section Four: The Particular Characteristics of Saving Faith***

Justifying faith does indeed: -

- 4.1** Represent God's ordained means of procuring a person's justification, (Galatians 3.24).
- 4.2** Result from a prior work of the Holy Spirit, (John 6.44).
- 4.3** Require a realistic sense of spiritual bankruptcy and total inability to please God, (Philippians 3.1-10).
- 4.4** Highlight a keen awareness of personal sinfulness, (Acts 9.5-6).
- 4.5** Have only ONE SINGLE object – namely the person and work of Jesus, (Galatians 2.16).
- 4.6** Cause a break with the old non-Christian life, (2 Corinthians 5.17).
- 4.7** Mark the beginning of the new Christian life, (Genesis 15.6).
- 4.8** Destroy and grounds for boastful self-justification, (Ephesians 2.9).
- 4.9** Result in a change of status before God, (Romans 5.17).
- 4.10** Open the door to receive forgiveness for all past, present and future sin, (Psalms 103.12).
- 4.11** Represent a distinctive kind of faith, (Romans 8.30).
- 4.12** Create a tension between Biblical Christianity and all other belief systems, (Acts 4.12).

### ***Section Five: Justification by Faith Alone***

Place the concepts of saving faith and justification together and one arrives at the concept of justification by faith ALONE, (Ephesians 2.9). However, justification by faith is much more than a concept. It is also: -

- 5.1** A revealed mystery which can only be gratefully received, NOT worked out by human intellect. Its only source of revelation is the scriptures, (Habakkuk. 2.2-4).
- 5.2** A humiliating mystery, which humbles, (Luke 18.14): -
  - 5.2-1** The intellect – which would never have guessed it.
  - 5.2-2** The emotions – which would never have desired it.
  - 5.2-3** The will – which never have chosen it.
  - 5.2-4** Moral pride – which would never have achieved it.
  - 5.2-5** By showing the extent to which we are lost in sin.

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<sup>(3)</sup> 3.5-1 to 3.5-2 can be regarded as various types of self-absorbed faith, which can be displayed by non-Christians as well as Christians. In contrast, 3.5-6 to 3.5-7 represents the types of faith only seen in Christians. However, they should be looked upon as very much "*the fruit*" of saving faith. They shouldn't be identified with it.

5.3 A foundational mystery, which provides the basis, (1 Corinthians 1.30) for all: -

- 5.3-1 Spiritual blessing – including answered prayer.
- 5.3-2 Inner growth – in holiness and the use of one's gifts.
- 5.3-3 Personal fruitfulness of character in such attributes as love and mercy.
- 5.3-4 Christian living in the everyday world.
- 5.3-5 Practical good works – such as visiting the sick.

5.4 A climatic mystery, representing the climax of all that the Bible has taught, (Romans 10.4-13) concerning: -

- 5.4-1 Its own divine inspiration.
- 5.4-2 God's character.
- 5.4-3 Divine presentation.
- 5.4-4 The incarnation and '*substitutionary*' death of Jesus.
- 5.4-5 The work of the Holy Spirit.

5.5 A Trinitarian mystery (Ephesians 1.13-14), which shows: -

- 5.5-1 The Father choosing people.
- 5.5-2 The Son redeeming people.
- 5.5-3 The Spirit sustaining people.

5.6 A life-giving mystery (John 7.38), which forms the basis of all: -

- 5.6-1 Assurance.
- 5.6-2 Conviction.
- 5.6-3 Holiness.
- 5.6-4 Hope.
- 5.6-5 Joy.
- 5.6-6 Love.
- 5.6-7 Peace of conscience.

5.7 A contradicted mystery<sup>(4)</sup> (Acts 14.1-7), which is often met with: -

- 5.7-1 Antagonism.
- 5.7-2 Apathy.
- 5.7-3 Excuse-making.
- 5.7-4 Incomprehension.
- 5.7-5 Misrepresentations.
- 5.7-6 People choosing to opt for (or even fabricate) a false belief system

5.8 A constantly rediscovered mystery (Galatians 1.6-10); it has been continually obscured and then rediscovered by the Church throughout the course of its history.

### **Section Six: Not Through Works**

Justification can NEVER be through good works because: -

6.1 It would put God in debt to man and thus upset the moral balance of the universe, (Romans 3.24). Christ's work would be meaningless.

6.2 It would provide a reason for human boasting, (Ephesians 2.9). People would fall into the "*aren't I doing God a favour*" mentality.

6.3 It does not have the slightest capacity to justify anyone through works. Being lost in sin has rendered man totally helpless. Even his apparently noblest deeds can't be altogether free from the taint of sin, (Isaiah 64.6-7).

6.4 There would be endless quibbles as to which works actually justified, and which didn't.<sup>(5)</sup> People would be kept in a state of endless uncertainty, (Mark 7.1-23).

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<sup>(4)</sup> It is obscured and opposed by natural man working in conjunction with Satan. A frivolous cultural climate may also worsen matters by increasing caricatures of it.

<sup>(5)</sup> And also to what extent they justified.

**6.5** It would be psychologically damaging, encouraging a smug pride in those who thought their works were good enough, and a frenzied despair amongst those who knew they were not, (Luke 18.9-12).

### ***Section Seven: Not Through 'My' Faith***

Justification can NEVER be through my own (self-absorbed) faith because: -

**7.1** It turns faith into a work that's drummed up by human effort or psychological manipulation, (Romans 3.28).

**7.2** It ignores the fact that true (saving) faith is a gift, (Ephesians 2.8).

**7.3** It makes 'self' not Jesus the final cause of salvation, (Isaiah 2.11).

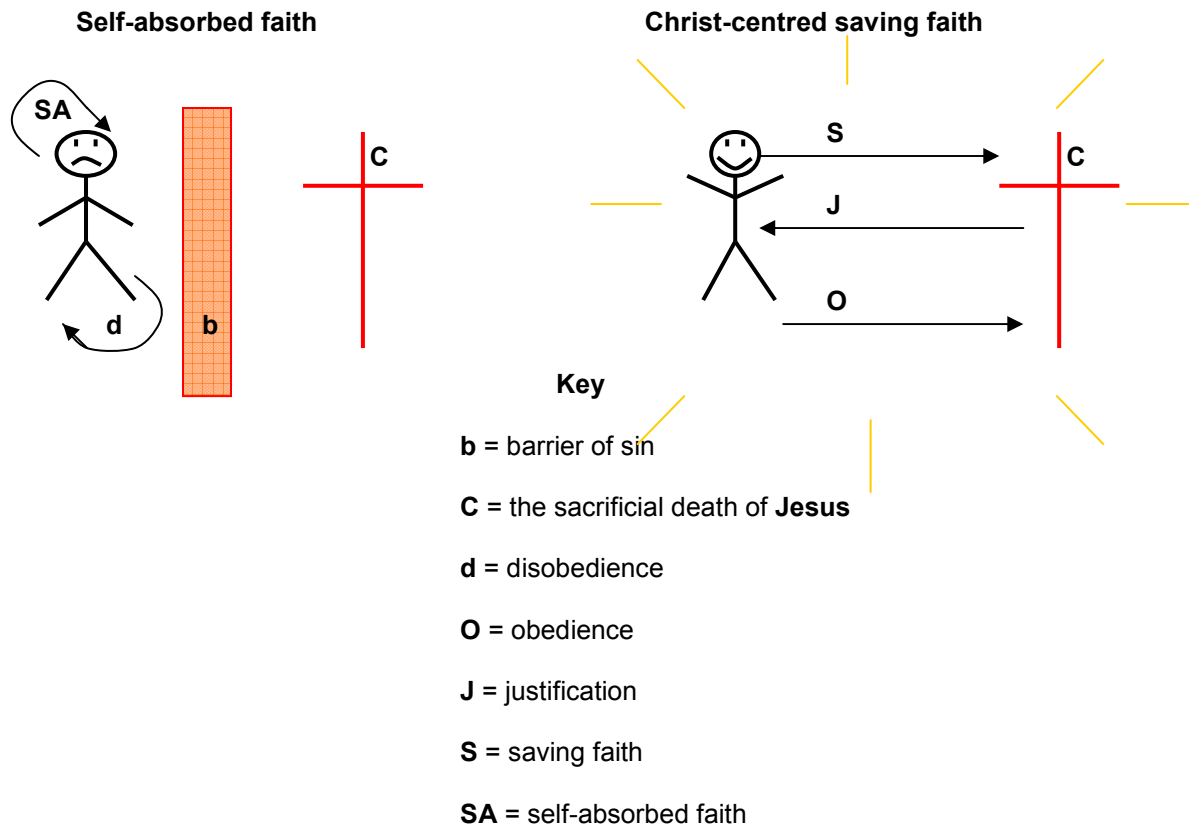
**7.4** It is open to all the objections made against salvation by works, (Hebrews 6.1).

### ***Section Eight: Concluding Comments***

Finally, as Appendix one shows, justifying faith can be compared to a seaside telescope. To clearly observe a ship far out to sea, it is necessary to look THROUGH the telescope, not simply AT the telescope itself. Indeed, just to observe the telescope is to ignore the whole purpose of the instrument. So it is with justifying faith (the telescope) – it is really effective when directed to Jesus, and to Him ALONE, (Colossians 1.4). It is therefore, a very important means to an end – that end being Christ himself. (For further Bible references on '*justification by faith alone*' please refer to Appendix Two.)

## **Appendix One**

### **The Contrast Between Self-Absorbed Faith and Christ-Centred Saving Faith**



#### **Comments**

Shown in the above diagrams are two kinds of faith. The first of these is self-absorbed faith (or *'faith in faith'*), which is turned inwards toward self. Inevitably this type of faith leaves one going round in circles analysing whether it can be sufficient to *'earn'* God's approval, (Luke 18.11). Even worse, the barrier of sin remains, there is no justification and the benefits of Jesus' death are not applied.

In contrast, saving faith is directed solely toward Jesus, (Galatians 3.26). As a result, His justification breaks through the barrier of sin and conveys the benefits of His sacrificial death to the recipient, (Romans 9.30.32). Moreover, this justification marks the beginning of a lifelong obedient walk with Jesus.

## **Appendix Two**

### **A Summary of Biblical Teaching on 'Justification by Faith Alone'**

The following main themes emerge from Scripture concerning 'Justification by Faith alone,' (JBF). In order to fully benefit from these notes it will be helpful to look up and reflect upon all cited bible verses.

- 1) That only a revelation by God can produce saving faith, (Genesis 15.6).
- 2) That miracles alone cannot create true faith, (Exodus 14.31).
- 3) That faith itself is directed to the Lord our God, (2 Chronicles 20.20).
- 4) That faith is the source of all vindication, (Job 13.18).
- 5) That JBF cannot be grasped by the natural mind, (Job 25.4).
- 6) That JBF produce many blessings including a sense of divine presence, (Psalms 16.8).
- 7) That JBF provides tremendous psychological relief, (Psalms 32.1).
- 8) That JBF involves God cancelling out our sins, (Psalms 32.2).
- 9) That JBF causes a total dispersal of sin, (Psalms 103.12).
- 10) That people are NOT innately righteous, (Psalms 143.2).
- 11) That JBF affects both the heart and mind, (Proverbs 3.5).
- 12) That JBF makes use of, but humbles the intellect, (Proverbs 3.6).
- 13) That JBF is intimately connected to repentance, (Proverbs 3.7).
- 14) That JBF influences both mental and physical, as well as the spiritual areas of a believer's life, (Proverbs 3.8).
- 15) That prophets serve to challenge unbelief, (Isaiah 7.9).
- 16) That God's cancellation of sin is NOT a response to human effort, (Isaiah 43.25).
- 17) That God is overwhelmingly scathing about man's attempts to procure His salvation by works, (Isaiah 43.26).
- 18) That veneration for religious tradition cannot itself justify anyone, (Isaiah 43.27).
- 19) That God allows man to mock the pretensions of the self-righteous, (Isaiah 43.28).
- 20) That JBF frees people to repent and turn to God, (Isaiah 44.22).
- 21) That repentance can't be induced by man's own effort or desire, (Jeremiah 12.23).
- 22) That repentance only arises when God works on the human heart, (Jeremiah 31.33).
- 23) That there is no actual desire in people to respond to the Gospel, (Ezekiel 36.17).
- 24) That God must first give His life before people can repent and believe, (Ezekiel 36.25).
- 25) That repentance only arises when God places a "new heart" within new believers, (Ezekiel 36.26)

- 26)** That JBF occurs when God pardons sin and restrains His anger, (Micah 7.18).
- 27)** That JBF inspires God to manifest His love to believers, (Micah 7.19).
- 28)** That JBF allows people to receive new life, (Habakkuk 2.4).
- 29)** That JBF brings about the removal of sin, (Zechariah 3.4).
- 30)** That when addressing nominally religious people, it often seems best to stress the need for repentance BEFORE asking them to make a step of faith, (Mark 1.15).
- 31)** That God-given humility and awareness of sin can help prepare the ground for JBF, (Luke 18.13).
- 32)** That JBF cannot be understood by individuals who proudly exalt themselves, (Luke 18.14).
- 33)** That JBF involves a definite decision to receive Jesus, (John 1.12).
- 34)** That JBF showed that people can't EVEN BEGIN to accept Jesus, until they are reborn of God, (John 1.13).
- 35)** That repentance comes from Christ either before or after the gift of faith, (Acts 13.38).
- 36)** That JBF involves BOTH the forgiveness and actual removal of sin away from God's sight, (Acts 13.38).
- 37)** That JBF involves believers being delivered from every single charge that man, the Mosaic Law or Satan can bring, (Acts 13.39).
- 38)** That JBF demands the renunciation of self-autonomy and the humble placement of our lives into Christ's charge, (Acts 16.31).
- 39)** That JBF is the starting point of a growing trust in Jesus, (Romans 1.17).
- 40)** That JBF highlights the futility of man-made righteousness, (Romans 3.5).
- 41)** That JBF does NOT permit Christians to do what they like, (Romans 3.8).
- 42)** That the Mosaic Law exposes the need for JBF, (Romans 3.20).
- 43)** That JBF can only take place because of Christ's work on the cross, (Romans 3.24).
- 44)** That people are justified by faith ALONE – without any reference to Good works, (Romans 3.28).
- 45)** That Abraham provided a model of how JBF takes place, (Romans 4.3).
- 46)** That JBF enables people to Glorify God, (Romans 4.20).
- 47)** That JBF allows the believer to receive the righteousness of Jesus, (Romans 4.24).
- 48)** That JBF is a necessary, though not a completely sufficient cause of spiritual maturity, (Romans 5.2).
- 49)** That JBF opens people up to the fullness of divine love, (Romans 5.5).
- 50)** That JBF prevents people from experiencing the totality of divine wrath, (Romans 5.9).

- 51) That JBF overrules the condemnation people have in Adam, (Romans 5.16).
- 52) That JBF allows believers to receive an abundance of Grace, (Romans 5.17).
- 53) That JBF involves trusting ONLY in Christ's righteousness, (Romans 5.18).
- 54) That JBF only takes place because of Christ's righteous obedience, (Romans 5.19).
- 55) That JBF is NOT a guarantee against all suffering, (Romans 8.17).
- 56) That JBF represents God's ordained method of salvation, (Romans 8.30).
- 57) That JBF induces confidence because it results from a sovereign act of God, (Romans 8.33).
- 58) That JBF begins the life-long process of sanctification, (1 Corinthians 1.30).
- 59) That JBF sets people apart to serve God, (1 Corinthians 6.11).
- 60) That JBF gives believers the right kind of confidence in their ministry, (2 Corinthians 3.4).
- 61) That JBF prevents believers from claiming any kind of credit for themselves, (2 Corinthians 3.5).
- 62) That JBF causes "*the veil*" of unbelief to be taken away, (2 Corinthians 5.16).
- 63) That JBF produces a definite break with the old life, (2 Corinthians 5.17).
- 64) That JBF has its origin in divine goodness, (2 Corinthians 5.21).
- 65) That JBF involves believing IN Christ, (Galatians 2.16).
- 66) That JBF is preceded or followed by an awareness of sin, (Galatians 2.17).
- 67) That JBF results in the crucifixion of selfish desires, (Galatians 2.20).
- 68) That any denial of JBF denies the value of Christ's death on the cross, (Galatians 2.21).
- 69) That JBF causes God to view believers as being totally perfect and obedient to His will; this is because they are viewed through Christ and His atonement, (Galatians 3.6).
- 70) That JBF causes people to be children of Abraham, (Galatians 3.7).
- 71) That **JBF** is a truth that must be told to ALL the nations, (Galatians 3.8).
- 72) That JBF is the ONLY way into a right relationship with God, (Galatians 3.24).
- 73) That JBF frees people from the curse of the Mosaic Law, (Galatians 3.26).
- 74) That JBF enables people to become children of God, (Galatians 3.26).
- 75) That JBF enables God to recognise people as His adopted children, (Galatians 4.5).
- 76) That JBF does NOT arise out of any human response to God, (Ephesians 2.1).
- 77) That JBF brings people into union with Christ, (Ephesians 2.5).
- 78) That JBF is a result of Grace NOT works, (Ephesians 2.8).
- 79) That JBF excludes any grounds for boasting, (Ephesians 2.9).

- 80)** That JBF enables believers to do those works that God has prepared for them, (Ephesians 3.10).
- 81)** That JBF delivers people from fear by giving them free access to God, (Ephesians 3.12).
- 82)** That JBF gives reliance in the face of suffering, (Ephesians 3.13).
- 83)** That JBF inspires worship and exaltation of God the Father, (Ephesians 3.14).
- 84)** That JBF allows the Father to send His Holy Spirit to strengthen believers, (Ephesians 3.16).
- 85)** That JBF causes Jesus to dwell in the heart of believers, (Ephesians 3.17).
- 86)** That JBF creates a first-hand knowledge and experience of divine Love, (Ephesians 3.18).
- 87)** That JBF involves far more than intellectual assent, (Ephesians 3.19).
- 8)** That the benefits of JBF exceed even the highest expectations, (Ephesians 3.20).
- 89)** That JBF enables people to glorify Christ forever in Heaven, (Ephesians 3.21).
- 90)** That JBF presupposes people's TOTAL INABILITY to save themselves or establish any right relationship with God, (Titus 3.3).
- 91)** That JBF could ONLY happen because God became man in Christ, (Titus 3.4).
- 92)** That JBF is motivated by divine compassion, (Titus 3.5).
- 93)** That JBF is closely associated with an outpouring of the Holy Spirit, (Titus 3.6).
- 94)** That JBF brings about increasing conformity to God's will, (Titus 3.7).
- 95)** That JBF is a trustworthy message that implies responsibility, (Titus 3.8).
- 96)** That JBF pins its hope on unseen things, (Hebrews 11.1).
- 97)** That JBF produces a fervent witness to others, (Hebrews 11.2).
- 98)** That JBF brings a new perspective on life, (Hebrews 11.3).
- 99)** That JBF encourages that kind of sacrificial conduct, which may cause general unpopularity, (Hebrews 11.4).
- 100)** That JBF is shown to be real through Good works, (James 2.20).
- 101)** That JBF is expressed in active Good works, (James 2.22).
- 102)** That JBF makes people into God's friends, (James 2.23).
- 103)** That JBF can't be separated from the Good works that arise from it, (James 2.24).
- 104)** That JBF happens among those who are social outcasts, (James 2.25).
- 105)** That JBF is the basis for all works of obedience, (James 2.26).
- 106)** That JBF helps give more Good works as time goes by, (Revelations 2.19).